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APPENDIX TO THE JOURNALS

OF THE

SENATE AND ASSEMBLY

OF THE

FORTY-SECOND SESSION

OF THE

LEGISLATURE OF THE STATE OF CALIFORNIA

APR. 22 1917
VOLUME II.



CALIFORNIA STATE PRINTING OFFICE
SACRAMENTO
1917

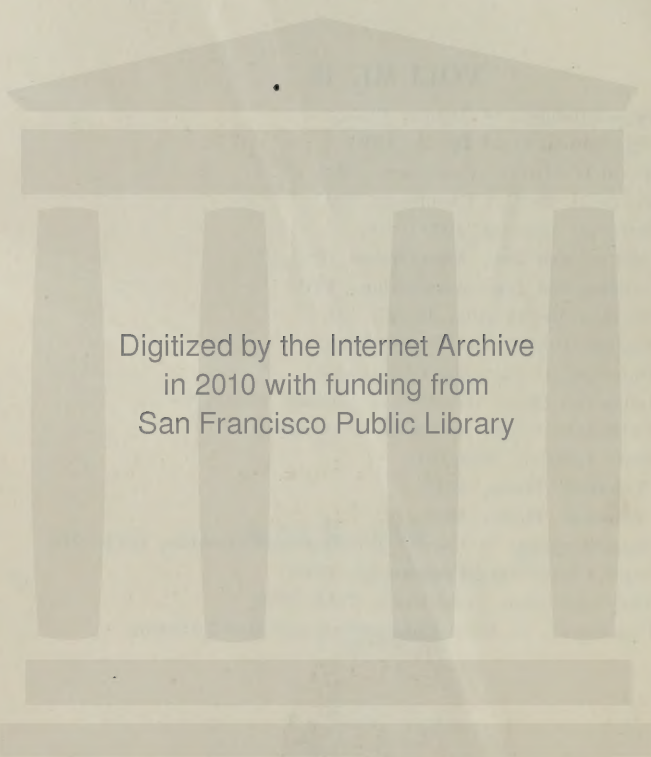
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VOLUME II. .

- 1—Report of Superintendent of Banks, 1915.
- 2—Report of Superintendent of Banks, 1916.
- 3—Report of Board of Medical Examiners, 1914.
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- 5—Report of Surveyor General, 1914-1916.
- 6—Report of Building and Loan Associations, 1915.
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- 8—Report of Stallion Registration Board, 1915.
- 9—Report of Stallion Registration Board, 1916.
- 10—Report of State Capitol Planning Commission.
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- 12—Report of California School for Girls, 1914-1916. *
- 13—Report of State Library, 1914-1916.
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- 16—Report of Superintendent of Capitol Building and Grounds, 1914-1916.
- 17—Report of State Corporation Department, 1916.
- 18—Report of Fish and Game Commission, 1914-1916.
- 19—Report of Commission on Land Colonization and Rural Credits.



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SIXTH ANNUAL REPORT
OF THE
SUPERINTENDENT OF BANKS
OF THE
STATE OF CALIFORNIA
1915

Showing the Financial Condition of State Banks at the Close of
Business June 23, 1915



CALIFORNIA
STATE PRINTING OFFICE
1915

INTRODUCTORY LETTER

October 30, 1915.

His Excellency HIRAM W. JOHNSON,
Governor of the State of California,
Sacramento, California.

DEAR SIR: I herewith submit the sixth annual report of the Superintendent of Banks of the State of California, pursuant to section 140 of the Bank Act, enacted by the twenty-eighth session of the Legislature and effective July 1, 1909.

In the record of the work of the fiscal year which ended June 30, 1915, the adoption of many amendments to the Bank Act, suggested by the State Banking Department and accepted by the Legislature, has been of first importance. Some of these changes are fundamental; others are legal modifications of regulations which experience has justified; all have found expression because of our desire to make the Bank Act financially sound in the double relationship which it sustains to the banks and to the public.

The enactment of the Federal Reserve Act made necessary an entirely new system of reserve for state banks based upon, and in large measure conditioned by, the reserve requirements established for the conduct of federal banking institutions. In commercial banks the minimum of reserve has been reduced, but certain penalties have been provided for deficiencies. Any currency issued under authority of the United States may be counted as part reserve and commercial banks in the state system are not required to maintain a reserve against public deposits. Discretion is placed however in the Superintendent of Banks to designate all reserve depositaries upon nomination of the interested banks. Closely allied in purpose to these changes is that which gives to the Superintendent of Banks authority to limit the amount of funds which may be deposited by any commercial bank with any other commercial bank. In savings banks the minimum of reserve has been increased from four to five per cent and deposits of public money are not exempted. All but one fourth of this reserve however may consist of any currency issued under authority of the United States.

California was the first of the states to give explicit authority to banks under its government to associate themselves with any national reserve association. This permission was granted by the Legislature in 1913 and while no state bank in California has established such an association it was deemed wise by the Legislature this year to remove absolutely any suggestion that a state bank, joining the Federal Reserve Association as a member, may be liberated from the laws and supervision of this state. There was adopted therefore an amendment to

the Bank Act providing that any state bank, associating itself with the Federal Reserve Association, shall exercise all powers not in conflict with the laws of this state and shall continue to be subject to all liabilities and duties imposed upon it by any law of this state and to all provisions of the Bank Act.

Of first significance is the amendment which enlarges the capacity of commercial banks to invest in acceptances. An unlimited authority in this reference has provoked in New York a warning against the danger of inflation and we have profited by that experience by restricting the field of investment to a closely guarded area. The use of bank acceptances is a new and practically untried expedient in American finance and under the permission given in this state carefully conceived precautions have been established.

The limitations drawn about this credit instrument are rigid. The consent of the Superintendent of Banks must first be obtained and an investment greater than one half of the capital and surplus of the investing bank is prohibited. No bank may accept for any one person, firm, co-partnership or corporation an amount in excess of ten per cent of the capital and surplus of such bank and every acceptance must be drawn by a person, firm, co-partnership or corporation engaged in agricultural, industrial or commercial business directly connected with the production, manufacture, purchase, sale or consignment of the goods involved in the transaction in which the acceptance originated. State banks have not yet availed themselves of the privilege granted.

There has been accomplished also a practical revision of the law which governs secured and unsecured loans in commercial banks, the statute in this regard being placed upon a logical foundation which protects the banks from the unwisdom of excessive or concentrated lines of credit yet permits the widest latitude of loaning capacity, compatible with sound banking practice.

In association with this amendment the activity of the credit bureau of the department is of moment. During the year we have accomplished much in our purpose to investigate conditions surrounding both secured and unsecured loans in the banks. We have sought to establish a policy that unsecured loans shall be fortified by financial statements of the borrowers. In our endeavor we have, almost without exception, met with the hearty co-operation of the banks and the result has been to improve gradually but positively the character of unsecured loans. So vital an element in the solvency of banks has given this department great concern and it is our plan as we progress to require that all unsecured loans, greater than a certain minimum, shall be supported by financial statements made by auditors whose only relation to the borrowers is that of accurate observers of conditions. The tendency

of borrowers to pad their assets and underestimate their liabilities demands a corrective such as we suggest and which is now an accepted principle in the federal reserve system. Of equal importance in the work of the credit department is our thorough investigation of underlying securities that support secured loans. The expenses of the department have measurably been increased because of our activity in this field but the results attained justify fully the investment.

In our scrutiny of secured and unsecured loans there is presented perhaps no more difficult problem than that involved in commercial bank loans to directors and employees and to corporations, in which such persons have financial interest, and in savings bank loans to corporations in which the same beneficial association exists. In the solution of this question during the year we have made great strides. California is more advanced than any of the states or the federal government in its treatment of these loans and we are at particular pains to probe each transaction. Our review in this connection has been searching and has applied to secured loans in both savings and commercial banks as well as to unsecured which are permissible only in commercial banks. Much of our criticism has been directed against such loans, which, upon investigation, have been found to be improperly safe-guarded. It is worthy of suggestion that there are permitted loans to religious corporations, clubs and other membership corporations of which directors, officers, agents or employees are members or officers but where no financial benefit is involved. There is also established to the further advantage of safety in savings banks the restriction that loans may not be made to any corporation in which one or more of the directors or officers of the bank own a majority of the stock except with the previous approval of the Superintendent of Banks.

During the year savings bank investments have been further strengthened and protected by an amendment to the Bank Act which guards particularly the purchase of and loaning upon bonds. There has been established firmly in explicit expression the character of "net earnings" of corporations whose bonds and other securities are offered for investment by savings banks. No railroad, public utility or collateral trust bond is now available for investment by savings banks until its availability has been certified by the Superintendent of Banks. The strictest inquiry is made into the values supporting real estate bonds. Limitations are also placed upon the advertising of bonds in connection with their eligibility as investment by savings banks. The administration of these new features of the Bank Act has broadened the influence of supervision of the conduct of state banks and measurably improved the standard of investments.

The savings banks in the state system have justified every effort made in behalf of their well-being and security. Not a single notice of withdrawal was required during the year. Deposits grew until the enormous aggregate was on June 23, 1915, the date of the final called report of the fiscal year, \$458,708,427.69, an increase of \$9,466,788.12. This fact is deeply significant when it is considered that one of the tremendous problems, created in other American jurisdictions by the European war, has been to guard against the fear of savings depositors. The timidity and anxiety of savings depositors, evidenced by their demands for their money, forced the supervising officials of other states, notably of New York, to insist that all savings banks demand their maximum notices of withdrawal. Such an expedient was unthought of in California and we feel justified in the suggestion that confidence here has been the outcome of our insistent purpose to place our savings banks beyond the shadow of suspicion.

When therefore the Federal Reserve Board gave authority to national banks in this state to advertise for and to accept "savings accounts" I deemed it my immediate duty to protest and to inform the federal authorities as well as all national banks which assumed to offend against our law in this reference that I would prosecute to the full extent of state law all violations of the statute that prohibits such advertisement.

The first principle of safety established for Californian savings deposits is that they shall not be subjected to the hazards of commercial banking. National banks can give no such protection. Federal officials admit that national banks can not safe-guard savings deposits with restricted, conservative investments free from the dangers that necessarily accompany commercial risks. "Savings accounts" in national banks must share with commercial deposits the uncertainties of credit conditions and I shall seek full compliance with our law.

Mr. A. A. DeLigne, the attorney for this department, has stated our position in a very well considered brief and it is my purpose to resist a deception upon the people of the state which possesses potentialities for the greatest harm. National banks can not accept savings deposits in any sense which will protect these deposits against the exigencies of commerce or the crises that occur in credit and it is dangerous to the public to permit banks that can not assure safety to savings deposits to solicit for "savings accounts." I am pleased to report however that national banks thus far addressed on this subject have expressed their intention to obey the law of this state.

I am gratified also to report that the banks of this state are rapidly expressing their surplus in market values. Very large sums have been written off because of softening of bond values and investments of

every character are being subjected to such scrutiny as will contribute to the strength of the institution. While some banks indulge too freely in the granting of overdrafts the subject is receiving close attention to the end that there may be substantial reductions and finally a practical elimination. It is noteworthy that the aggregate of borrowed money in state banks has shown during the year a decrease. While the remaining total is greater than sound banking justifies, the condition is not created by an effort by the banks to extend excessive lines of credit or to borrow that they may loan. We are persistent in our demand that this phase of unwise practice shall be minimized. We are pleased to report that in our efforts in this direction we are receiving the co-operation of the best informed bankers of the state.

Need was found during the year for the organization of five departmental savings and commercial banks and three commercial banks. Four banks widened the scope of their activities by adding commercial departments; six by creating savings departments and five by establishing trust departments. The assumption of trust functions by departmental banks is an important expansion of usefulness in the state system.

Seven banks sold their assets to stronger institutions and two became extinct by consolidation, thus measurably improving the tone of these which remained. Twenty-one banks established branch offices broadening their sphere of influence and giving to new communities the advantage of highly centralized credit facilities. Seven institutions accepted the privilege of making collections from school children giving vigorous encouragement to thrift in young people. Two banks and three branch offices voluntarily closed. One bank entered the national system. Two national banks sold their assets to state banks.

During the year calls for reports were issued for September 24, 1914, November 19, 1914, March 4, 1915 and June 23, 1915. At the close of business on June 23, 1915, there were 468 state banks with ninety-five branch offices. Of these 126 were commercial, 130 savings, 7 trust, 184 commercial and savings, 17 commercial, savings and trust, 1 commercial and trust and 3 savings and trust.

As of that date and summarized and compared in their salient features with the report of their condition as of date June 30, 1914, state banks record the following:

	June 30, 1914	June 23, 1915	Increase	Decrease
Assets -----	\$714,330,336 89	\$728,758,937 94	\$14,428,631 05	
Loans & Discounts -----	465,417,351 17	470,979,974 42	5,562,623 25	
Cash on hand -----	30,548,948 12	27,568,582 04		\$2,980,366 08
Capital -----	62,173,816 66	62,452,186 66	278,370 00	
Surplus -----	28,480,063 82	28,568,208 49	79,144 67	
Undivided Profits -----	10,524,715 30	17,063,869 56	6,479,154 26	
Individual Deposits -----	575,557,512 10	581,410,023 79	5,852,511 69	

Appended hereto and made a part of this report are the following:

1. Summary of condition of every state bank.
2. List of new banks and branch offices.
3. Names and compensations of all persons employed by the superintendent of banks and the whole amount of receipts and expenses of the department during the fiscal year.
4. Names of banks placed in the hands of the superintendent of banks in process of liquidation and the amount of dividends paid thereon.
5. Miscellaneous changes in banks.
6. Reports of deposits unclaimed for more than ten years.
7. Reports of deposits unclaimed for more than twenty years.
8. Tabulated statement of condition of banks.

Yours very truly,

W. R. WILLIAMS,
Superintendent of Banks.

STATEMENTS

2. "THE HIBERNIA SAVINGS AND LOAN SOCIETY"—SAN FRANCISCO.

Incorporated September 6, 1864.

OFFICERS—Charles Mayo, President; E. J. Tobin, Vice-President; R. M. Tobin, Secretary and Treasurer.
 DIRECTORS—Alfred R. Kelly, R. M. Tobin,, Charles Mayo, Joseph S. Tobin, Edward J. Tobin, Clement P. Tobin, Thomas A. Driscoll, Joseph O. Tobin, Joseph A. Oliver, Cyril R. Tobin, Chas. W. Clark.

Statement of June 23, 1915.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts.....				\$34,850,526 00	
Overdrafts.....					
Bonds, warrants, and other securities.....				20,831,324 63	
Bank premises, furniture and fixtures.....				995,915 50	
Safe deposit vaults.....					
Other real estate owned.....				1,942,572 02	
Due from reserve banks.....				1,124,114 03	
Due from other banks.....					
Actual cash on hand.....				1,101,169 68	
Exchanges for clearing house.....				17,181 23	
Checks and other cash items.....				882 00	
Other resources.....				180,447 88	
Totals.....				\$61,044,133 03	
LIABILITIES			Commercial department	Savings department	Combined
Capital stock paid in.....					
Surplus.....					
Undivided profits, less expenses and taxes paid.....				\$3,245,502 26	
Other existing profits, collected, but not in undivided profits account.....				1,118,264 87	
Bills payable (including certificates of deposit representing money borrowed).....					
Deposits, due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....				56,499,968 02	
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....					
Postal savings deposits.....				180,397 88	
Other liabilities.....					
Totals.....				\$61,044,133 03	

3. BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO AGENCY.

Incorporated by Royal Charter 1840.

OFFICERS—A. G. Fry, First Agent; A. S. Ireland, Second Agent; Jackson Dods, Secretary, Montreal, Canada.
DIRECTORS—J. H. Brodie, J. H. Mayne Campbell, E. A. Hoare, E. G. Hoare, Frederick Lubbock, C. W. Tomkinson, G. D. Whiteman, F. R. S. Balfour.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$1,505,512 62		
Overdrafts-----		5,566 85		
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----		43 59		
Safe deposit vaults-----				
Other real estate owned-----		11,856 95		
Due from reserve banks-----		210,250 78		
Due from other banks-----		1,353 44		
Actual cash on hand-----		121,049 92		
Exchanges for clearing house-----		16,090 96		
Checks and other cash items-----		934 88		
Other resources-----		148,788 42		
Totals-----		\$2,021,447 71		
LIABILITIES				
Capital stock paid in-----		\$250,000 00		
Surplus-----		50,000 00		
Undivided profits, less expenses and taxes paid-----		2,981 42		
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----		461,382 43		
Dividends unpaid-----				
Individual deposits subject to check-----		866,461 85		
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----		112,726 06		
Certified checks-----		7,076 64		
Cashier's checks-----		5,595 63		
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----		265,223 68		
Totals-----		\$2,021,447 71		

4. SAVINGS UNION BANK AND TRUST COMPANY—SAN FRANCISCO.

Incorporated June 18, 1862.

OFFICERS—John S. Drum, President; G. D. Greenwood, Vice-President; C. O. G. Miller, Second Vice-President; R. M. Welch, Third Vice-President and Secretary; R. B. Burnmeister, Cashier and Treasurer; W. A. Day, Assistant Cashier; A. M. Whittle, Assistant Cashier; D. L. Clarke, Assistant Secretary.
 DIRECTORS—John S. Drum, G. D. Greenwood, C. O. G. Miller, F. B. Anderson, R. M. Welch, E. C. Burr, Fred H. Beaver, Henry C. Breeden, John J. Carolan, W. B. Dunning, Vanderlyn Stow, Warren D. Clark, Ralston L. White, William H. Crocker, Horace Davis, F. D. Madison, Jas. J. Fagan, John D. McKee, Arthur A. Smith, Wallace M. Alexander, F. W. Dohrmann, Jr.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....	\$1,597,062 84	\$20,865,421 63	\$22,341 98	-----	\$22,484,826 45
Overdrafts.....	3,030 68	-----	-----	-----	3,030 68
Bonds, warrants and other securities.....	-----	9,618,063 45	490,275 65	\$100,000 00	10,208,339 10
Bank premises, furniture and fixtures.....	-----	1,000,000 00	-----	-----	1,000,000 00
Safe deposit vaults.....	-----	125,000 00	-----	-----	125,000 00
Other real estate owned.....	-----	58,899 41	-----	-----	58,899 41
Due from other banks.....	266,500 32	3,151,302 68	53,135 70	-----	3,417,803 00
Due from other banks.....	11,479 11	-----	-----	-----	64,614 81
Actual cash on hand.....	223,107 85	496,628 30	-----	-----	719,736 15
Exchanges for clearing house.....	15,761 60	11,627 48	-----	-----	27,389 08
Checks and other cash items.....	377 50	106 20	-----	-----	483 70
Other resources.....	1,505 33	6,826 16	27 50	-----	7,948 90
Customers liability under letters of credit.....	7,028 20	-----	-----	-----	7,028 20
Personal assets received from executors, administrators, assignees, receivers or trustees.....	-----	-----	2,047,735 83	Private trusts not under supervision of State Banking Department	2,047,735 83
Trusts invested under order of court or (Personal property.....	-----	-----	436,690 69	-----	436,690 69
in accordance with provisions of trust) (Real property.....	-----	-----	502,368 00	-----	502,368 00
Totals.....	\$2,126,003 43	\$35,327,875 31	\$3,552,575 35	\$100,000 00	\$41,106,454 09
LIABILITIES					
Capital stock paid in.....	-----	-----	-----	-----	-----
Surplus.....	\$250,000 00	\$750,000 00	\$100,000 00	\$100,000 00	\$1,500,000 00
Undivided profits, less expenses and taxes paid.....	150,000 00	1,125,000 00	125,000 00	-----	1,400,000 00
Other existing profits, collected, but not in undivided profits account.....	31,064 39	638,011 88	-----	-----	669,076 27
Bills payable (including certificates of deposit representing money borrowed).....	-----	729,000 00	2,500 00	-----	722,500 00
Notes rediscounted.....	-----	-----	-----	-----	-----
Deposits due to banks.....	43,582 43	5,000 00	-----	-----	48,582 43
Dividends unpaid.....	-----	-----	-----	-----	-----
Individual deposits subject to check.....	1,610,889 93	-----	-----	-----	1,610,889 93
Savings deposits.....	3,373 33	31,697,801 16	-----	-----	31,697,801 16
Time certificates of deposit.....	-----	313,621 55	-----	-----	313,621 55
Certified checks.....	17,878 30	-----	-----	-----	17,878 30
Cashier's checks.....	12,255 85	-----	-----	-----	12,255 85
State, county and municipal deposits.....	-----	62,462 65	-----	-----	62,462 65
Postal savings deposits.....	-----	-----	-----	-----	-----
Other liabilities.....	-----	13,438 07	-----	-----	13,438 07
Letters of credit.....	7,028 20	-----	-----	-----	7,028 20
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	-----	-----	-----	Private trusts not under supervision of State Banking Department	-----
Personal assets received from executors, administrators, assignees, receivers or trustees.....	-----	-----	2,047,735 83	-----	2,047,735 83
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....	-----	-----	977,339 52	-----	977,339 52
Totals.....	\$2,126,003 43	\$35,327,875 31	\$3,552,575 35	\$100,000 00	\$41,106,454 09

6, 6A, 6B, AND 6C. THE GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

Incorporated February 15, 1868.

OFFICERS—N. Ohlandt, President; Geo. Tourny, Vice-President; J. W. Van Bergen, Vice-President; A. H. Muller, Secretary; A. H. R. Schmidt, Treasurer and Vice-President; Geo. Tourny, Manager; William Herrmann, Assistant Cashier; G. J. O. Folte, Assistant Secretary; Wm. D. Newhouse, Assistant Secretary.

DIRECTORS—N. Ohlandt, Geo. Tourny, I. N. Walter, J. W. Van Bergen, John H. Dieckmann, E. T. Kruse, Hugh Goodfellow, A. H. R. Schmidt, Henry Meyer.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$1,655,398 35	\$40,018,263 24	\$41,673,661 59
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures		1,318,108 80	13,199,540 11	14,517,708 91
Safe deposit vaults			3,368 44	3,368 44
Other real estate owned				
Due from reserve banks		381,338 29	410 21	410 21
Due from other banks			1,730,421 37	2,120,759 66
Actual cash on hand			13,808 95	13,808 26
Exchanges for clearing house		667,461 70	920,865 75	1,597,267 45
Checks and other cash items		4,406 45	37,737 52	42,143 97
Other resources			8,558 12	8,558 12
Totals		\$4,026,773 59	\$55,950,913 02	\$59,977,686 61
LIABILITIES.				
Capital stock paid in				
Surplus		\$500,000 00	\$500,000 00	\$1,000,000 00
Undivided profits, less expenses and taxes paid		125,000 00	1,767,584 89	1,892,584 89
Other existing profits, collected, but not in undivided profits account		70,541 86	1,269,069 23	1,279,611 09
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		50,792 27	441 83	51,234 10
Individual deposits subject to check				
Savings deposits		3,219,911 95		3,219,911 95
Demand certificates of deposit			52,473,817 07	52,473,817 07
Time certificates of deposit		60,000 00		60,000 00
Certified checks		527 51		527 51
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$4,026,773 59	\$55,950,913 02	\$59,977,686 61

NOTE—The above statement includes the business of the Mission Street, Clement Street, and Haight Street branch offices.

7. "DONOHUE-KELLY BANKING COMPANY"—SAN FRANCISCO.

Incorporated March 2, 1891.

OFFICERS—Jos. A. Donohue, President; Geo. Whittell, Vice-President; John Ed. Fitzpatrick, Cashier and Secretary; Jos. E. Fitzpatrick, Treasurer; John T. Dispaux, Assistant Cashier.
 DIRECTORS—Jos. A. Donohue, Edward L. Eyre, Geo. Whittell, R. H. Pease, Chr. de Guigne, Joseph D. Grant, F. P. Cole, J. C. Welsh, Arthur J. Caire, Thos. H. Kelly.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$1,905,779 23		
Overdrafts		45,668 18		
Bonds, warrants, and other securities		70,801 89		
Bank premises, furniture and fixtures		5,726 72		
Safe deposit vaults				
Other real estate owned		71,144 96		
Due from reserve banks		15,733 01		
Due from other banks		354,653 95		
Actual cash on hand		33,639 32		
Exchanges for clearing house		2,125 50		
Checks and other cash items		80,307 39		
Other resources				
Totals		\$2,585,720 15		
LIABILITIES				
Capital stock paid in				
Surplus		\$650,000 00		
Undivided profits, less expenses and taxes paid		200,000 00		
Other existing profits, collected, but not in undivided profits account		67,176 09		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		89,929 35		
Dividends unpaid				
Individual deposits subject to check		1,312,966 61		
Savings deposits				
Demand certificates of deposit		6,532 00		
Time certificates of deposit		144,592 79		
Certified checks		18,421 13		
Cashier's checks		3,678 11		
State, county and municipal deposits		50,000 00		
Postal savings deposits				
Other liabilities		42,494 07		
Totals		\$2,585,720 15		

8. HUMBOLDT SAVINGS BANK—SAN FRANCISCO.

Incorporated November 25, 1869.

OFFICERS—Alexander D. Keyes, President; William H. Crocker, Vice-President; W. A. Frederick, Vice-President; H. C. Klevesahl, Secretary, Treasurer and Cashier; P. A. Phueger, Assistant Cashier; J. S. Curran, Assistant Cashier; A. D. Keyes, Attorney.
 DIRECTORS—Jno. G. Sutton, William H. Crocker, W. A. Frederick, G. L. Payne, A. D. Keyes, R. D. Robbins, I. Kohn, Rudolph Herold, Jr., Philip Zimmerman.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$270,059 62	\$4,912,609 00	\$5,182,668 62
Overdrafts.....		310 71		310 71
Bonds, warrants, and other securities.....		260,707 80	658,957 68	919,665 48
Bank premises, furniture and fixtures.....			1,138,000 00	1,138,000 00
Safe deposit vaults.....			89,000 00	89,000 00
Other real estate owned.....			66,000 00	66,000 00
Due from reserve banks.....		99,882 42	390,113 57	489,995 99
Due from other banks.....				
Actual cash on hand.....		59,464 70	133,056 57	192,521 27
Exchanges for clearing house.....		25 00	176 40	201 40
Checks and other cash items.....			1,653 79	1,653 79
Other resources.....				
Totals.....		\$690,450 25	\$7,389,567 01	\$8,080,017 26
LIABILITIES				
Capital stock paid in.....		\$50,000 00	\$550,000 00	\$600,000 00
Surplus.....		50,000 00	350,000 00	400,000 00
Undivided profits, less expenses and taxes paid.....		11,319 42	119,862 82	131,182 24
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....			10,000 00	10,000 00
Individual deposits subject to check.....				
Savings deposits.....		560,824 68		560,824 68
Demand certificates of deposit.....			6,358,879 19	6,358,879 19
Time certificates of deposit.....		12,009 66		12,009 66
Certified checks.....			825 00	825 00
Cashier's checks.....		6,275 28		6,275 28
State, county and municipal deposits.....		21 21		21 21
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$690,450 25	\$7,389,567 01	\$8,080,017 26

10 AND 10A. YOKOHAMA SPECIE BANK, LTD.—SAN FRANCISCO BRANCH.

Incorporated in Japan February 28, 1880.

OFFICERS—Junnosuke Inouye, President; Yuki Yamakawa, Vice-President; T. Asano, Secretary; Junzo Fujihira, Manager; Teruaki Isobe, Per Pro Manager; Chotaro Arima, Per Pro Manager; Taro Hodsumi, Per Pro Manager; Kimpel Takeuchi, Per Pro Manager.

DIRECTORS—Nagatane Soma, Esq., Riyemon Kimura, Esq., Yuki Yamakawa, Esq., Tchnosuke Kawashima, Esq., Junnosuke Inouye, Esq., Kokichi Sonoda, Esq., Rokuro Hara, Esq., Masunosuke Odagiri, Esq., Baron Koyata Iwasaki, K. Tatsumi, Esq.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$1,378,696 29		
Bonds, warrants, and other securities-----	19,188 65		
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----	16,982 90		
Other real estate owned-----			
Due from reserve banks-----	314,640 65		
Due from other banks-----	1,681,046 45		
Actual cash on hand-----	117,355 78		
Exchanges for clearing house-----	27,893 33		
Checks and other cash items-----	4,402 29		
Other resources-----	5,028 53		
Totals-----	\$3,565,194 27		
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$225,000 00		
Undivided profits, less expenses and taxes paid-----	81,250 00		
Other existing profits, collected, but not in undivided profits account-----	22,267 93		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----	1,923,867 76		
Individual deposits subject to check-----			
Savings deposits-----	453,502 14		
Demand certificates of deposit-----			
Time certificates of deposit-----	181,578 15		
Certified checks-----	531,753 77		
Cashier's checks-----	4,343 58		
State, county and municipal deposits-----			
Postal savings deposits-----	16,644 05		
Other liabilities-----			
Totals-----	\$3,565,194 27		

NOTE—The above statement includes the business of the Los Angeles branch office.

11. SECURITY SAVINGS BANK—SAN FRANCISCO.

Incorporated March 4, 1871.

OFFICERS—Wm. Babcock, President; S. L. Abbot, Vice-President and Treasurer; Edward D. Oakley, Secretary and Cashier; W. T. Pagon, Assistant Cashier; Fred T. Jenner, Assistant Cashier.

DIRECTORS—S. L. Abbot, Wm. Babcock, Edward T. Oakley, Warren D. Clark, Jas. L. Flood, Jos. D. Grant, J. A. Donohoe, L. F. Monteagle, E. J. McCutcheon, R. H. Pease, Jacob Stern, Harry Babcock.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$3,076,586 17	
Overdrafts.....				
Bonds, warrants, and other securities.....			1,110,358 10	
Bank premises, furniture and fixtures.....			150,000 00	
Safe deposit vaults.....				
Other real estate owned.....			19,289 27	
Due from reserve banks.....			244,858 15	
Due from other banks.....			8,846 22	
Actual cash on hand.....			84,898 34	
Exchanges for clearing house.....				
Checks and other cash items.....			1,005 14	
Other resources.....			2,121 42	
Totals.....			\$4,697,902 81	
LIABILITIES.				
Capital stock paid in.....				
Surplus.....			\$500,000 00	
Undivided profits, less expenses and taxes paid.....			135,000 00	
Other existing profits, collected, but not in undivided profits account.....			259,329 84	
Bills payable (including certificates of deposit representing money borrowed).....			122,672 55	
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....				
Demand certificates of deposit.....			3,680,762 42	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....			147 00	
Other liabilities.....				
Totals.....			\$4,697,902 81	

12. FRENCH-AMERICAN BANK OF SAVINGS—SAN FRANCISCO.

Incorporated February 1, 1860. (Extended for fifty years February 1, 1910.)

OFFICERS—A. Legallet, President; L. Bocqueraz, Vice-President; J. M. Dupas, Vice-President; A. Bousquet, Secretary; M. Girard, Cashier and Treasurer.
 DIRECTORS—Geo. Beleney, J. A. Bergerot, S. Bissinger, L. Bocqueraz, O. Bozio, C. Carpy, J. M. Dupas, J. S. Godeau, J. Ginty, A. Legallet, Geo. McNear, Xavier de Pichon.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$834,373 56	\$3,892,580 17	\$4,726,953 73
Overdrafts		2,412 40		2,412 40
Bonds, warrants, and other securities		229,179 10	1,189,208 29	1,418,387 39
Bank premises, furniture and fixtures			520,694 73	520,694 73
Sale deposit vaults			43,200 00	43,200 00
Other real estate owned		2,854 18	36,363 62	39,217 80
Due from reserve banks		132,751 52	280,133 72	412,885 24
Due from other banks		73,932 99		73,932 99
Actual cash on hand		89,486 32	112,179 29	201,665 61
Exchanges for clearing house		24,272 73	8,232 42	32,505 15
Checks and other cash items		6,275 10		6,275 10
Other resources		62,591 88	55,255 64	127,847 52
Totals		\$1,458,129 78	\$6,147,867 88	\$7,605,997 66
LIABILITIES				
Capital stock paid in		\$300,000 00	\$450,000 00	\$750,000 00
Surplus		80,000 00	114,000 00	194,000 00
Undivided profits, less expenses and taxes paid		10,989 41	145,456 32	156,445 73
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		41,728 11		41,728 11
Dividends unpaid			92 50	92 50
Individual deposits subject to check				
Savings deposits		787,345 22		787,345 22
Demand certificates of deposit			5,182,982 26	5,182,982 26
Time certificates of deposit		400 00		400 00
Certified checks				
Cashier's checks		5,878 66		5,878 66
State, county and municipal deposits		27,658 38		27,658 38
Postal savings deposits		159,850 00	211,500 00	371,350 00
Other liabilities			43,121 80	43,121 80
		44,280 00	715 00	44,995 00
Totals		\$1,458,129 78	\$6,147,867 88	\$7,605,997 66

15. MUTUAL SAVINGS BANK OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated November 21, 1889.

OFFICERS—James D. Phelan, President; John A. Hooper, Vice-President; J. K. Moffitt, Vice-President; C. B. Hobson, Secretary, Treasurer and Cashier; J. E. Mullen, Assistant Cashier; A. E. Curtis, Assistant Cashier and Assistant Secretary; J. C. McKinstry and D. C. Murphy, Attorneys.

DIRECTORS—James D. Phelan, John A. Hooper, J. K. Moffitt, J. C. McKinstry, R. D. McElroy, Rudolph Spreckels, Chas. Holbrook, Rolla V. Watt, Frank J. Devlin.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$6,148,448 27	
Overdrafts.....			2,010,130 30	
Bonds, warrants, and other securities.....			992,800 00	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....			79,140 00	
Other real estate owned.....			344,046 58	
Due from reserve banks.....			94,898 04	
Due from other banks.....			190,477 31	
Actual cash on hand.....			11,349 55	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$9,871,220 05	
LIABILITIES				
Capital stock paid in.....			\$500,000 00	
Surplus.....			425,000 00	
Undivided profits, less expenses and taxes paid.....			186,834 07	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			8,505,740 63	
Demand certificates of deposit.....				
Time certificates of deposit.....			1,736 35	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			191,800 00	
Postal savings deposits.....				
Other liabilities.....			109 00	
Totals.....			\$9,871,220 05	

16. MARINE BANK—SAN FRANCISCO.

Incorporated November 24, 1890.

OFFICERS—G. M. Perine, President; W. H. Marston, Vice-President; J. L. Sharp, Secretary, Treasurer and Cashier; W. H. Thomas, Assistant Cashier and Assistant Secretary.
 DIRECTORS—G. M. Perine, W. H. Marston, F. N. Belgrano, L. Fishbeck, Burt L. Davis.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$108,094 88	\$120,081 58	\$228,176 46
Overdrafts.....				
Bonds, warrants, and other securities.....		30,000 00		30,000 00
Bank premises, furniture and fixtures.....			15,000 00	15,000 00
Safe deposit vaults.....				
Other real estate owned.....			6,378 17	6,378 17
Due from reserve banks.....		15,374 47	9,992 85	25,367 32
Due from other banks.....				
Actual cash on hand.....		1,854 00	2,949 80	4,803 80
Exchanges for clearing house.....			741 06	741 06
Checks and other cash items.....				
Other resources.....			437 58	437 58
Totals.....		\$155,323 35	\$155,581 04	\$310,904 39
LIABILITIES				
Capital stock paid in.....		\$100,000 00	\$25,000 00	\$125,000 00
Surplus.....		25,000 00	6,250 00	31,250 00
Undivided profits, less expenses and taxes paid.....			914 52	914 52
Other existing profits, collected, but not in undivided profits account.....		2,798 35		2,798 35
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			58,741 30	58,741 30
Demand certificates of deposit.....				
Time certificates of deposit.....			62,874 79	62,874 79
Certified checks.....		525 00		525 00
Cashier's checks.....				
State, county and municipal deposits.....		27,000 00		27,000 00
Postal savings deposits.....				
Other liabilities.....			1,800 43	1,800 43
Totals.....		\$155,323 35	\$155,581 04	\$310,904 39

NOTE.—Changed name from Marine Trust and Savings Bank, December 2, 1914.

17. COLUMBUS SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

Incorporated January 18, 1893.

OFFICERS—I. W. Hellman, Jr., President; G. Bacigalupi, Vice-President; C. J. Deering, Vice-President; W. H. Hartwell, Secretary, Treasurer, Manager and Cashier.

DIRECTORS—I. W. Hellman, Jr., G. Bacigalupi, G. Cuneo, W. J. DeMartini, V. Garibaldi, David E. Bacigalupi, E. N. Torello, S. M. Ehrman, Charles J. Deering.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$1,390,543 47	
Overdrafts-----				
Bonds, warrants, and other securities-----			735,115 88	
Bank premises, furniture and fixtures-----			101,976 78	
Safe deposit vaults-----			8,000 00	
Other real estate owned-----			13,176 84	
Due from reserve banks-----			354,872 76	
Due from other banks-----				
Actual cash on hand-----			50,230 06	
Exchanges for clearing house-----			2,032 62	
Checks and other cash items-----			86 50	
Other resources-----				
Totals-----			\$2,646,054 91	
LIABILITIES				
Capital stock paid in-----			\$130,000 00	
Surplus-----			110,000 00	
Undivided profits, less expenses and taxes paid-----			39,270 98	
Other existing profits, collected, but not in undivided profits account-----			46,370 04	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----			16 27	
Individual deposits subject to check-----				
Savings deposits-----				
Demand certificates of deposit-----			2,319,392 51	
Time certificates of deposit-----				
Certified checks-----			1,000 00	
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----			5 11	
Other liabilities-----				
Totals-----			\$2,646,054 91	

18. UNION TRUST COMPANY OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated February 6, 1893.

OFFICERS—Isaiah W. Hellman, President; I. W. Hellman, Jr., Vice-President; Charles J. Derring, Vice-President; H. Van Laven, Secretary, Treasurer and Cashier; I. W. Hellman, Jr., Manager; Charles du Pare, Assistant Cashier and Assistant Secretary; W. C. Pfeiffer, Assistant Cashier; H. G. Larsh, Assistant Cashier.

DIRECTORS—Isaiah W. Hellman, I. W. Hellman, Jr., John D. Smeckels, Timothy Hopkins, George A. Pope, J. L. Flood, Charles Holbrook, Jacob Stern, J. Henry Meyer, A. H. Payson, Wm. F. Herrin, E. S. Heller, Charles J. Deering, Percy T. Morgan.

Statement of June 23, 1915.

RESOURCES	Trust			Combined	
	Commercial	Savings	Court trusts		
Loans and discounts-----	\$4,670,981 10	\$8,965,241 65			\$11,636,222 75
Overdrafts-----	23,445 48				23,445 48
Bonds, warrants and other securities-----	1,966,065 93	2,654,500 69		\$109,058 47	4,629,715 09
Bank premises, furniture and fixtures-----	800,000 00		\$800,000 00		1,300,000 00
Sale deposit vaults-----					
Due from trusts, secured advances-----			52,862 97		52,862 97
Other real estate owned-----					
Due from reserve banks-----	4,912,079 70	1,691,385 01	46,956 21		6,650,420 92
Due from other banks-----	402,553 55		408,949 46		871,503 01
Due from U. T. Co., Commercial Department-----			37,416 45		37,416 45
Actual cash on hand-----	984,262 71	345,484 18			1,329,746 89
Exchanges for clearing house-----	121,683 31				121,683 31
Checks and other cash items-----	4,049 80				4,049 80
Other resources-----	405,130 91				405,130 91
Personal assets received from executors, administrators, assignees, receivers or trustees-----			900 00	{ Private trusts not under supervision of State Banking Department }	900 00
Trusts invested under order of court or (Personal property in accordance with provisions of trust) (Real property)			5,215,206 37		5,215,206 37
Totals-----	\$14,300,202 40	\$11,555,701 53	\$7,485,218 47	\$109,058 47	\$33,451,240 96
LIABILITIES					
Capital stock paid in-----					
Surplus-----	\$570,000 00	\$430,000 00	\$100,000 00	\$100,000 00	\$1,000,000 00
Undivided profits, less expenses and taxes paid-----	750,000 00	500,000 00	470,000 00		1,650,000 00
Other existing profits, collected, but not in undivided profits account-----	151,233 92	178,825 36		9,058 47	339,137 75
Bills payable (including certificates of deposit representing money borrowed)-----					
Special reserve, account court trusts-----			25,000 00		25,000 00
Notes rediscounted-----					
Deposits due to banks-----	2,282,127 91				2,282,127 91
Dividends unpaid-----					
Individual deposits subject to check-----	9,054,382 63				9,054,382 63
Savings deposits-----	125,876 00				10,447,876 17
Demand certificates of deposit-----	282,800 00				125,876 00
Time certificates of deposit-----	17,264 07				282,800 00
Certified checks-----					17,264 07
Cashier's checks-----					68,873 43
State, county and municipal deposits-----	598,750 00				598,750 00
Postal savings deposits-----	113,628 61				113,628 61
Other liabilities-----	315,305 92				315,305 92
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees-----			25,174 98	{ Private trusts not under supervision of State Banking Department }	25,174 98
Personal assets received from executors, administrators, assignees, receivers or trustees-----			900 00		900 00
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court-----			6,934,143 49		6,934,143 49
Totals-----	\$14,300,202 40	\$11,555,701 53	\$7,485,218 47	\$109,058 47	\$33,451,240 96

21. "THE MISSION BANK"—SAN FRANCISCO.

Incorporated February 7, 1903.

Officers—James Rolph, Jr., President; F. B. Anderson, Vice-President; Stuart F. Smith, Secretary, Treasurer, Manager and Cashier; H. A. Thayer, Assistant Cashier.

Directors—James Rolph, Jr., F. B. Anderson, George L. Center, William H. Crim, E. W. Hopkins, Stuart F. Smith, William Babcock.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$1,030,924 51		
Overdrafts.....		650 83		
Bonds, warrants, and other securities.....		189,161 47		
Bank premises, furniture and fixtures.....		168,183 66		
Safe deposit vaults.....		22,500 00		
Other real estate owned.....				
Due from reserve banks.....		213,035 91		
Due from other banks.....		927 92		
Actual cash on hand.....		139,098 31		
Exchanges for clearing house.....		49,813 18		
Checks and other cash items.....		1,688 30		
Other resources.....		16,605 30		
Totals.....		\$1,882,649 02		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$20,000 00		
Undivided profits, less expenses and taxes paid.....		50,000 00		
Other existing profits, collected, but not in undivided profits account.....		45,191 70		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....		160 50		
Individual deposits subject to check.....		1,381,672 21		
Savings deposits.....				
Demand certificates of deposit.....		610 00		
Time certificates of deposit.....				
Certified checks.....		40,650 00		
Cashier's checks.....		19,262 07		
State, county and municipal deposits.....		5,589 37		
Postal savings deposits.....		85,000 00		
Other liabilities.....		2,122 17		
Totals.....		\$1,882,649 02		

25, 25B, 25C, 25E, 25F, 25G, 25H, 25K AND 25L. BANK OF ITALY—SAN FRANCISCO.

Incorporated August 10, 1904.

OFFICERS—L. Scatena, President; J. H. Skinner, Vice-President; A. P. Giannini, Vice-President; J. J. Fagan, Vice-President; A. H. Giannini, Vice-President; S. Guasti, Vice-President; J. F. Cavagnaro, Secretary; A. Pedrini, Treasurer and Cashier; A. J. Ferroggiaro, W. E. Blauer, F. Kronenberg, Jr., J. C. Lipman, C. W. Bell, L. H. Castle, A. A. Micheletti, A. J. Gock, I. S. Metzler, J. H. Boccardo, S. E. Manatt and F. A. Ferroggiaro, Assistant Cashiers; H. Schlewienky, Manager Foreign Department.
DIRECTORS—L. Scatena, A. P. Giannini, A. H. Giannini, L. D. Bacigalupi, G. E. Cagliari, James Fugazi, J. J. Fagan, Geo. J. Giannini, Chas. F. Grondona, Adolph Levy, N. A. Pellerano, J. H. Skinner, J. W. Macdonald, P. J. Dreher, S. B. Fugazi, P. C. Hale, J. Lagomarsino, G. Ferro, S. Guasti, A. Pedrini, N. Pease.

Statement of June 23, 1915.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts	\$4,125,940 49	\$7,772,245 81	\$11,898,186 30
Overdrafts	5,566 80		5,566 80
Bonds, warrants, and other securities	100,000 00	3,070,978 75	3,170,978 75
Bank premises, furniture and fixtures	144,591 49	581,855 41	726,446 90
Safe deposit vaults	56,600 00	64,284 69	120,884 69
Other real estate owned	889,983 22	139,665 72	1,029,648 94
Due from reserve banks	36,820 94	683,555 79	720,376 73
Due from other banks	472,647 72		472,647 72
Actual cash on hand	152,961 38	243,493 11	396,454 49
Exchanges for clearing house	54,646 88	3,000 00	57,646 88
Checks and other cash items	242,612 61	166 42	242,779 03
Other resources	86 00		86 00
Totals	\$6,282,371 53	\$12,578,721 70	\$18,861,093 23

LIABILITIES

Capital stock paid in	\$525,000 00	\$725,000 00	\$1,250,000 00
Surplus	101,000 00	52,100 00	153,100 00
Undivided profits, less expenses and taxes paid	14,253 50	258,855 10	273,088 60
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	516,507 63		516,507 63
Dividends unpaid	95 00		95 00
Individual deposits subject to check	4,660,706 43		4,660,706 43
Savings deposits		10,611,865 96	10,611,865 96
Demand certificates of deposit	108,924 66		108,924 66
Time certificates of deposit		300,113 45	300,113 45
Certified checks	96,818 80		96,818 80
Cashier's checks	59,787 42		59,787 42
State, county and municipal deposits		582,502 77	582,502 77
Postal savings deposits		48,304 42	48,304 42
Other liabilities	159,168 00		159,168 00
Totals	\$6,282,371 53	\$12,578,721 70	\$18,861,093 23

NOTE.—The above statement includes the business of the Market street, Montgomery street, San Jose, San Mateo and Los Angeles branch offices.

26. MERCANTILE TRUST COMPANY OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated April 18, 1899.

Officers: Henry T. Scott, President; Frank G. Drum, Vice-President; John D. McKee, Vice-President; O. Ellinghouse, Cashier, Secretary and Treasurer; Allen Knight, Assistant Secretary; W. F. Berry, Assistant Cashier and Assistant Secretary; Thos. M. Patterson, Assistant Cashier and Assistant Secretary; F. O. Cooke, Assistant Cashier and Assistant Secretary; R. M. Sims, Trust Officer; Paul McDonald, Assistant Trust Officer.
 Directors: Henry T. Scott, John D. McKee, William Babcock, H. C. Breeden, Warren D. Clark, W. F. Detert, P. G. Drum, Alexander Hamilton, William T. Brobeck, Joseph D. Grant, Joseph Hyman, John Lawson, Ogden Mills, R. H. Pease, R. D. Robbins, Mountford S. Wilson, Chas. E. Green.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts			\$1,500 00	\$140,000 00	\$141,500 00
Overdrafts					
Bonds, warrants and other securities					
Bank premises, furniture and fixtures			248,586 70	125,000 00	373,586 70
Safe deposit vaults					
Other real estate owned			535,769 80		535,769 80
Due from reserve banks					
Actual cash on hand			276,018 82	35,000 00	311,018 82
Exchanges for clearing house					
Checks and other cash items					
Other resources			2,167 86		2,167 86
Personal assets received from executors, administrators, assignees, receivers or trustees			133,532 80	Private trusts not under supervision of State Banking Department	133,532 80
Trusts invested under order of court (Personal property)			6,874,630 05		6,874,630 05
in accordance with provisions of trust (Real property)			1,009,439 73		1,009,439 73
Totals			\$9,094,645 76	\$300,000 00	\$9,394,645 76
LIABILITIES					
Capital stock paid in					
Surplus					
Undivided profits, less expenses and taxes paid					
Other existing profits, collected, but not in undivided profits account					
Bills payable (including certificates of deposit representing money borrowed)					
Notes rediscounted			\$700,000 00	\$300,000 00	\$1,000,000 00
Deposits due to banks			75,000 00		75,000 00
Deposits due to individuals			274,891 74		274,891 74
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities			7,181 44		7,181 44
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			133,532 80	Private trusts not under supervision of State Banking Department	133,532 80
Personal assets received from executors, administrators, assignees, receivers or trustees			7,881,009 78		7,881,009 78
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court					
Totals			\$9,094,645 76	\$300,000 00	\$9,394,645 76

27. THE CANADIAN BANK OF COMMERCE—SAN FRANCISCO AGENCY.

Incorporated by Royal Charter May 15, 1867.

OFFICERS—Sir Edmund Walker, President; Z. A. Lash, Esq., Vice-President; Bruce Heathcote, Manager San Francisco Agency.
 DIRECTORS—John Hoskin, Esq., G. F. Galt, Esq., J. W. Flavelle, Esq., Alexander Laird, Esq., A. Kingman, Esq., Wm. Farwell, Esq.,
 Hon. Sir Lyman Melvin Jones, Gardner Stevens, Esq., Hon. C. W. Edwards, A. C. Flumerfeld, Esq., E. R. Wood, Esq., Geo. G.
 Foster, Esq., Robert Stuart, Esq., Chas. Colby, Esq., Sir John Morrison Gibson, G. W. Allen, Esq., H. J. Fuller, Esq., F. F.
 Jones, Esq.

Statement of June 23, 1915.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts.....			\$4,551,226 32		
Overdrafts.....			9,323 43		
Bonds, warrants, and other securities.....			189,764 90		
Bank premises, furniture and fixtures.....					
Safe deposit vaults.....					
Other real estate owned.....			103,867 50		
Due from reserve banks.....			236,650 07		
Due from other banks.....			97,689 98		
Actual cash on hand.....			673,897 30		
Exchanges for clearing house.....			61,606 73		
Checks and other cash items.....			1,808 42		
Other resources.....			579,904 15		
Totals.....			\$6,505,748 80		
LIABILITIES.					
Capital stock paid in.....			\$750,000 00		
Surplus.....			250,000 00		
Undivided profits, less expenses and taxes paid.....			156,965 27		
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Deposits, due to banks.....			1,290,680 91		
Dividends unpaid.....					
Individual deposits subject to check.....			2,822,015 97		
Savings deposits.....					
Demand certificates of deposit.....			1,275 59		
Time certificates of deposit.....			577,768 71		
Certified checks.....			17,426 04		
Cashier's checks.....			24,603 57		
State, county and municipal deposits.....					
Fiscal savings deposits.....					
Other liabilities.....			616,012 74		
Totals.....			\$6,505,748 80		

30 AND 30A. INTERNATIONAL BANKING CORPORATION—SAN FRANCISCO BRANCH.

Incorporated June 14, 1901, under laws of the state of Connecticut.

OFFICERS—Thos. H. Hubbard, President; James Fearon, Vice-President; John Hubbard, Treasurer; H. T. S. Green, General Manager; E. W. Wilson, Local Manager; C. E. Baen, Local Assistant Manager.

DIRECTORS—Chas. B. Alexander, Jules S. Bache, Guy Cary, James S. Fearon, Haley Fiske, H. T. S. Green, Lionel Harenciers, John R. Hlegman, William G. Henshaw, Erskine Hewitt, John Hubbard, Thomas H. Hubbard, Colgate Hoyt, Henry P. McIntosh, George H. Macy, Pierre Mali, Henry S. Manning, Allan W. Paige, Wm. Salomon, Hermann Seiken, William H. Taylor, Sir Wm. Van Horne, Valentine P. Snyder, Henry Clay Pierce.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$1,824,114 15	\$803,108 73	\$2,627,222 88
Overdrafts		22,407 14		22,407 14
Bonds, warrants, and other securities		196,479 55	692,698 66	889,178 21
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned		1,600 00		1,600 00
Due from reserve banks		225,100 80	103,238 02	328,338 82
Due from other banks		259,004 55		259,004 55
Actual cash on hand		278,482 20	29,331 67	307,833 87
Exchanges for clearing house		61,332 77	818 78	62,151 55
Checks and other cash items		82,943 12		82,943 12
Other resources		155,447 38	531 39	155,978 77
Totals		\$3,107,001 66	\$1,629,827 25	\$4,736,828 91
LIABILITIES.				
Capital stock paid in		\$350,000 00	\$150,000 00	\$500,000 00
Surplus		10,000 00	5,000 00	15,000 00
Undivided profits, less expenses and taxes paid		3,944 77	17,874 47	13,929 70
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		573,400 19		573,400 19
Dividends unpaid				
Individual deposits subject to check		1,639,525 97		1,639,525 97
Savings deposits			1,456,791 78	1,456,791 78
Demand certificates of deposit				
Time certificates of deposit		15,960 47		15,960 47
Certified checks		270,941 69		270,941 69
Cashier's checks		38,106 30		38,106 30
State, county and municipal deposits		61,565 44		61,565 44
Postal savings deposits				
Other liabilities		151,446 37	161 00	151,607 37
Totals		\$3,107,001 66	\$1,629,827 25	\$4,736,828 91

Note.—The above statement includes the business of the Fillmore street branch office.

*Deficit.

31 AND 31A. ITALIAN AMERICAN BANK—SAN FRANCISCO.

Incorporated March 16, 1899.

OFFICERS—Andrea Sbarboro, President; C. H. Crocker, Vice-President; A. E. Sbarboro, Secretary, Treasurer and Cashier; R. A. Sbarboro, Assistant Cashier; G. J. Panario, Assistant Cashier; V. L. Puccinelli, Assistant Cashier.

DIRECTORS—Andrea Sbarboro, L. Boitano, L. Demartini, G. Garibaldi, M. J. Fontana, C. A. Malm, A. J. Merle, E. A. Rossi, C. H. Crocker.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$1,052,918 71	\$2,847,139 48	\$3,900,058 19
Overdrafts-----		3,453 02		3,453 02
Bonds, warrants, and other securities-----		365,121 14	538,825 32	903,946 46
Bank premises, furniture and fixtures-----		106,000 00	350,000 00	456,000 00
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		410 25	111,237 58	111,647 83
Due from other banks-----		230,481 11	220,759 37	451,240 48
Actual cash on hand-----		26,440 74		26,440 74
Exchanges for clearing house-----		219,971 47	85,294 23	305,265 70
Checks and other cash items-----		27,217 40		27,217 40
Other resources-----		3,048 21		3,048 21
Totals-----		\$2,071,972 21	\$4,153,255 98	\$6,225,228 19
LIABILITIES.				
Capital stock paid in-----		\$470,000 00		\$750,000 00
Surplus-----		120,000 00		190,000 00
Undivided profits, less expenses and taxes paid-----				
Other existing profits, collected, but not in undivided profits account-----		34,076 04	72,122 01	106,198 05
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----		67,018 20		67,018 20
Dividends unpaid-----		180 00		180 00
Individual deposits-----		1,018,503 55	3,731,133 97	1,018,503 55
Savings deposits-----				3,731,133 97
Demand certificates of deposit-----		8,612 02		8,612 02
Time certificates of deposit-----		22,800 00		22,800 00
Certified checks-----		14,836 64		14,836 64
Cashier's checks-----		13,048 07		13,048 07
State, county and municipal deposits-----		260,871 55		260,871 55
Postal savings deposits-----		32,597 13		32,597 13
Other liabilities-----		9,429 01		9,429 01
Totals-----		\$2,071,972 21	\$4,153,255 98	\$6,225,228 19

NOTE.—The above statement includes the business of the Columbus avenue branch office.

35. THE MISSION SAVINGS BANK—SAN FRANCISCO.

Incorporated August 3, 1906.

OFFICERS—James Rolph, Jr., President; E. W. Hopkins, Vice-President; Matt I. Sullivan, Vice-President; Stuart F. Smith, Secretary; De Witt C. Treat, Treasurer, Cashier and Assistant Secretary.

DIRECTORS—James Rolph, Jr., E. W. Hopkins, Matt I. Sullivan, Stuart F. Smith, Geo. L. Center, Wm. H. Crim, George A. Pope.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts				
Overdrafts			\$1,670,853 85	
Bonds, warrants, and other securities			218,344 78	
Bank premises, furniture and fixtures			189,260 57	
Sale deposit vaults				
Other real estate owned			1,498 66	
Due from reserve banks			32,576 83	
Due from other banks				
Actual cash on hand			52,671 42	
Exchanges for clearing house			2,892 94	
Checks and other cash items			60 78	
Other resources			170 00	
Totals			\$2,228,259 83	
LIABILITIES.				
Capital stock paid in			\$200,000 00	
Surplus			6,500 00	
Undivided profits, less expenses and taxes paid			11,532 67	
Other existing profits, collected, but not in undivided profits account			45,884 59	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			1,941,684 49	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			20,000 00	
Postal savings deposits				
Other liabilities			2,658 08	
Totals			\$2,228,259 83	

36, 36A, AND 36B. "FUGAZI BANCA POPOLARE OPERAIA ITALIANA"—SAN FRANCISCO.

Incorporated November 3, 1906.

OFFICERS—J. F. Fugazi, President; F. N. Belgrano, Vice-President, Cashier; Geo. M. Perine, Vice-President; K. T. Soracco, Secretary; Antonio Laiolo, Treasurer; L. G. Bonzaghi, Manager Oakland branch; N. J. Baglietto, M. F. Roesti, J. H. Barter, Assistants Cashiers; C. F. Rilliet, Assistant Manager Oakland branch; George W. Bruno, Assistant Cashier Oakland branch; Santa Barbara branch, U. Dardi, N. J. Baglietto, Joint Managers.

DIRECTORS—J. F. Fugazi, F. N. Belgrano, George M. Perine, C. Soracco, A. Laiolo, Dr. Camillo Barsotti, Giovanni Pluma, Thos. Morrin.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$367,182 24	\$3,738,659 75	\$4,105,841 99
Overdrafts		230 72		230 72
Bonds, warrants, and other securities		4,669 54	323,942 58	328,612 12
Bank premises, furniture and fixtures			295,858 21	295,858 21
Safe deposit vaults				
Other real estate owned			43,461 04	43,461 04
Due from reserve banks		176,208 24	612,747 23	789,045 47
Due from other banks		16,593 11	81,689 31	98,282 42
Actual cash on hand		45,229 57	108,790 81	154,020 38
Exchanges for clearing house		3,727 35	1,250 65	4,978 00
Checks and other cash items		299 00	3,917 33	4,216 33
Other resources		2,927 33	10 00	2,937 33
Totals		\$617,147 10	\$5,210,326 91	\$5,827,474 01
LIABILITIES.				
Capital stock paid in		\$50,000 00	\$384,900 00	\$434,900 00
Surplus		20,500 00	71,460 00	91,960 00
Undivided profits, less expenses and taxes paid		13,531 27	80,444 21	93,975 48
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		1,530 85	17,030 20	18,561 05
Dividends unpaid			95 00	95 00
Individual deposits subject to check		481,019 59		481,019 59
Savings deposits			4,652,869 70	4,652,869 70
Demand certificates of deposit		16,252 00		16,252 00
Time certificates of deposit		23,350 00		23,350 00
Certified checks		2,042 55		2,042 55
Cashier's checks		3,657 06		3,657 06
State, county and municipal deposits				
Postal savings deposits				
Other liabilities		5,863 78		
Totals		\$617,147 10	\$5,210,326 91	\$5,827,474 01

NOTE.—The above statement includes the business of the Oakland and Santa Barbara branch offices.

38 AND 38A. PORTUGUESE AMERICAN BANK OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated November 29, 1905.

OFFICERS—J. A. Silveira, President; John Enas, Vice-President; J. L. Silveira, Vice-President; V. L. De Figueiredo, Secretary and Cashier; Jose Baptista, Treasurer; Alf. Henas, Assistant Cashier; M. T. Bettencourt, Assistant Cashier; James B. Feehan, Attorney.

DIRECTORS—A. Avila, J. L. Silveira, John Enas, A. F. Nunes, J. M. Santana, B. Sherry, J. A. Silveira, M. S. Frietas, J. B. Mendonca, M. M. Enos, J. J. Enos.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$503,537 49	\$791,450 00	\$1,294,987 49
Overdrafts		437 36		437 36
Bonds, warrants, and other securities		113,000 00	57,000 00	170,000 00
Bank premises, furniture and fixtures		14,619 90	112,000 00	126,619 90
Safe deposit vaults			5,400 00	5,400 00
Other real estate owned			16,000 00	16,000 00
Due from reserve banks		73,123 09		73,123 09
Due from other banks		3,769 74		3,769 74
Actual cash on hand		55,330 40	51,080 42	106,410 82
Exchanges for clearing house				
Checks and other cash items			21,876 99	21,876 99
Other resources		1,623 19		1,623 19
Totals		\$765,471 17	\$1,054,816 01	\$1,820,287 18
LIABILITIES.				
Capital stock paid in				
Surplus		\$225,000 00	\$100,000 00	\$325,000 00
Undivided profits, less expenses and taxes paid		23,500 00	19,000 00	42,500 00
Other existing profits, collected, but not in undivided profits account		6,270 62	17,489 17	23,759 79
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		25,000 00		25,000 00
Dividends unpaid		80,108 85		80,108 85
Individual deposits subject to check		474 56		474 56
Savings deposits		289,704 04		289,704 04
Demand certificates of deposit			803,326 84	803,326 84
Time certificates of deposit		6,282 00		6,282 00
Certified checks		6,000 00		6,000 00
Cashier's checks		13,346 47		13,346 47
State, county and municipal deposits		3,694 63		3,694 63
Postal savings deposits		86,000 00	25,000 00	111,000 00
Other liabilities				
Totals		\$765,471 17	\$1,054,816 01	\$1,820,287 18

NOTE.—The above statement includes the business of the Oakland branch office.

40. FIRST FEDERAL TRUST COMPANY—SAN FRANCISCO.

Incorporated August 23, 1907.

Officers—Rudolph Spreckels, President; Jos. G. Hooper, Vice-President; James K. Lynch, Vice-President; Clinton E. Worden, Vice-President; James K. Moffitt, Secretary and Cashier; C. H. McCormick, Treasurer; Joseph G. Hooper, Manager; M. R. Clark, Assistant Cashier; R. R. Parlow, Assistant Secretary.
 Directors—Rudolph Spreckels, James K. Lynch, Clinton E. Worden, Joseph G. Hooper, James K. Moffitt, John A. Hooper, Thos. Jennings, Walter S. Martin, S. G. Murphy, James D. Phelan, Geo. A. Kennedy, M. L. Requa, John W. Van Bergen, Rolla V. Watt, Geo. Whittell.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts	\$2,235,412 16				\$2,235,412 16
Overdrafts					
Bonds, warrants and other securities	1,162,129 24				\$1,162,129 24
Bank premises, furniture and fixtures	2,900,000 00		\$81,804 85	\$100,000 00	\$2,981,804 85
Sale deposit vaults					
Other real estate owned					
Due from reserve banks	1,074,938 61		173,000 63		1,247,939 24
Actual cash on hand	339,833 87		4,000 00		343,833 87
Exchanges for clearing house					
Checks and other cash items	97 50				97 50
Other resources					
Personal assets received from executors, administrators, assignees, receivers or trustees			297,328 75	Private trusts not under supervision of State Banking Department	297,328 75
Trusts invested under order of court or (Personal property in accordance with provisions of trust) (Real property)			787,404 60		787,404 60
			192,410 00		192,410 00
Totals	\$6,823,411 38		\$1,635,954 83	\$100,000 00	\$8,559,366 21
LIABILITIES.					
Capital stock paid in					
Surplus	\$1,230,000 00				\$1,230,000 00
Undivided profits, less expenses and taxes paid	70,000 00				70,000 00
Other existing profits, collected, but not in undivided profits account	241,441 34		\$150,000 00	\$100,000 00	\$391,441 34
Bills payable (including certificate of deposit representing money borrowed)	10,515 59		25,000 00		35,515 59
Notes rediscounted					
Deposits due to banks	555,464 02				555,464 02
Interest bearing deposits	2,264,966 30				2,264,966 30
Dividends unpaid					
Individual deposits subject to check	1,285,438 00				1,285,438 00
Savings deposits					
Demand certificates of deposit	1,728 99				1,728 99
Time certificates of deposit	337,310 56				337,310 56
Certified checks	2,998 43				2,998 43
Cashier's checks					
State, county and municipal deposits	293,224 16				293,224 16
Postal savings deposits					
Bonds outstanding on lot and building at corner Post and Montgomery streets, San Francisco	500,000 00				500,000 00
Other liabilities	323 99				323 99
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			41,518 73	Private trusts not under supervision of State Banking Department	41,518 73
Personal assets received from executors, administrators, assignees, receivers or trustees			297,328 75		297,328 75
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court			1,122,117 35		1,122,117 35
Totals	\$6,823,411 38		\$1,635,954 83	\$100,000 00	\$8,559,366 21

41. CANTON BANK—SAN FRANCISCO.

Incorporated October 1, 1907.

OFFICERS—Look Tin Eli, President; Lew Hing, Vice-President; Chun Kew, Secretary; Mark Thue, Treasurer; I. P. Allen, Manager; E. V. Spiganovitz, Cashier; Yee Dan Young, Assistant Secretary.
 DIRECTORS—Look Tin Eli, Lew Hing, Tom Youn, Yee Dan Young, Ng He Wing, Lee Dock Wah, Hoo Jansen, Ham Ong, Chun Kew, Leong Wing, Mark Thue.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$543,802 14		
Overdrafts		1,008 95		
Bonds, warrants, and other securities		167,173 62		
Bank premises, furniture and fixtures		4,203 46		
Safe deposit vaults		1,761 39		
Other real estate owned				
Due from reserve banks		109,859 27		
Due from other banks		614 60		
Actual cash on hand		49,491 10		
Exchanges for clearing house		3,728 77		
Checks and other cash items		3,530 93		
Other resources		3,138 39		
Totals		\$886,102 59		
LIABILITIES.				
Capital stock paid in		\$423,650 00		
Surplus		2,198 04		
Undivided profits, less expenses and taxes paid		23,621 88		
Other existing profits, collected, but not in undivided profits account				
Bills payable including certificates of deposit representing money borrowed		65,000 00		
Deposits, due to banks		17,432 54		
Dividends unpaid		492 00		
Individual deposits subject to check		265,066 94		
Savings deposits				
Demand certificates of deposit		31,410 40		
Time certificates of deposit		344,256 38		
Certified checks		6,214 16		
Cashier's checks				
State, county and municipal deposits		6,190 56		
Postal savings deposits				
Other liabilities				
Totals		\$886,102 59		

43, 43A AND 43C. ANGLO CALIFORNIA TRUST COMPANY—SAN FRANCISCO.

Incorporated April 12, 1903.

OFFICERS—M. Fleischacker, President; H. Fleischacker, Vice-President; J. W. Lillenthal, Vice-President; T. C. Tognazzini, Vice-President; Charles F. Levee, Vice-President; J. P. Ouer, Treasurer and Cashier; Herbert Blumenthal, Assistant Cashier; P. V. Vollmer, Assistant Cashier; C. L. Smith, Assistant Cashier; Louis Sutter, Assistant Cashier; M. P. Lillenthal, Secretary; Grant Cordrey, Trust Officer and Assistant Secretary.
DIRECTORS—George J. Cochran, Herbert Fleischacker, Mortimer Fleischacker, S. Greenbaum, Mark L. Gerslo, Chas. F. Levee, Jesse W. Lillenthal, J. J. Mack, Chas. C. Moore, Gavin McNab, Warren R. Porter, R. D. Robbins, Adolfo Stahl, T. C. Tognazzini, P. Zimmerman.

Statement of June 23, 1915.

RESOURCES	Commercial		Savings		Trust		Combined
					Court trusts	Private trusts	
Loans and discounts	\$3,897,085 28	\$2,033,415 81			\$40,000 00	\$70,500 00	\$3,641,601 14
Overdrafts	2,283 16						2,283 16
Bonds, warrants and other securities	559,391 28	1,419,332 00			150,000 00	26,700 00	1,985,623 28
Bank premises, furniture and fixtures	54,367 84				10,000 00		204,367 84
Safe deposit vaults							10,000 00
Other real estate owned	19,151 71	16,000 00					35,151 71
Due from reserve banks	1,290,437 14	943,125 59					2,173,562 70
Due from other banks	290,785 59						290,438 34
Actual cash on hand	591,571 31	114,013 49			30,265 97	8,396 80	735,247 49
Exchanges for clearing house	129,692 68					627 69	129,692 68
Checks and other cash items	3,083 84	268 25					3,352 09
Other resources	174,130 37	104,114 85					281,529 53
Personal assets received from executors, administrators, assignees, receivers or trustees						Private trusts not under supervision of State Banking Department	
Trusts invested under order of court or (Personal property in accordance with provisions of trust) (Real property)					210,653 95		210,653 95
Totals	\$6,769,760 25	\$5,230,270 06			\$544,144 92	\$109,508 70	\$12,653,683 93
LIABILITIES							
Capital stock paid in	\$1,000,000 00	\$200,000 00			\$200,000 00	\$100,000 00	\$1,500,000 00
Surplus	130,000 00	200,000 00					330,000 00
Undivided profits, less expenses and taxes paid	19,084 45	66,317 85				7,692 94	93,095 24
Other existing profits, collected, but not in undivided profits account	1,972 95						1,972 96
Bills payable (including certificates of deposit representing money borrowed)							
Notes rediscounted							
Deposits, due to banks	1,896,640 88						1,896,640 88
Dividends unpaid	447 00						447 00
Individual deposits subject to check	2,900,077 96	4,568,915 44					7,468,993 40
Savings deposits							
Demand certificates of deposit	3,788 83						3,788 83
Time certificates of deposit	472,898 21						472,898 21
Certified checks	25,298 35						25,298 35
Cashier's checks	19,352 96						19,352 96
State, county and municipal deposits	331,000 00	52,500 00					383,500 00
Incompleted building and loans		86,885 00					86,885 00
Postal savings deposits							
Other liabilities							
Reserve for taxes	33,992 87	103,027 43				1,965 76	136,990 30
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	5,276 98	2,324 34					7,601 32
Personal assets received from executors, administrators, assignees, receivers or trustees						Private trusts not under supervision of State Banking Department	
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court					18,181 73		18,181 73
Totals	\$6,769,760 25	\$5,230,270 06			\$544,144 92	\$109,508 70	\$12,653,683 93

NOTE.—The above statement includes the business of Mission and Sixteenth streets and Panama-Pacific International Exposition branch offices.

45. "THE STOCKTON SAVINGS AND LOAN SOCIETY"—STOCKTON.

Incorporated August 13, 1867.

OFFICERS—R. E. Wilhoit, President; A. W. Simpson, Vice-President; T. E. Connolly, Secretary, Treasurer and Cashier; T. H. Heffernan, Assistant Cashier.

DIRECTORS—R. E. Wilhoit, Geo. W. Grupe, Chas. F. Holman, M. H. Orr, J. F. Peters, Albert T. Minahan, John A. Inglis, A. W. Simpson, E. L. Wilhoit, Thos. E. Connolly, Chas. J. Haas, Wm. Steinbeck.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$778,794 04	\$3,292,459 96	\$4,071,254 00
Overdrafts.....		5,123 49		5,123 49
Bonds, warrants, and other securities.....		121,663 76	151,873 60	273,537 36
Bank premises, furniture and fixtures.....			282,500 00	282,500 00
Safe deposit vaults.....			15,700 00	15,700 00
Other real estate owned.....			1,835 60	1,835 60
Due from reserve banks.....		42,351 06	214,711 46	257,062 52
Due from other banks.....		30,563 13	2,362 51	32,925 64
Actual cash on hand.....		107,630 54	66,652 14	174,282 68
Exchanges for clearing house.....		11,296 00	1,950 00	13,246 09
Checks and other cash items.....				
Other resources.....				
Totals.....		\$1,097,495 11	\$4,030,045 27	\$5,127,470 38
LIABILITIES				
Capital stock paid in.....		\$225,000 00	\$275,000 00	\$500,000 00
Surplus.....		55,250 00	73,750 00	130,000 00
Undivided profits, less expenses and taxes paid.....		2,591 98	158,719 42	161,311 40
Other existing profits, collected, but not in undivided profits account.....		8,689 18	82,609 33	91,298 51
Bills payable (including certificates of deposit representing money borrowed).....		50,000 00		50,000 00
Deposits, due to banks.....		26,979 77		26,979 77
Dividends unpaid.....		1,254 00		1,254 00
Individual deposits subject to check.....		658,400 53		658,400 53
Savings deposits.....			3,322,585 80	3,322,585 80
Demand certificates of deposit.....		66,677 63		66,677 63
Time certificates of deposit.....		1,582 02		1,582 02
Certified checks.....			116,000 00	116,000 00
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....			1,380 72	1,380 72
Totals.....		\$1,097,495 11	\$4,030,045 27	\$5,127,470 38

46, 46A AND 46B. OAKLAND BANK OF SAVINGS—OAKLAND.

Incorporated August 21, 1867.

OFFICERS—W. W. Garthwaite, President; Wm. B. Dunning, Vice-President; Henry Rogers, Vice-President; W. K. Cole, Vice-President; J. Y. Eccleston, Secretary, Treasurer and Cashier; Samuel Breck, Assistant Cashier; Leslie F. Rice, Assistant Cashier; F. A. Allard, Assistant Cashier; A. W. Moore, Assistant Cashier; Jas. A. Thompson, Assistant Secretary; A. E. Caldwell, Assistant Secretary; D. A. Bulmore, Trust Officer; A. G. Tushetra, Attorney.
DIRECTORS—W. W. Garthwaite, Wm. B. Dunning, Henry Rogers, J. Y. Eccleston, A. Borland, A. H. Breed, George H. Collins, Horace Davis, W. K. Cole, James K. Moffitt, M. L. Requa.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....	\$1,982,966 03	\$13,512,005 87			\$15,494,971 90
Overdrafts.....	2,469 85				2,469 85
Bonds, warrants and other securities.....	791,736 31	5,329,169 15			6,589,410 05
Bank premises, furniture and fixtures.....	257,060 00	1,131,379 80	\$148,514 59	\$100,000 00	1,888,379 89
Safe deposit vaults.....					
Other real estate owned.....		18,361 58			18,361 58
Due from reserve banks.....	365,930 70	1,257,057 47	1,465 41		1,884,333 38
Due from other banks.....	388,364 77	2,357 90	42,660 79		343,403 66
Actual cash on hand.....	49,823 73	386,379 66			876,003 39
Exchanges for clearing house.....	72,883 73				72,886 32
Checks and other cash items.....	10,193 34				10,194 74
Other resources.....	56,117 02	1 00			56,118 02
Personal assets received from executors, administrators, assignees, receivers or trustees.....			30,495 50	Private trusts not under supervision of State Banking Department	30,495 50
Trusts invested under order of court or} (Personal property			423,814 79		426,814 79
in accordance with provisions of trust} (Real property			4,500 00		4,500 00
Totals.....	\$4,548,289 37	\$21,845,712 43	\$654,491 08	\$100,000 00	\$27,148,492 88
LIABILITIES					
Capital stock paid in.....	\$250,000 00	\$700,000 00	\$100,000 00		\$1,150,000 00
Surplus.....	630,000 00	375,000 00	50,000 00		1,025,000 00
Undivided profits, less expenses and taxes paid.....	9,446 57	476,722 57			483,169 14
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Notes and money borrowed.....					
Deposits due to banks.....	222,434 58	105,726 42			328,161 00
Dividends unpaid.....	120 00				120 00
Individual deposits subject to check.....	2,566,511 38	8,568 00			2,575,169 38
Savings deposits.....		19,567,020 79			19,567,020 79
Demand certificates of deposit.....	103,973 19				103,973 19
Special deposit.....	135,000 00				135,000 00
Time certificates of deposit.....		2,000 00			2,000 00
Certified checks.....	9,297 54				9,297 54
Cashier's checks.....	108,672 83				108,672 83
State, county and municipal deposits.....	127,131 65	610,684 15			737,765 80
Postal savings deposits.....					
Other liabilities.....	415,731 63	10 50			415,742 13
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	30,495 50
Personal assets received from executors, administrators, assignees, receivers or trustees.....			30,495 50		30,495 50
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			473,995 58		473,995 58
Totals.....	\$4,548,289 37	\$21,845,712 43	\$654,491 08	\$100,000 00	\$27,148,492 88

NOTE.—The above statement includes the business of the Seventh Street and Berkeley branch offices.

48. "THE SAN JOAQUIN VALLEY BANK"—STOCKTON.

Incorporated March 26, 1868.

OFFICERS—Joseph Fyfe, President; Dr. J. D. Young, Vice-President; R. B. Teefy, Secretary, Treasurer and Cashier; F. W. Wurster, Assistant Cashier; J. C. Keys, Assistant Cashier.
 DIRECTORS—Joseph Fyfe, J. D. Young, R. C. Minor, Henry W. Earle, A. A. Smallfield, L. J. Wagner, W. E. Elliott, W. G. Wallace, A. M. Noble.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$1,412,203 58	\$2,584,346 63	\$3,996,550 21
Overdrafts.....		834 32		834 32
Bonds, warrants, and other securities.....		14,000 00		180,150 00
Bank premises, furniture and fixtures.....				104,000 00
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		98,710 92	17,299 12	17,299 12
Due from other banks.....		3,199 28	87,449 20	181,160 12
Actual cash on hand.....		115,533 65		3,199 28
Exchanges for clearing house.....		11,074 69	71,575 90	187,109 55
Checks and other cash items.....		15,707 34		11,074 69
Other resources.....				15,707 34
Totals.....		\$1,606,203 78	\$3,030,830 85	\$4,637,034 63
LIABILITIES				
Capital stock paid in.....		\$164,300 00	\$100,000 00	\$264,300 00
Surplus.....		105,700 00	170,000 00	275,700 00
Undivided profits, less expenses and taxes paid.....		131,737 37	80,458 90	212,196 27
Other existing profits, collected, but not in undivided profits account.....		7,469 95	16,195 44	23,665 39
Bills payable (including certificates of deposit representing money borrowed).....		150,000 00		150,000 00
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....			305 33	305 33
Savings deposits.....		1,026,359 73		1,026,359 73
Demand certificates of deposit.....			2,465,572 80	2,465,572 80
Time certificates of deposit.....		80,308 23		80,308 23
Certified checks.....			68,895 04	68,895 04
Cashier's checks.....		250 00		250 00
State, county and municipal deposits.....		78 50		78 50
Postal savings deposits.....			110,650 00	110,650 00
Other liabilities.....			18,592 58	18,592 58
Totals.....		\$1,606,203 78	\$3,030,830 85	\$4,637,034 63

49. "THE BANK OF WOODLAND"—WOODLAND.

Incorporated November 19, 1868.

OFFICERS—J. L. Stephens, President; C. Q. Nelson, Vice-President; J. H. Willoughby, Secretary, Treasurer and Cashier; F. W. Stephens, Assistant Cashier and Assistant Secretary.
 DIRECTORS—C. Q. Nelson, F. W. Stephens, J. L. Harlan, L. H. Stephens, J. L. Stephens, J. R. Griffin, G. W. Gray

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$1,153,551 30		
Overdrafts.....				
Bonds, warrants, and other securities.....		246,160 00		
Bank premises, furniture and fixtures.....		34,000 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		67,382 16		
Due from other banks.....				
Actual cash on hand.....		31,075 10		
Exchanges for clearing house.....				
Checks and other cash items.....		1,657 30		
Other resources.....		325 95		
Totals.....		\$1,534,673 61		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$862,100 00		
Undivided profits, less expenses and taxes paid.....		246,525 03		
Other existing profits, collected, but not in undivided profits account.....		89,765 74		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		519 00		
Savings deposits.....		208,452 59		
Demand certificates of deposit.....				
Time certificates of deposit.....		5,311 28		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		28,000 00		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$1,534,673 61		

51. "SANTA CRUZ BANK OF SAVINGS AND LOAN"—SANTA CRUZ.

Incorporated June 17, 1869.

OFFICERS.—Wm. T. Jeter, President; A. A. Morey, Vice-President; F. J. Hoffman, Secretary, Treasurer and Cashier; Ed. Daubenbliss, Assistant Cashier; U. M. Thompson, Assistant Cashier.
 DIRECTORS.—Wm. T. Jeter, S. A. Palmer, H. E. Irish, Wm. T. Sesonon, W. H. Lamb, F. H. Davis, A. A. Morey.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$1,102,422 46	
Overdrafts.....				
Bonds, warrants, and other securities.....			142,937 50	
Bank premises, furniture and fixtures.....			53,660 00	
Safe deposit vaults.....			1,000 00	
Other real estate owned.....			3,130 00	
Due from reserve banks.....			129,497 28	
Due from other banks.....				
Actual cash on hand.....			53,504 65	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....			336 82	
Totals.....			\$1,486,508 71	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$107,560 00	
Undivided profits, less expenses and taxes paid.....			36,000 00	
Other existing profits, collected, but not in undivided profits account.....			25,992 35	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....			37 25	
Individual deposits subject to check.....				
Savings deposits.....				
Demand certificates of deposit.....			1,314,919 11	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$1,486,508 71	

52. SANTA ROSA BANK—SANTA ROSA.

Incorporated August 31, 1870.

OFFICERS—Glenn E. Murdock, President; W. H. Lee, Vice-President; E. C. Merritt, Secretary, Cashier and Treasurer; O. H. Reeve, Assistant Cashier; G. W. Palmer, Assistant Cashier.
 DIRECTORS—J. H. Einhorn, W. H. Lee, Thomas MacIay, W. H. Early, F. W. Laughlin, Glenn E. Murdock, C. A. LeBaron.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$336,964 13	\$356,758 20	\$693,682 33
Overdrafts.....		2,729 66		2,729 66
Bonds, warrants, and other securities.....		65,400 00	48,600 00	113,600 00
Bank premises, furniture and fixtures.....		99,083 00	51,000 00	150,000 00
Safe deposit vaults.....				
Other real estate owned.....		65,000 00		65,000 00
Due from reserve banks.....		20,691 44	8,472 90	28,564 34
Due from other banks.....		3,369 25		3,369 25
Actual cash on hand.....		29,763 55	14,117 15	43,820 70
Exchanges for clearing house.....		2,400 73		2,400 73
Checks and other cash items.....		1,003 90	1,006 90	1,006 90
Other resources.....		502 00		502 00
Totals.....		\$825,707 67	\$478,948 25	\$1,104,655 92
LIABILITIES				
Capital stock paid in.....		\$150,000 00	\$50,000 00	\$200,000 00
Surplus.....		10,000 00	1,000 00	11,000 00
Undivided profits, less expenses and taxes paid.....		12,961 98	10,901 30	23,863 28
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		128,200 00		128,200 00
Notes rediscounted.....		9,100 00		9,100 00
Dividends unpaid.....				
Individual deposits subject to check.....		175,156 10		175,156 10
Savings deposits.....			372,046 95	372,046 95
Demand certificates of deposit.....		6,250 83		6,250 83
Time certificates of deposit.....		77,293 16		77,293 16
Certified checks.....		1,745 60		1,745 60
Cashier's checks.....				
State, county and municipal deposits.....		55,000 00	45,000 00	100,000 00
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$825,707 67	\$478,948 25	\$1,104,655 92

53 AND 53A. "PETALUMA SAVINGS BANK"—PETALUMA.

Incorporated September 7, 1870.

OFFICERS—Frank H. Denman, President; Geo. P. McNear, Vice-President; John Lawler, Jr., Secretary, Treasurer and Cashier; R. W. Turner, Assistant Cashier; A. P. Behrens, Assistant Cashier.
 DIRECTORS—Frank H. Denman, George P. McNear, Scott Bowles, W. C. Keig, John R. Denman, Wm. H. Zartman, J. T. O'Brien, J. W. Elder, N. Tomasi.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....		\$896,370 17	
Overdrafts.....			
Bonds, warrants, and other securities.....		85,524 22	
Bank premises, furniture and fixtures.....		17,000 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		20,736 94	
Due from other banks.....		9,589 71	
Actual cash on hand.....		18,218 35	
Exchanges for clearing house.....		327 95	
Checks and other cash items.....		72 92	
Other resources.....		1,244 39	
Totals.....		\$1,019,104 65	
LIABILITIES			
Capital stock paid in.....			
Surplus.....		\$100,000 00	
Undivided profits, less expenses and taxes paid.....		25,000 00	
Other existing profits, collected, but not in undivided profits account.....		35,343 41	
Bills payable (including certificates of deposit representing money borrowed).....		2,712 14	
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....		755,919 00	
Time certificates of deposit.....			
Certified checks.....		51,945 10	
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....		49,000 00	
Other liabilities.....		85 00	
Totals.....		\$1,019,104 65	

NOTE.—The above statement includes the business of the Petaluma branch office.

54, 54A AND 54B. "COLUSA COUNTY BANK"—COLUSA.

Incorporated September 15, 1870.

OFFICERS—B. H. Burton, President; T. Harrington, Secretary, Treasurer and Cashier.

DIRECTORS—B. H. Burton, T. Harrington, M. J. Boggs, Elliott McAllister, Alfred S. Tubbs.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$1,687,203 57		
Overdrafts		11,277 55		
Bonds, warrants, and other securities		375,814 65		
Bank premises, furniture and fixtures		61,503 06		
Safe deposit vaults				
Other real estate owned		7,657 69		
Due from reserve banks		104,990 82		
Due from other banks				
Actual cash on hand		76,513 50		
Exchanges for clearing house				
Checks and other cash items		2,406 62		
Other resources				
Totals		\$2,327,368 06		
LIABILITIES				
Capital stock paid in		\$500,000 00		
Surplus		250,000 00		
Undivided profits, less expenses and taxes paid		93,963 61		
Other existing profits, collected, but not in undivided profits account		24,366 14		
Bills payable (including certificates of deposit representing money borrowed)		280,000 00		
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		322,546 55		
Demand certificates of deposit				
Time certificates of deposit		27,146 85		
Certified checks		389,280 39		
Cashier's checks		64 52		
State, county and municipal deposits				
Postal savings deposits		240,000 00		
Other liabilities				
Totals		\$2,327,368 06		

NOTE.—The above statement includes the business of the Maxwell and Grimes branch offices.

57. BANK OF NAPA—NAPA.

Incorporated September 14, 1871.

OFFICERS—S. M. Chapman, President and Treasurer; Henry Brown, Secretary and Cashier.

DIRECTORS—S. M. Chapman, Henry Brown, F. E. Trubody, R. S. Holden, L. J. Norton, J. W. Miller, R. P. Lamdin, P. S. King, D. C. Brown, Louise M. Chapman, W. D. Mansfield, N. P. Nielson, S. E. Lester, Nina C. DeWeese, Levi Chapman, Geo. M. Chapman, Nina G. DeWeese Starr.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$416,483 36		\$416,483 36
Overdrafts.....	2,435 31	\$502,677 00	\$505,112 31
Bonds, warrants, and other securities.....	146,750 00	75,075 00	221,825 00
Bank premises, furniture and fixtures.....	40,000 00		40,000 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	33,791 86	12,000 00	45,791 86
Due from other banks.....	489 41		489 41
Actual cash on hand.....	27,785 35	12,604 00	40,389 35
Exchanges for clearing house.....			
Checks and other cash items.....	617 81		617 81
Other resources.....	4,407 58		4,407 58
Totals.....	\$872,760 68	\$502,446 00	\$1,375,206 68
LIABILITIES			
Capital stock paid in.....	\$150,000 00		\$150,000 00
Surplus.....	50,000 00	\$25,000 00	\$75,000 00
Undivided profits, less expenses and taxes paid.....	78,587 80	35,000 00	113,587 80
Other existing profits, collected, but not in undivided profits account.....	13,926 08		13,926 08
Bills payable (including certificates of deposit representing money borrowed).....	55,100 00		55,100 00
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	259,236 38		259,236 38
Savings deposits.....			
Demand certificates of deposit.....	9,502 44	542,446 00	551,948 44
Time certificates of deposit.....	14,480 40		14,480 40
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	60,027 58		60,027 58
Other liabilities.....			
Totals.....	\$872,760 68	\$502,446 00	\$1,375,206 68

58. BANK OF CHICO—CHICO.

Incorporated January 4, 1873.

OFFICERS—W. S. Kilpatrick, President; E. E. Canfield, Vice-President; B. H. T. Anderson, Vice-President, Secretary, Treasurer and Cashier; O. A. Kilpatrick, Assistant Cashier.
DIRECTORS—B. H. T. Anderson, E. E. Canfield, O. A. Kilpatrick, Morris Oser, H. W. Crew, W. S. Kilpatrick, H. C. Compton.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$257,000 40	\$130,179 93	\$387,180 39
Overdrafts.....		983 99		983 99
Bonds, warrants, and other securities.....		45,028 66	9,320 00	54,348 66
Bank premises, furniture and fixtures.....		28,553 37		28,553 37
Safe deposit vaults.....		650 20		650 20
Other real estate owned.....		18,825 40		18,825 40
Due from reserve banks.....		26,592 95		26,592 95
Due from other banks.....		441 83	2,042 29	28,564 64
Actual cash on hand.....		20,613 97	2,467 79	28,441 83
Exchanges for clearing house.....				23,081 76
Checks and other cash items.....		664 32		664 32
Other resources.....		833 73		833 73
Totals.....		\$400,127 28	\$144,010 01	\$544,137 29
LIABILITIES				
Capital stock paid in.....		\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....		8,800 00	2,500 00	11,400 00
Undivided profits, less expenses and taxes paid.....		204 11	4,831 60	5,035 71
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		40,000 00		40,000 00
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		126,936 58		126,936 58
Savings deposits.....				
Demand certificates of deposit.....			103,678 41	103,678 41
Time certificates of deposit.....		14,358 26		14,358 26
Certified checks.....		104,953 03		104,953 03
Cashier's checks.....		247 36		247 36
State, county and municipal deposits.....				
Postal savings deposits.....		29,467 94	8,000 00	37,467 94
Other liabilities.....				
Totals.....		\$400,127 28	\$144,010 01	\$544,137 29

61. SAVINGS BANK OF SANTA ROSA—SANTA ROSA.

Incorporated March 10, 1873.

OFFICERS—J. P. Overton, President; Cornelius Shea, Vice-President; C. A. Hoffer, Secretary, Treasurer and Cashier; A. G. Wright, Assistant Cashier; R. A. Belden, Assistant Cashier.

DIRECTORS—J. P. Overton, Cornelius Shea, F. H. Denman, P. T. Hahmann, F. A. Mecham, J. R. Edwards, C. D. Barnett.

Statement of June 23, 1915.

RESOURCES	Statement of June 23, 1915.		
	Commercial department	Savings department	Combined
Loans and discounts.....	\$736,161 78	\$724,442 25	\$1,460,604 03
Overdrafts.....	-----	-----	-----
Bonds, warrants, and other securities.....	12,500 00	107,494 68	119,994 68
Bank premises, furniture and fixtures.....	-----	50,000 00	50,000 00
Safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	6,000 00	6,000 00
Due from reserve banks.....	27,746 40	17,013 26	44,759 66
Due from other banks.....	717 87	-----	717 87
Actual cash on hand.....	59,705 46	19,921 31	79,626 77
Exchanges for clearing house.....	13,280 16	-----	13,280 16
Checks and other cash items.....	544 56	-----	544 56
Other resources.....	4,429 15	-----	4,429 15
Totals.....	\$875,085 38	\$924,471 50	\$1,799,556 88
LIABILITIES			
Capital stock paid in.....	\$217,000 00	\$96,350 00	\$283,350 00
Surplus.....	24,450 15	40,000 00	64,450 15
Undivided profits, less expenses and taxes paid.....	386 39	-----	386 39
Other existing profits, collected, but not in undivided profits account.....	4,070 77	2,807 38	6,878 15
Bills payable (including certificates of deposit representing money borrowed).....	65,000 00	-----	65,000 00
Notes rediscounted.....	8,272 50	-----	8,272 50
Deposits, due to banks.....	24,406 13	-----	24,406 13
Dividends unpaid.....	118 13	-----	118 13
Individual deposits subject to check.....	225,334 94	-----	225,334 94
Savings deposits.....	-----	728,737 34	728,737 34
Time certificates of deposit.....	7,720 46	-----	7,720 46
Demanded certificates of deposit.....	279,289 91	-----	279,289 91
Certified checks.....	6,687 00	-----	6,687 00
Cashier's checks.....	-----	-----	-----
State, county and municipal deposits.....	10,800 00	73,700 00	84,500 00
Postal savings deposits.....	-----	-----	-----
Other liabilities.....	1,070 00	-----	1,070 00
Totals.....	\$875,085 38	\$924,471 50	\$1,799,556 88

62 AND 62A. SALINAS CITY BANK—SALINAS.

Incorporated May 10, 1873.

OFFICERS—Harry Winham, President; W. J. Irvine, Vice-President; Elmer P. Alexander, Secretary, Treasurer and Cashier; James Finsteca, Assistant Cashier; R. E. Walsh, Assistant Cashier.

DIRECTORS—S. P. Anderson, W. J. Irvine, J. A. Armstrong, Harry Winham, Henry Bardin, Wm. Sarles, Elmer McKinnon.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$176,810 78	\$521,926 80	\$698,737 58
Overdrafts-----		623 96		623 96
Bonds, warrants, and other securities-----		124,037 72	28,102 83	152,230 55
Bank premises, furniture and fixtures-----		92,000 00		92,000 00
Safe deposit vaults-----				
Other real estate owned-----		3,354 64	1,300 00	4,654 64
Due from reserve banks-----		53,196 70	25,848 91	79,045 61
Due from other banks-----				
Actual cash on hand-----		46,805 99	17,281 88	64,087 87
Exchanges for clearing house-----				
Checks and other cash items-----		2,097 60		2,097 60
Other resources-----				
Totals-----		\$798,927 39	\$504,750 42	\$1,303,677 81
LIABILITIES				
Capital stock paid in-----		\$256,000 00		\$256,000 00
Surplus-----		64,000 00		75,000 00
Undivided profits, less expenses and taxes paid-----		43,455 37	9,855 18	53,310 55
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----		21,810 85		21,810 85
Dividends unpaid-----				
Individual deposits subject to check-----		229,178 39		229,178 39
Savings deposits-----			526,892 66	526,892 66
Demand certificates of deposit-----		135 58		135 58
Time certificates of deposit-----		92,656 85		92,656 85
Certified checks-----		108 55		108 55
Cashier's checks-----		181 80		181 80
State, county and municipal deposits-----		92,000 00		92,000 00
Postal savings deposits-----			3,002 58	3,002 58
Other liabilities-----				
Totals-----		\$798,927 39	\$504,750 42	\$1,303,677 81

NOTE.—The above statement includes the business of the Soledad branch office.

63. BANK OF HOLLISTER—HOLLISTER.

Incorporated October 21, 1875.

OFFICERS—T. S. Hawkins, President; R. Eschenburg, Vice-President; T. W. Hawkins, Secretary, Treasurer and Cashier; D. M. Paterson, Assistant Cashier.

DIRECTORS—T. S. Hawkins, R. Eschenburg, J. W. Hawkins, H. J. Schulz, E. E. Holbrook, N. C. Briggs, Jr., J. L. Hudner.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$868,537 94		
Overdrafts-----		10,088 26		
Bonds, warrants, and other securities-----		140,751 19		
Bank premises, furniture and fixtures-----		38,000 00		
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		57,657 74		
Due from other banks-----		3,710 92		
Actual cash on hand-----		77,588 70		
Exchanges for clearing house-----				
Checks and other cash items-----		786 54		
Other resources-----		20,866 99		
Totals-----		\$1,217,958 28		
LIABILITIES				
Capital stock paid in-----		\$250,000 00		
Surplus-----		175,000 00		
Undivided profits, less expenses and taxes paid-----		112,370 87		
Other existing profits, collected, but not in undivided profits account-----		95,447 57		
Bills payable (including certificates of deposit representing money borrowed)-----		60,000 00		
Deposits, due to banks-----		46,059 26		
Dividends unpaid-----		389 00		
Individual deposits subject to check-----		246,542 22		
Savings deposits-----				
Demand certificates of deposit-----		1,125 00		
Time certificates of deposit-----		179,332 41		
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----		121,681 95		
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$1,217,958 28		

64. BANK OF MARTINEZ—MARTINEZ.

Incorporated October 7, 1873.

OFFICERS—W. S. Thinning, President; A. E. Dunkel, Vice-President; W. A. Hale, Secretary, Treasurer and Cashier; Jeanette Rankin, Assistant Cashier; F. R. Jones, Assistant Cashier.

DIRECTORS—W. S. Thinning, W. A. Hale, Jas. E. Rodgers, A. E. Dunkel, Thos. B. Fernandez.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$135,383 83		\$720,256 33
Overdrafts.....	597 95	\$564,872 50	597 95
Bonds, warrants, and other securities.....	81,470 57	33,744 50	115,215 07
Bank premises, furniture and fixtures.....	20,500 00	6,750 00	27,250 00
Safe deposit vaults.....			
Other real estate owned.....	221 28	1,512 07	1,733 35
Due from reserve banks.....	129,573 77	40,506 63	170,170 40
Due from other banks.....	982 99		982 99
Actual cash on hand.....	21,482 97	12,633 55	34,066 52
Exchanges for clearing house.....			
Checks and other cash items.....	3,174 36		3,174 36
Other resources.....	167 06		167 06
Totals.....	\$413,504 78	\$663,109 25	\$1,073,614 03
LIABILITIES			
Capital stock paid in.....			
Surplus.....	\$75,000 00	\$25,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid.....	70,000 00	37,000 00	107,000 00
Other existing profits, collected, but not in undivided profits account.....	4,704 70	5,212 76	9,917 46
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	13,991 82		13,991 82
Individual deposits subject to check.....			
Savings deposits.....	196,341 32		196,341 32
Demand certificates of deposit.....		592,896 49	592,896 49
Time certificates of deposit.....	1,463 94		1,463 94
Certified checks.....			
Cashier's checks.....	2,000 00		2,000 00
State, county and municipal deposits.....	3 00		3 00
Postal savings deposits.....	50,000 00		50,000 00
Other liabilities.....			
Totals.....	\$413,504 78	\$663,109 25	\$1,073,614 03

65. "BANK OF DIXON"—DIXON.

Incorporated October 30, 1873.

OFFICERS—L. P. Hall, President; C. E. Clausen, Vice-President; R. Moss, Secretary, Treasurer and Cashier; R. C. Fontaine, Teller.
 DIRECTORS—J. H. Peterson, H. G. Brown, C. E. Clausen, L. P. Hall, R. J. Curry, W. H. Garnett, E. D. Dudley.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts	\$342,012 55	\$236,055 70	\$578,068 25
Overdrafts	492 20		492 20
Bonds, warrants, and other securities	111,154 48		133,154 48
Bank premises, furniture and fixtures	38,399 23	22,000 00	38,399 23
Safe deposit vaults	1,250 00		1,250 00
Other real estate owned	16,008 03		16,008 03
Due from reserve banks	47,117 39	3,167 65	50,285 04
Due from other banks			
Actual cash on hand	12,380 20	5,786 39	18,166 59
Exchanges for clearing house			
Checks and other cash items	27 90		27 90
Other resources			
Totals	\$508,841 98	\$267,009 74	\$835,851 72
LIABILITIES			
Capital stock paid in			
Surplus	\$200,000 00	\$25,900 00	\$225,900 00
Undivided profits, less expenses and taxes paid	45,000 00	10,000 00	55,000 00
Other existing profits, collected, but not in undivided profits account	20,382 34	4,334 22	24,716 56
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	110,000 00		110,000 00
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	141,841 62		141,841 62
Savings deposits		214,743 95	214,743 95
Demand certificates of deposit	525 00		525 00
Time certificates of deposit		12,031 57	12,031 57
Certified checks	10 80		10 80
Cashier's checks			
State, county and municipal deposits	51,079 22		51,079 22
Postal savings deposits			
Other liabilities			
Totals	\$508,841 98	\$267,009 74	\$835,851 72

66. BANK OF UKIAH—UKIAH.

Incorporated January 10, 1874.

OFFICERS—H. T. Hopper, President; F. C. Albertson, Vice-President; W. F. Thomas, Secretary, Treasurer and Cashier; C. H. Duncan, Assistant Cashier.

DIRECTORS—H. T. Hopper, F. C. Albertson, J. A. Redemeyer, P. W. Handy, W. H. Gibson.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$320,648 46		
Overdrafts.....		150 49		
Bonds, warrants, and other securities.....		150,929 54		
Bank premises, furniture and fixtures.....		25,009 00		
Safe deposit vaults.....				
Other real estate owned.....		60,651 75		
Due from reserve banks.....		355 64		
Due from other banks.....		39,681 05		
Actual cash on hand.....				
Exchanges for clearing house.....		60 15		
Checks and other cash items.....				
Other resources.....				
Totals.....		\$597,517 08		
LIABILITIES				
Capital stock paid in.....		\$150,000 00		
Surplus.....		27,000 00		
Undivided profits, less expenses and taxes paid.....		552 72		
Other existing profits, collected, but not in undivided profits account.....		12,281 35		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		8,906 47		
Dividends unpaid.....		34 63		
Individual deposits subject to check.....		228,080 50		
Savings deposits.....				
Demand certificates of deposit.....		3,560 42		
Time certificates of deposit.....		98,505 02		
Certified checks.....		483 03		
Cashier's checks.....				
State, county and municipal deposits.....		68,000 00		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$597,517 08		

68. "THE BANK OF LAKE"—LAKEPORT.

Incorporated March 19, 1874.

OFFICERS—M. S. Sayre, President; A. Levy, Vice-President; F. A. Greene, Secretary, Treasurer and Cashier; D. W. Greene, Assistant Cashier and Assistant Secretary.
 DIRECTORS—Wm. A. Lange, W. E. Greene, M. S. Sayre, A. Levy, Jos. Levy, L. J. Shuman, W. C. Moore.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$114,109 75		
Overdrafts-----		820 66		
Bonds, warrants, and other securities-----		33,332 70		
Bank premises, furniture and fixtures-----		10,000 00		
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		13,063 62		
Due from other banks-----				
Actual cash on hand-----		12,141 12		
Exchanges for clearing house-----				
Checks and other cash items-----		384 85		
Other resources-----				
Totals-----		\$183,832 70		
LIABILITIES				
Capital stock paid in-----		\$50,070 00		
Surplus-----		20,000 00		
Undivided profits, less expenses and taxes paid-----		8,730 51		
Other existing profits, collected, but not in undivided profits account-----		4,571 99		
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----		135 03		
Individual deposits subject to check-----		77,180 88		
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----		23,104 32		
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$183,832 70		

71. BANK OF WATSONVILLE—WATSONVILLE.

Incorporated May 11, 1874.

OFFICERS—H. S. Fletcher, President; W. R. Radcliff, Secretary, Treasurer and Cashier; T. F. Murray, Assistant Cashier.
 DIRECTORS—H. S. Fletcher, E. S. Bockius, L. W. Sanborn, W. R. Radcliff, L. S. Alexander.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$316,771 34		
Overdrafts-----			
Bonds, warrants, and other securities-----	8,640 00		
Bank premises, furniture and fixtures-----	45,000 00		
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----	47,018 49		
Due from other banks-----	25,043 69		
Actual cash on hand-----	30,159 57		
Exchanges for clearing house-----			
Checks and other cash items-----	212 50		
Other resources-----			
Totals-----	\$472,845 82		
LIABILITIES			
Capital stock paid in-----	\$100,000 00		
Surplus-----	75,000 00		
Undivided profits, less expenses and taxes paid-----	29,671 12		
Other existing profits, collected, but not in undivided profits account-----	12,868 15		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	247,933 20		
Savings deposits-----			
Demand certificates of deposit-----	7,403 33		
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$472,845 82		

72. BANK OF TEHAMA COUNTY—RED BLUFF.

Incorporated September 5, 1874.

OFFICERS—W. B. Cahoon, President; H. C. Swaine, Vice-President; Erle Gans, Secretary, Treasurer and Cashier.
 DIRECTORS—W. B. Cahoon, W. G. Moore, H. C. Swain, Erle Gans.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$1,241,389 00		
Overdrafts.....		1,435 34		
Bonds, warrants, and other securities.....		366,774 27		
Bank premises, furniture and fixtures.....		20,000 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		491,610 27		
Due from other banks.....		9,873 28		
Actual cash on hand.....		122,801 05		
Exchanges for clearing house.....				
Checks and other cash items.....		18,788 13		
Other resources.....		377 15		
Totals.....		\$2,272,968 49		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$300,000 00		
Undivided profits, less expenses and taxes paid.....		100,000 00		
Other existing profits, collected, but not in undivided profits account.....		118,092 62		
Bills payable (including certificates of deposit representing money borrowed).....		88,485 99		
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....		662,065 87		
Demand certificates of deposit.....				
Time certificates of deposit.....		91,392 19		
Certified checks.....		739,377 00		
Cashier's checks.....		10,308 30		
State, county and municipal deposits.....				
Postal savings deposits.....		143,276 52		
Other liabilities.....				
Totals.....		\$2,272,968 49		

74. THE FARMERS BANK OF WHEATLAND—WHEATLAND.

Incorporated October 24, 1874.
 OFFICERS—A. C. Stagner, President; J. F. Baum, Secretary; Wm. Lumbard, Treasurer and Cashier.
 DIRECTORS—J. F. Baum, A. G. Oakley, J. M. Johnson, Wm. Lumbard, A. C. Stagner.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$41,098 02	\$83,442 40	\$74,541 02
Overdrafts.....	144 05	-----	144 05
Bonds, warrants, and other securities.....	67,750 80	8,739 08	76,489 88
Bank premises, furniture and fixtures.....	8,440 07	-----	8,440 07
Safe deposit vaults.....	133 00	-----	133 00
Other real estate owned.....	1,250 00	-----	1,250 00
Due from reserve banks.....	18,883 48	-----	18,883 48
Due from other banks.....	1,114 15	-----	1,114 15
Actual cash on hand.....	8,807 20	1,719 99	10,527 19
Exchanges for clearing house.....	35 32	-----	35 32
Checks and other cash items.....	368 50	-----	368 50
Other resources.....	-----	-----	-----
Totals.....	\$147,945 19	\$43,901 47	\$191,846 66
LIABILITIES			
Capital stock paid in.....	\$20,900 00	\$7,500 00	\$38,400 00
Surplus.....	2,011 48	2,300 00	4,311 48
Undivided profits, less expenses and taxes paid.....	657 88	600 41	1,258 29
Other existing profits, collected, but not in undivided profits account.....	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed).....	-----	-----	-----
Deposits, due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	92,510 65	-----	92,510 65
Savings deposits.....	-----	33,501 06	33,501 06
Demand certificates of deposit.....	4,665 13	-----	4,665 13
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashier's checks.....	-----	-----	-----
State, county and municipal deposits.....	17,200 00	-----	17,200 00
Postal savings deposits.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$147,945 19	\$43,901 47	\$191,846 66

75. "FARMERS SAVINGS BANK"—LAKEPORT.

Incorporated December 14, 1874.

OFFICERS—J. W. Boggs, President; J. Banks, Vice-President; F. H. Boggs, Secretary, Treasurer and Cashier; H. C. Boggs, Assistant Cashier; George R. Smith, Assistant Cashier.
 DIRECTORS—J. W. Boggs, H. C. Boggs, W. D. Rantz, S. T. Packwood, J. Banks, Andrew Smith, F. H. Boggs.

Statement of June 23, 1915.

RESOURCES	Statement of June 23, 1915.		
	Commercial department	Savings department	Combined
Loans and discounts.....			
Overdrafts.....	\$135,195 74	\$74,700 00	\$210,895 74
Bonds, warrants, and other securities.....	29 40		29 40
Bank premises, furniture and fixtures.....	6,932 92		6,932 92
Safe deposit vaults.....	15,880 00		15,880 00
Other real estate owned.....			
Due from reserve banks.....	49,712 44		49,712 44
Due from other banks.....			
Actual cash on hand.....	27,899 55	2,365 03	30,264 58
Exchanges for clearing house.....	178 50		178 50
Checks and other cash items.....	50 00		50 00
Other resources.....			
Totals.....	\$255,728 55	\$77,065 03	\$332,793 58
LIABILITIES			
Capital stock paid in.....			
Surplus.....	\$50,000 00	\$20,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid.....	20,000 00	5,000 00	25,000 00
Other existing profits, collected, but not in undivided profits account.....	4,628 95	548 53	5,177 48
Bills payable (including certificates of deposit representing money borrowed).....	6,288 14	1,648 39	7,936 53
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	124,808 10		124,808 10
Savings deposits.....		49,713 11	49,713 11
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....	3 36	155 00	158 36
Totals.....	\$255,728 55	\$77,065 03	\$332,793 58

76 AND 76A. MERCED SECURITY SAVINGS BANK—MERCED.

Incorporated March 11, 1875.

OFFICERS—C. M. Smith, President; J. H. Simonson, Vice-President; M. D. Wood, Vice-President, Secretary and Manager; L. R. Fancher, Vice-President; H. B. Stoddard, Treasurer and Cashier; F. B. Fancher, Assistant Cashier; O. A. Turner, Assistant Cashier; C. R. Shaffer, Assistant Cashier.
 DIRECTORS—L. R. Fancher, J. H. Simonson, G. D. Bliss, E. J. Thomas, M. C. Burchell, D. Lucchesi, C. R. Shaffer, M. D. Wood, H. B. Stoddard, J. P. Gagliardo, Clarence M. Smith.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$26,538 59	\$1,067,379 39	\$1,493,937 98
Overdrafts		3,351 51		3,351 51
Bonds, warrants, and other securities		11,480 06	235,615 00	247,095 00
Bank premises, furniture and fixtures			69,500 00	69,500 00
Safe deposit vaults			13,000 00	13,000 00
Other real estate owned		16,424 33	3,055 94	19,480 27
Due from reserve banks		76,091 41	60,945 48	137,033 83
Due from other banks		1,387 73		1,387 73
Actual cash on hand		20,703 33	30,728 85	51,432 18
Exchanges for clearing house		1,603 17		1,603 17
Checks and other cash items		3,296 80	330 16	3,627 05
Other resources				
Totals		\$560,897 22	\$1,480,554 82	\$2,041,452 04
LIABILITIES				
Capital stock paid in		\$150,000 00	\$150,000 00	\$300,000 00
Surplus		31,500 00	83,500 00	65,000 00
Undivided profits, less expenses and taxes paid		1,240 61	25,923 90	27,164 51
Other existing profits, collected, but not in undivided profits account		7,931 81	34,682 15	42,633 96
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		22,200 45		22,200 45
Dividends unpaid				
Individual deposits subject to check		337,543 61		337,543 61
Savings deposits			1,121,867 42	1,121,867 42
Demand certificates of deposit		10,304 92		10,304 92
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			113,735 86	113,735 86
Postal savings deposits			845 99	845 99
Other liabilities		155 82		155 82
Totals		\$560,897 22	\$1,480,554 82	\$2,041,452 04

NOTE.—The above statement includes the business of the Atwater branch office.

77. SONOMA VALLEY BANK—SONOMA.

Incorporated June 9, 1875.

OFFICERS—Frank M. Burris, President; F. T. Duhring, Vice-President; Jesse Burris, Secretary, Treasurer and Cashier; R. E. Perkins, Assistant Cashier; A. L. Luce, Jr., Assistant Secretary.

DIRECTORS—Frank M. Burris, F. T. Duhring, Jesse Burris, Mrs. J. A. Burris, P. H. Thompson.

Statement of June 23, 1915.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts.....	\$223,220 91	\$330,086 48	\$553,307 39
Overdrafts.....	477 64		477 64
Bonds, warrants, and other securities.....	25,108 36		25,108 36
Bank premises, furniture and fixtures.....		11,174 00	11,174 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	51,826 12		51,826 12
Due from other banks.....	240 40		240 40
Actual cash on hand.....			
Exchanges for clearing house.....	24,657 38	16,090 96	40,748 34
Checks and other cash items.....	62 72		62 72
Other resources.....			
Totals.....	\$825,613 53	\$357,951 44	\$822,964 97
LIABILITIES			
Capital stock paid in.....	\$40,100 00	\$10,000 00	\$50,100 00
Surplus.....	35,000 00	25,000 00	60,000 00
Undivided profits, less expenses and taxes paid.....	9,493 03		9,493 03
Other existing profits, collected, but not in undivided profits account.....	16,812 45		16,812 45
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	137,877 41		137,877 41
Savings deposits.....		322,951 44	322,951 44
Demand certificates of deposit.....	1,389 05		1,389 05
Time certificates of deposit.....	72,421 39		72,421 39
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	12,000 00		12,000 00
Other liabilities.....			
Totals.....	\$825,613 53	\$357,951 44	\$822,964 97

78, 78A, 78B AND 78C. SACRAMENTO BANK—SACRAMENTO.

Incorporated February 4, 1875.

OFFICERS—J. M. Henderson, Jr., President; W. M. Bowers, Vice-President; Geo. W. Kramer, Secretary, Treasurer and Cashier; Frank H. Conn, Assistant Cashier.

DIRECTORS—A. Phillip Scheld, W. M. Bowers, M. E. Ross Roan, J. M. Henderson, Jr., W. S. Kendall.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....		\$7,924,221 29	
Overdrafts.....			
Bonds, warrants, and other securities.....		742,138 16	
Bank premises, furniture and fixtures.....		121,811 94	
Safe deposit vaults.....			
Other real estate owned.....		6,000 00	
Due from reserve banks.....		262,082 90	
Due from other banks.....			
Actual cash on hand.....		159,732 31	
Exchanges for clearing house.....		2,792 46	
Checks and other cash items.....		9,685 46	
Other resources.....		131 12	
Totals.....		\$9,228,615 64	
LIABILITIES			
Capital stock paid in.....		\$1,000,000 00	
Surplus.....		154,248 65	
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....		10,048 37	
Bills payable (including certificates of deposit representing money borrowed).....		227,745 52	
Deposits, due to banks.....			
Dividends unpaid.....		1,054 25	
Individual deposits subject to check.....			
Savings deposits.....		7,291,554 52	
Demand certificates of deposit.....			
Time certificates of deposit.....		262,388 98	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....		280,000 00	
Other liabilities.....		1,475 35	
Totals.....		\$9,228,615 64	

NOTE.—The above statement includes the business of the southwest corner of Seventh and J streets, Sacramento avenue, and southeast corner of Tenth and K streets branch offices.

80. "BANK OF SUISUN"—SUISUN.

Incorporated February 7, 1876.

OFFICERS—R. D. Robbins, President; R. D. Robbins, Jr. Vice-President, Secretary, Treasurer and Cashier; C. D. Bowman, Assistant Cashier.

DIRECTORS—R. D. Robbins, F. S. Jones, F. O. Scarlett, Henry Bird, R. D. Robbins, Jr.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$412,848 80	\$336,000 00	\$748,949 70
Bonds, warrants, and other securities-----	1,007 88		1,007 88
Bank premises, furniture and fixtures-----	132,500 00	232,283 50	364,783 50
Safe deposit vaults-----	500 00		500 00
Other real estate owned-----			
Due from reserve banks-----	93,559 44	2,507 00	2,507 00
Due from other banks-----	155,783 05	65,819 40	159,378 84
Actual cash on hand-----	84,632 64		155,783 05
Exchanges for clearing house-----	632 54	14,855 45	99,438 09
Checks and other cash items-----			632 54
Other resources-----			
Totals-----	\$956,464 35	\$651,536 25	\$1,608,000 60
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$75,000 00	\$25,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid-----	425,000 00	75,000 00	500,000 00
Other existing profits, collected, but not in undivided profits account-----	94,001 22	29,736 58	123,737 80
Bills payable including certificates of deposit representing money borrowed-----			
Deposits, due to banks-----			
Deposits unpaid-----			
Individual deposits subject to check-----	23 00		23 00
Savings deposits-----	221,970 83		221,970 83
Demand certificates of deposit-----		521,799 67	521,799 67
Time certificates of deposit-----	1,140 19		1,140 19
Certified checks-----	133,426 76		133,426 76
Cashier's checks-----			
State, county and municipal deposits-----	2,000 00		2,000 00
Postal savings deposits-----	3,992 35		3,992 35
Other liabilities-----			
Totals-----	\$956,464 35	\$651,536 25	\$1,608,000 60

81 AND 81A. "CITIZENS BANK"—NEVADA CITY.

Incorporated September 21, 1876.

OFFICERS—D. E. Morgan, President; B. Hall, Vice-President; E. J. Morgan, Secretary, Treasurer and Cashier; W. J. Grenfall, Assistant Cashier.
DIRECTORS—Benj. Hall, W. J. Grenfall, D. E. Matteson, C. H. Taylor, D. E. Morgan, R. J. Bennetts, John T. Morgan.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$221,520 02	\$178,569 43	\$400,089 42
Overdrafts-----		860 70		860 70
Bonds, warrants, and other securities-----		39,050 00	321,725 00	620,775 00
Bank premises, furniture and fixtures-----		16,000 00		16,000 00
Safe deposit vaults-----				
Other real estate owned-----		24,882 00	2,527 00	27,409 00
Due from reserve banks-----		89,660 99	73,107 22	162,768 21
Due from other banks-----				
Actual cash on hand-----		56,994 67	56,478 44	113,473 11
Exchanges for clearing house-----		1,469 72		1,469 72
Checks and other cash items-----		2,498 93		2,498 93
Other resources-----		5,519 89		5,519 89
Totals-----		\$518,456 92	\$832,407 06	\$1,350,863 98
LIABILITIES				
Capital stock paid in-----		\$74,000 00	\$70,000 00	\$144,000 00
Surplus-----		7,222 00	12,000 00	19,222 00
Undivided profits, less expenses and taxes paid-----		2,225 29		2,225 29
Other existing profits, collected, but not in undivided profits account-----		2,240 87	11,784 59	14,024 96
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----		1,756 43		1,756 43
Individual deposits subject to check-----		376,328 97		376,328 97
Savings deposits-----		19,493 90	718,622 47	718,622 47
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----		50 00		50 00
Cashier's checks-----				
State, county and municipal deposits-----		28,000 00	20,000 00	48,000 00
Postal savings deposits-----		7,139 96		7,139 96
Other liabilities-----				
Totals-----		\$518,456 92	\$832,407 06	\$1,350,863 98

NOTE.—The above statement includes the business of the Grass Valley branch office.

84. THE MODESTO BANK—MODESTO.

Incorporated October 28, 1878.

OFFICERS—J. R. Broughton, President; Geo. A. Cressey, Vice-President, Secretary and Treasurer; W. T. Scoon, Cashier; D. K. Young, Assistant Cashier.

DIRECTORS—Geo. A. Cressey, A. L. Cressey, J. R. Broughton, J. J. McMahon, C. R. Tillson, T. J. Wisecarver, L. W. Shearer.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$768,469 12		
Overdrafts-----		614 51		
Bonds, warrants, and other securities-----		61,105 00		
Bank premises, furniture and fixtures-----		25,000 00		
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		65,816 47		
Due from other banks-----				
Actual cash on hand-----		51,373 20		
Exchanges for clearing house-----				
Checks and other cash items-----		2,905 57		
Other resources-----		3,901 51		
Totals-----		\$979,185 38		
LIABILITIES				
Capital stock paid in-----		\$250,000 00		
Surplus-----		60,000 00		
Undivided profits, less expenses and taxes paid-----		14,784 90		
Other existing profits, collected, but not in undivided profits account-----		21,673 88		
Bills payable (including certificates of deposit representing money borrowed)-----		40,000 00		
Deposits, due to banks-----		25,826 05		
Dividends unpaid-----		945 00		
Individual deposits subject to check-----		441,282 02		
Savings deposits-----		74,673 33		
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----		50,000 00		
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$979,185 38		

85. PEOPLE'S SAVINGS BANK—SACRAMENTO.

Incorporated September 2, 1880.

OFFICERS—Wm. Beckman, President; A. G. Folger, Vice-President; J. E. Huntoon, Secretary, Treasurer and Cashier; S. E. Pope, Assistant Cashier and Assistant Secretary.
DIRECTORS—Wm. Beckman, J. E. Huntoon, G. W. Lorenz, A. G. Folger, A. L. Hart.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$103,600 00		\$3,369,427 86
Overdrafts-----			\$3,265,827 86	
Bonds, warrants, and other securities-----				422,043 08
Bank premises, furniture and fixtures-----		116,001 34	306,041 74	263,555 70
Safe deposit vaults-----			6,000 00	6,000 00
Other real estate owned-----				
Due from reserve banks-----		30,857 84	236,199 54	267,057 38
Due from other banks-----				
Actual cash on hand-----		20,784 49	81,489 74	102,274 23
Exchanges for clearing house-----		1,078 22	120 21	1,198 43
Checks and other cash items-----		1,419 77	360 46	1,780 23
Other resources-----		6,928 95	3,786 60	10,715 55
Totals-----		\$280,670 61	\$4,163,381 85	\$4,444,052 46
LIABILITIES				
Capital stock paid in-----		\$100,000 00		\$500,000 00
Surplus-----		20,000 00	36,000 00	56,000 00
Undivided profits, less expenses and taxes paid-----			35,924 28	35,924 28
Other existing profits, collected, but not in undivided profits account-----		3,479 92	120,868 86	124,348 78
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----			1,784 37	1,784 37
Individual deposits subject to check-----		154,566 70		154,566 70
Savings deposits-----			3,318,419 67	3,318,419 67
Demand certificates of deposit-----		1,543 00		1,543 00
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----		85 49		85 49
State, county and municipal deposits-----		965 50		965 50
Postal savings deposits-----			250,000 00	250,000 00
Other liabilities-----				
Totals-----		\$280,670 61	\$4,163,381 85	\$4,444,052 46

NOTE.—Added commercial department February 8, 1915.

86. BANK OF WILLOWS—WILLOWS.

Incorporated September 2, 1880.

OFFICERS—B. H. Burton, President; Milton French, Vice-President; P. H. Green, Secretary, Cashier and Treasurer; C. R. Wickes, Assistant Cashier.

DIRECTORS—B. H. Burton, Milton French, P. H. Green, James Boyd, T. Harrington, A. Hochheimer, Frank Moody.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$1,083,911 90		
Overdrafts		8,681 33		
Bonds, warrants, and other securities		168,170 07		
Bank premises, furniture and fixtures		30,000 00		
Safe deposit vaults				
Other real estate owned		1,122 00		
Due from reserve banks		78,442 89		
Due from other banks				
Actual cash on hand		30,763 40		
Exchanges for clearing house				
Checks and other cash items		2,106 36		
Other resources		30 15		
Totals		\$1,409,227 00		
LIABILITIES				
Capital stock paid in				
Surplus		\$200,000 00		
Undivided profits, less expenses and taxes paid		200,000 00		
Other existing profits, collected, but not in undivided profits account		91,826 51		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		200,000 00		
Dividends unpaid		825 00		
Individual deposits subject to check		228,046 57		
Savings deposits				
Demand certificates of deposit		33,451 98		
Time certificates of deposit		269,784 62		
Certified checks				
Cashier's checks				
State, county and municipal deposits		144,300 00		
Postal savings deposits				
Other liabilities		1,492 92		
Totals		\$1,409,227 00		

88. "STOCKTON SAVINGS BANK"—STOCKTON.

Incorporated July 10, 1882.

OFFICERS—George E. Catts, President; A. W. Holsholt, Vice-President; W. N. Harrison, Secretary and Assistant Cashier; W. H. Lyons, Treasurer and Cashier; A. L. Levinsky, Attorney.
 DIRECTORS—George E. Catts, Fred P. Clark, E. R. Hedges, A. W. Holsholt, George Hornage, R. T. Melton, A. B. Lang, A. D. Rothenbush, D. I. Waltz, G. A. Atherton, Herman C. Meyer.

Statement of June 23, 1915.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts-----			\$1,484,787 52
Overdrafts-----	\$689,741 63	\$705,045 89	188 23
Bonds, warrants, and other securities-----	188 23		194,122 00
Bank premises, furniture and fixtures-----	64,632 00		63,500 00
Safe deposit vaults-----	1,500 00	62,000 00	
Other real estate owned-----			8,260 56
Due from reserve banks-----	35,352 60	16,601 70	51,954 30
Due from other banks-----	3,092 06		3,092 06
Actual cash on hand-----	107,120 80	47,894 10	155,014 90
Exchanges for clearing house-----	6,325 05		6,325 05
Checks and other cash items-----	243 02		243 02
Other resources-----	798 26		798 26
Totals-----	\$609,053 65	\$1,059,232 25	\$1,968,285 90
LIABILITIES			
Capital stock paid in-----			\$400,000 00
Surplus-----	\$250,000 00	\$150,000 00	40,000 00
Undivided profits, less expenses and taxes paid-----	30,000 00	10,000 00	44,387 26
Other existing profits, collected, but not in undivided profits account-----	43,251 88	1,125 38	27,501 88
Bills payable (including certificates of deposit representing money borrowed)-----	7,634 43	19,867 45	
Deposits, due to banks-----	23,474 32		23,474 32
Dividends unpaid-----	230 00		400,396 10
Individual deposits subject to check-----	400,396 10		799,702 07
Savings deposits-----			20,439 01
Demand certificates of deposit-----			78,238 25
Time certificates of deposit-----			3,810 67
Certified checks-----			9,718 99
Cashier's checks-----			62,650 00
State, county and municipal deposits-----			104,500 00
Postal savings deposits-----	41,850 00		15,887 35
Other liabilities-----			
Totals-----	\$609,053 65	\$1,059,232 25	\$1,968,285 90

89. THE BANK OF ST. HELENA—ST. HELENA.

Incorporated August 9, 1882.

OFFICERS—W. W. Lyman, President; C. E. Davis, Vice-President; Frank Pellet, Secretary, Treasurer and Cashier; L. G. Clark, Assistant Cashier.
 DIRECTORS—W. W. Lyman, C. E. Davis, C. H. Greenfield, A. A. Watson, Hannah E. Weinberger, Frank Pellet, T. C. Coogan.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$112,367 00	\$206,020 00	\$318,387 00
Overdrafts				
Bonds, warrants, and other securities		27,233 00	62,600 00	89,833 00
Bank premises, furniture and fixtures		7,694 87		7,694 87
Safe deposit vaults				
Other real estate owned		1 00		1 00
Due from reserve banks		19,716 13	13,016 84	32,732 97
Due from other banks		272 41		272 41
Actual cash on hand		13,723 70	6,248 35	19,972 05
Exchanges for clearing house				
Checks and other cash items		167 95		167 95
Other resources				
Totals		\$181,176 00	\$287,885 19	\$469,061 25
LIABILITIES				
Capital stock paid in				
Surplus		\$50,000 00	\$25,000 00	\$75,000 00
Undivided profits, less expenses and taxes paid		12,540 00	6,250 00	18,790 00
Other existing profits, collected, but not in undivided profits account		6,117 01	8,706 18	14,823 19
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		102,522 98		102,522 98
Demand certificates of deposit			247,929 01	247,929 01
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits		10,036 07		10,036 07
Postal savings deposits				
Other liabilities				
Totals		\$181,176 00	\$287,885 19	\$469,061 25

90. SISKIYOU COUNTY BANK—YREKA.

Incorporated September 6, 1882.

OFFICERS—Fred E. Wadsworth, President; J. P. Churchill, Vice-President; H. C. Patterson, Secretary, Treasurer and Cashier; Jas. A. Thomas, Assistant Cashier and Assistant Secretary.

DIRECTORS—Fred E. Wadsworth, J. P. Churchill, Claude E. Gillis, Amelia Huseman, Lillian M. Julien.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$315,685 94		
Overdrafts-----			
Bonds, warrants, and other securities-----	188,917 38		
Bank premises, furniture and fixtures-----	23,370 00		
Safe deposit vaults-----			
Other real estate owned-----	8,401 00		
Due from reserve banks-----	116,544 52		
Due from other banks-----			
Actual cash on hand-----	57,370 02		
Exchanges for clearing house-----			
Checks and other cash items-----	1,033 06		
Other resources-----	772 65		
Totals-----	\$712,694 77		
LIABILITIES			
Capital stock paid in-----	\$100,000 00		
Surplus-----	100,000 00		
Undivided profits, less expenses and taxes paid-----	63,134 59		
Other existing profits, collected, but not in undivided profits account-----	957 03		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----	2,712 08		
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	377,169 03		
Demand certificates of deposit-----			
Time certificates of deposit-----	16,135 18		
Certified checks-----	132 09		
Cashier's checks-----			
State, county and municipal deposits-----	38,044 66		
Postal savings deposits-----	14,410 06		
Other liabilities-----			
Totals-----	\$712,694 77		

91 AND 91A. THE BANK OF YOLO—WOODLAND.

Incorporated January 27, 1883.

OFFICERS—C. W. Bush, President; R. W. Browning, Vice-President; J. A. Harby, Vice-President; G. N. Merritt, Vice-President;
 C. L. Richmond, Secretary, Treasurer and Cashier; E. B. Hayward, Assistant Cashier; J. H. Krider, Cashier Davis branch.
 DIRECTORS—C. W. Bush, R. W. Browning, T. L. Baird, Leroy Coll, John Hart, J. A. Harby, T. R. Lowe, G. N. Merritt, G. H. Hecke.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$718,729 83	\$550,486 21	\$1,269,165 04
Overdrafts		5,694 22		5,694 22
Bonds, warrants, and other securities		215,011 85	59,837 50	274,849 35
Bank premises, furniture and fixtures		60,500 00		60,500 00
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		24,309 30		24,309 30
Due from other banks				
Actual cash on hand		45,690 80	22,272 52	67,963 32
Exchanges for clearing house		291 36		291 36
Checks and other cash items		1,980 30		1,980 30
Other resources				
Totals		\$1,071,517 56	\$832,546 23	\$1,704,063 79
LIABILITIES				
Capital stock paid in		\$250,000 00	\$80,000 00	\$330,000 00
Surplus		65,000 00	65,200 00	130,200 00
Undivided profits, less expenses and taxes paid		17,987 12	15,654 45	33,641 57
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		200,000 00		200,000 00
Deposits: due to banks				
Dividends unpaid				
Individual deposits subject to check		32 00		32 00
Savings deposits		253,706 00		253,706 00
Demand certificates of deposit			471,691 78	471,691 78
Time certificates of deposit		140,292 44		140,292 44
Certified checks		100 00		100 00
Cashier's checks				
State, county and municipal deposits		145,000 00		145,000 00
Postal savings deposits				
Other liabilities				
Totals		\$1,071,517 56	\$832,546 23	\$1,704,063 79

NOTE.—The above statement includes the business of the Davis branch office.

92. BANK OF VACAVILLE—VACAVILLE.

Incorporated April 23, 1883.

OFFICERS—R. D. Robbins, President; G. W. Crystal, Vice-President; Edw. Fisher, Secretary, Treasurer and Cashier; W. W. Chandler, Assistant Cashier.

DIRECTORS—R. D. Robbins, G. W. Crystal, C. M. Hartley, Geo. P. Akerley, E. R. Thurber.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts				
Overdrafts		\$329,527 40	\$31,350 00	\$360,877 40
Bonds, warrants, and other securities		19 66		19 66
Bank premises, furniture and fixtures		55,000 00		55,000 00
Safe deposit vaults		9,533 03		9,500 00
Other real estate owned				
Due from reserve banks		12,000 00		12,000 00
Due from other banks		28,838 36	1,126 50	29,964 86
Actual cash on hand		1,431 08		1,431 08
Exchanges for clearing house		17,277 40	200 09	17,477 49
Checks and other cash items		240 96		240 96
Other resources				
Totals		\$453,834 86	\$32,676 59	\$486,511 45
LIABILITIES				
Capital stock paid in				
Surplus		\$75,000 00	\$25,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid		22,000 00	5,000 00	27,000 00
Other existing profits, collected, but not in undivided profits account		7,075 88	1 65	7,077 53
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		75,000 00		75,000 00
Dividends unpaid				
Individual deposits subject to check		15 00		15 00
Savings deposits		130,544 20		130,544 20
Demand certificates of deposit			2,674 94	2,674 94
Time certificates of deposit		5,800 15		5,800 15
Certified checks		138,339 63		138,339 63
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$453,834 86	\$32,676 59	\$486,511 45

NOTE.—Added savings department May 24, 1915.

93. THE BANK OF LOS GATOS—LOS GATOS.

Incorporated November 9, 1883.

OFFICERS—J. A. Case, President; F. F. Watkins, Vice-President; S. D. Balch, Secretary, Treasurer and Cashier; P. E. Curtis, Assistant Cashier.

DIRECTORS—G. S. McMurry, J. A. Case, F. F. Watkins, S. D. Balch, J. D. Farwell.

Statement of June 23, 1915.

RESOURCES	Statement of June 23, 1915.		
	Commercial department	Savings department	Combined
Loans and discounts-----	\$109,429 50	\$335,662 90	\$505,092 40
Overdrafts-----	152 73	-----	152 73
Bonds, warrants, and other securities-----	49,671 00	20,166 83	69,837 83
Bank premises, furniture and fixtures-----	1,000 00	-----	1,000 00
Safe deposit vaults-----	-----	-----	-----
Other real estate owned-----	55,734 38	26,683 17	82,417 55
Due from reserve banks-----	2,537 57	-----	2,537 57
Due from other banks-----	29,726 95	9,285 14	39,012 09
Actual cash on hand-----	399 26	-----	399 26
Exchanges for clearing house-----	2,622 37	-----	2,622 37
Checks and other cash items-----	-----	-----	-----
Other resources-----	-----	-----	-----
Totals-----	\$311,173 76	\$391,798 04	\$702,971 80
LIABILITIES			
Capital stock paid in-----	\$30,000 00	\$20,000 00	\$50,000 00
Surplus-----	20,000 00	20,000 00	40,000 00
Undivided profits, less expenses and taxes paid-----	4,795 89	6,547 73	11,343 62
Other existing profits, collected, but not in undivided profits account-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)-----	-----	-----	-----
Deposits, due to banks-----	-----	-----	-----
Dividends unpaid-----	40 00	-----	40 00
Individual deposits subject to check-----	188,714 38	-----	188,714 38
Savings deposits-----	-----	333,281 74	333,281 74
Demand certificates of deposit-----	5,004 83	-----	5,004 83
Time certificates of deposit-----	41,965 95	-----	41,965 95
Certified checks-----	503 00	-----	503 00
Cashier's checks-----	-----	-----	-----
State, county and municipal deposits-----	17,000 00	5,500 00	22,500 00
Postal savings deposits-----	3,149 71	-----	3,149 71
Other liabilities-----	-----	6,468 57	6,468 57
Totals-----	\$311,173 76	\$391,798 04	\$702,971 80

94. BANK OF CLOVERDALE—CLOVERDALE.

Incorporated February 25, 1884.

OFFICERS—C. B. Shaw, President; Walter Sink, Vice-President; C. L. Sedgley, Secretary, Treasurer and Cashier.

DIRECTORS—C. B. Shaw, Walter Sink, C. L. Sedgley, Geo. Fredericks, H. E. Black.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$317,533 25		
Overdrafts		5 96		
Bonds, warrants, and other securities		30,000 00		
Bank premises, furniture and fixtures				
Safe deposit vaults		10,000 00		
Other real estate owned				
Due from reserve banks		42,012 75		
Due from other banks				
Actual cash on hand		18,562 15		
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$418,114 11		
LIABILITIES				
Capital stock paid in		\$50,000 00		
Surplus		25,000 00		
Undivided profits, less expenses and taxes paid		7,863 63		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		45,000 00		
Notes rediscounted		23,776 95		
Dividends unpaid				
Individual deposits subject to check		72,398 10		
Savings deposits				
Demand certificates of deposit		9,436 52		
Time certificates of deposit		160,008 91		
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		25,000 00		
Other liabilities				
Totals		\$418,114 11		

96. GLENDORA BANK—GLENDORA.

Incorporated December 8, 1884.

OFFICERS—J. H. Odell, President; A. E. Englehardt, Vice-President; F. E. Odell, Secretary, Treasurer and Cashier; Dr. G. E. Odell, Assistant Cashier.

DIRECTORS—J. H. Odell, A. E. Englehardt, F. E. Odell, G. E. Odell, J. J. West, W. B. Cullen, J. A. Lewis.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$152,007 52		
Overdrafts		286 10		
Bonds, warrants, and other securities		22,009 40		
Bank premises, furniture and fixtures		9,135 30		
Safe deposit vaults				
Other real estate owned		6,186 80		
Due from reserve banks		25,463 33		
Due from other banks				
Actual cash on hand		11,183 18		
Exchanges for clearing house				
Checks and other cash items		30 40		
Other resources				
Totals		\$226,302 12		
LIABILITIES				
Capital stock paid in				
Surplus		\$42,000 00		
Undivided profits, less expenses and taxes paid		10,000 00		
Other existing profits, collected, but not in undivided profits account		3,689 51		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		74,273 30		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		76,339 31		
Certified checks				
Cashier's checks				
State, county and municipal deposits		20,000 00		
Postal savings deposits				
Other liabilities				
Totals		\$226,302 12		

97. THE SAN JOSE SAFE DEPOSIT BANK OF SAVINGS—SAN JOSE.

Incorporated April 29, 1885.

Officers—E. McLaughlin, President; John F. Brooke, Vice-President, Manager and Treasurer; W. H. Pabst, Secretary and Cashier;
J. H. Russell, Assistant Cashier.
Directors—E. McLaughlin, John F. Brooke, J. E. Auzerais, S. E. Smith, H. E. Wilcox.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$714,180 02	\$1,955,155 00	\$2,669,335 62
Overdrafts-----				
Bonds, warrants, and other securities-----		72,645 83	1,456,705 56	1,529,351 39
Bank premises, furniture and fixtures-----			175,000 00	175,000 00
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		343,070 28	444,702 46	787,802 74
Due from other banks-----		53,610 17		53,610 17
Actual cash on hand-----		68,244 85	111,110 89	179,355 74
Exchanges for clearing house-----		11,564 85		11,564 85
Checks and other cash items-----		13,391 70		13,391 70
Other resources-----		15 00		15 00
Totals-----		\$1,276,723 30	\$4,142,763 91	\$5,419,487 21
LIABILITIES				
Capital stock paid in-----		\$150,000 00	\$150,000 00	\$300,000 00
Surplus-----		450,000 00	250,000 00	700,000 00
Undivided profits, less expenses and taxes paid-----		17,366 87		17,366 87
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----			108,624 26	108,624 26
Deposits, due to banks-----				
Individual deposits subject to check-----		16,631 21		16,631 21
Dividends unpaid-----				
Savings deposits-----		606,924 15		606,924 15
Demand certificates of deposit-----			3,634,139 65	3,634,139 65
Time certificates of deposit-----		23,811 21		23,811 21
Certified checks-----		8,500 00		8,500 00
Cashier's checks-----		3,480 86		3,480 86
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$1,276,723 30	\$4,142,763 91	\$5,419,487 21

102. "CONSOLIDATED BANK OF ELSINORE"—ELSINORE.

Incorporated August 18, 1887.

OFFICERS—S. A. Stewart, President; S. H. Herrick, Vice-President; J. M. Ormsby, Secretary, Treasurer, Cashier; C. M. Cason, Assistant Cashier; R. H. Kirkpatrick, Assistant Cashier.

DIRECTORS—S. A. Stewart, S. H. Herrick, J. M. Ormsby, A. G. Keck, N. L. Dickson.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts			
Overdrafts	\$76,613 02		
Bonds, warrants, and other securities	10 11		
Bank premises, furniture and fixtures	14,500 00		
Safe deposit vaults	12,000 00		
Other real estate owned			
Due from reserve banks	15,359 87		
Due from other banks			
Actual cash on hand	6,330 02		
Exchanges for clearing house			
Checks and other cash items	5 10		
Other resources			
Totals	\$124,278 12		
LIABILITIES			
Capital stock paid in			
Surplus	\$25,000 00		
Undivided profits, less expenses and taxes paid	5,000 00		
Other existing profits, collected, but not in undivided profits account	1,034 00		
Bills payable (including certificates of deposit representing money borrowed)	1,247 69		
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	60,938 55		
Demand certificates of deposit			
Time certificates of deposit	18,641 96		
Certified checks	1 50		
Cashier's checks			
State, county and municipal deposits	1,398 99		
Postal savings deposits	10,960 43		
Other liabilities			
Totals	\$124,278 12		

103. THE BANK OF ARCATA—ARCATA.

Incorporated September 11, 1886.

OFFICERS—Thomas Blair, President; Wesley W. Stone, Vice-President; Henry F. Brizard, Secretary; Frank H. Tooby, Treasurer and Cashier; C. B. Stone, Assistant Cashier.

DIRECTORS—Frank H. Tooby, N. H. Falk, Sylvester Myers, Thomas Blair, Wesley W. Stone, H. W. Jackson, Henry F. Brizard.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$318,683 98		
Overdrafts.....			
Bonds, warrants, and other securities.....	39,669 40		
Bank premises, furniture and fixtures.....	33,859 52		
Safe deposit vaults.....			
Other real estate owned.....	10,405 33		
Due from reserve banks.....	37,247 18		
Due from other banks.....	2,550 71		
Actual cash on hand.....	20,717 40		
Exchanges for clearing house.....			
Checks and other cash items.....	787 59		
Other resources.....			
Totals.....	\$493,861 11		
LIABILITIES			
Capital stock paid in.....	\$100,000 00		
Surplus.....	100,000 00		
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....	53,283 02		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	215,473 88		
Savings deposits.....			
Demand certificates of deposit.....	16,546 89		
Time certificates of deposit.....			
Certified checks.....	499 21		
Cashier's checks.....	256 97		
State, county and municipal deposits.....	4,940 05		
Postal savings deposits.....	2,362 36		
Other liabilities.....	498 73		
Totals.....	\$493,861 11		

106. "BANK OF CENTRAL CALIFORNIA"—FRESNO.

Incorporated February 26, 1887.

OFFICERS—Max Frankena, President; B. Einstein, Vice-President; L. Gundelfinger, Vice-President; C. E. Hamilton, Secretary and Cashier; B. Einstein, Treasurer.

DIRECTORS—W. M. Rennie, W. T. Mattingly, B. Einstein, Max Frankena, L. Gundelfinger.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$586,065 29		
Overdrafts-----				
Bonds, warrants, and other securities-----		88,737 96		
Bank premises, furniture and fixtures-----				
Sale deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		86,457 30		
Due from other banks-----		23,659 46		
Actual cash on hand-----		87,481 92		
Exchanges for clearing house-----		5,701 07		
Checks and other cash items-----		4,265 73		
Other resources-----		2,786 04		
Totals-----		\$885,214 76		
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$200,000 00		
Undivided profits, less expenses and taxes paid-----		90,000 00		
Other existing profits, collected, but not in undivided profits account-----		18,765 74		
Bills payable (including certificates of deposit representing money borrowed)-----		23,059 34		
Deposits, due to banks-----		13,318 62		
Dividends unpaid-----		6,000 00		
Individual deposits subject to check-----		438,618 80		
Savings deposits-----				
Demand certificates of deposit-----		33,509 96		
Time certificates of deposit-----		54,274 10		
Certified checks-----		238 20		
Cashier's checks-----				
State, county and municipal deposits-----		7,000 00		
Postal savings deposits-----				
Other liabilities-----		233 00		
Totals-----		\$885,214 76		

107. THE BANK OF ORLAND—ORLAND.

Incorporated March 29, 1887.

OFFICERS—George A. Barceloux, President; H. J. Barceloux, Vice-President; W. E. Secorce, Secretary, Treasurer and Cashier.
 DIRECTORS—George A. Barceloux, W. E. Secorce, H. J. Barceloux, Charles L. Donahoe, A. Secorce.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$230,705 65		
Overdrafts		875 96		
Bonds, warrants, and other securities		33,236 28		
Bank premises, furniture and fixtures		12,750 00		
Safe deposit vaults		2,000 00		
Other real estate owned				
Due from reserve banks		14,960 93		
Due from other banks				
Actual cash on hand		16,479 40		
Exchanges for clearing house				
Checks and other cash items		557 62		
Other resources				
Totals		\$311,565 84		
LIABILITIES				
Capital stock paid in				
Surplus		\$50,000 00		
Undivided profits, less expenses and taxes paid		12,500 00		
Other existing profits, collected, but not in undivided profits account		14,365 11		
Bills payable (including certificates of deposit representing money borrowed)				
Notes rediscounted		40,000 00		
Dividends unpaid		5,000 00		
Individual deposits subject to check		523 00		
Savings deposits		199,948 24		
Demand certificates of deposit				
Time certificates of deposit		8,907 01		
Certified checks		25,146 39		
Cashier's checks				
State, county and municipal deposits		100 00		
Postal savings deposits		25,000 00		
Other liabilities		785 89		
Totals		\$311,565 84		

108. THE SAN DIEGO SAVINGS BANK—SAN DIEGO.

Incorporated April 15, 1889.

OFFICERS—M. T. Gilmore, President; J. W. Sefton, Jr., Vice-President; E. M. Barber, Secretary, Treasurer and Cashier; C. L. Reed, Assistant Cashier; David N. Millan, Assistant Cashier.

DIRECTORS—R. M. Powers, A. H. Sweet, W. M. Crouse, J. Perry Lewis, M. T. Gilmore, J. W. Sefton, Jr., E. M. Barber, C. L. Williams, F. R. Burnham.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$3,416,631 06	
Overdrafts				
Bonds, warrants, and other securities			269,278 62	
Bank premises, furniture and fixtures			100,139 87	
Safe deposit vaults			35,000 00	
Other real estate owned			14,000 00	
Due from reserve banks			421,759 93	
Due from other banks				
Actual cash on hand			100,892 36	
Exchanges for clearing house			5,475 06	
Checks and other cash items			3,972 01	
Other resources				
Totals			\$4,367,149 51	
LIABILITIES				
Capital stock paid in				
Surplus			\$200,000 00	
Undivided profits, less expenses and taxes paid			200,000 00	
Other existing profits, collected, but not in undivided profits account			134,610 45	
Bills payable including certificates of deposit representing money borrowed			99,210 04	
Deposits, due to banks				
Dividends unpaid			14,000 00	
Individual deposits subject to check				
Savings deposits			3,450,533 26	
Demand certificates of deposit				
Time certificates of deposit			182,795 76	
Certified checks				
Cashier's checks				
State, county and municipal deposits			100,000 00	
Postal savings deposits				
Other liabilities				
Totals			\$4,367,149 51	

110. "THE COMMERCIAL BANK"—SANTA BARBARA.

Incorporated August 17, 1887.

OFFICERS—George S. Edwards, President; Joseph Sexton, Vice-President; A. Edwards, Secretary and Treasurer; Alfred Edwards, Cashier; John P. Redington, Assistant Cashier; Jos. F. Sexton, Assistant Cashier; John S. Edwards, Assistant Cashier.
 DIRECTORS—George S. Edwards, Joseph Sexton, A. Edwards, T. S. Hawley, John W. Ballard, John S. Edwards, Edward F. R. Vail.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$922,425 45		
Overdrafts.....		5,585 79		
Bonds, warrants, and other securities.....		163,380 00		
Bank premises, furniture and fixtures.....		9,151 20		
Safe deposit vaults.....				
Other real estate owned.....		14,680 00		
Due from reserve banks.....		148,796 07		
Due from other banks.....		7,490 20		
Actual cash on hand.....		81,392 69		
Exchanges for clearing house.....		14,630 55		
Checks and other cash items.....		3,053 60		
Other resources.....		8,469 47		
Totals.....		\$1,379,069 02		
LIABILITIES				
Capital stock paid in.....		\$225,000 00		
Surplus.....		12,000 00		
Undivided profits, less expenses and taxes paid.....		7,575 04		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		21,010 00		
Deposits, due to banks.....		67,482 88		
Dividends unpaid.....				
Individual deposits subject to check.....		836,976 54		
Savings deposits.....				
Demand certificates of deposit.....		27,138 16		
Time certificates of deposit.....		71,456 70		
Certified checks.....		286 12		
Cashier's checks.....				
State, county and municipal deposits.....		111,153 58		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$1,379,069 02		

111 AND 111A. PLACER COUNTY BANK—AUBURN.

Incorporated October 5, 1887.

OFFICERS—Alden Anderson, President; W. J. Wilson, Jr., Vice-President; J. M. Francis, Vice-President; Geo. W. Eckhardt, Secretary,
 Treasurer and Cashier; J. S. Johns, Assistant Cashier.
 DIRECTORS—J. M. Francis, W. J. Wilson, Jr., Geo. McAulay, E. S. Birdsall, Alden Anderson, Chas. Keena, F. S. Stevens.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$241,889 67	\$226,538 89	\$468,428 56
Overdrafts.....		146 73		146 73
Bonds, warrants, and other securities.....			188,233 10	188,233 10
Bank premises, furniture and fixtures.....		10,669 70	30,000 00	40,669 70
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		25,678 98	11,023 29	36,702 27
Due from other banks.....				
Actual cash on hand.....		22,840 99	8,711 98	31,552 97
Exchanges for clearing house.....				
Checks and other cash items.....		435 04		435 04
Other resources.....		121 00		121 00
Totals.....		\$301,782 11	\$464,507 26	\$766,289 37
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$45,000 00	\$25,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid.....		20,000 00	15,000 00	35,000 00
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		4,230 85	11,816 97	16,047 82
Deposits, due to banks.....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		196,456 56		196,456 56
Savings deposits.....			349,885 87	349,885 87
Demand certificates of deposit.....		8,395 05		8,395 05
Time certificates of deposit.....		450 00		450 00
Certified checks.....				
Cashier's checks.....		4,200 25		4,200 25
State, county and municipal deposits.....		2,969 40		2,969 40
Postal savings deposits.....			45,000 00	45,000 00
Other liabilities.....			7,804 42	7,804 42
Totals.....		\$301,782 11	\$464,507 26	\$766,289 37

NOTE.—The above statement includes the business of Auburn branch office.

112. CITY SAVINGS BANK—SANTA CRUZ.

Incorporated December 6, 1887.

OFFICERS—F. D. Baldwin, President; F. O. Hihn, Vice-President; C. D. Hinkle, Vice-President; T. G. McCreary, Secretary, Treasurer and Cashier; A. H. Foster, Assistant Cashier; W. M. Carmean, Assistant Cashier.

DIRECTORS—F. D. Baldwin, F. O. Hihn, F. K. Roberts, H. S. Deming, C. D. Hinkle, L. E. McLellan, F. R. Howe.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$1,167,535 11	
Overdrafts.....				
Bonds, warrants, and other securities.....			261,720 00	
Bank premises, furniture and fixtures.....			25,003 02	
Safe deposit vaults.....				
Other real estate owned.....			78,022 32	
Due from reserve banks.....			166,073 55	
Due from other banks.....			33,478 43	
Actual cash on hand.....			35,000 00	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....			3,172 67	
Totals.....			\$1,750,005 12	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$100,000 00	
Undivided profits, less expenses and taxes paid.....			61,000 00	
Other existing profits, collected, but not in undivided profits account.....			11,569 48	
Bills payable (including certificates of deposit representing money borrowed).....			42,471 87	
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			1,532,523 77	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			42,500 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$1,750,005 12	

113. CITIZENS' SAVINGS BANK OF SAN DIEGO—SAN DIEGO.

Incorporated January 16, 1888.

OFFICERS.—I. Isaac Irwin, President; C. B. Whittelsey, Vice-President, Secretary, Treasurer and Cashier; John Zweck, Assistant Cashier; Geo. E. Jaeger, Assistant Cashier and Assistant Secretary.

DIRECTORS.—W. J. Bailey, C. J. Zweck, Marco H. Hellman, I. Isaac Irwin, Geo. E. Jaeger, William Kettner, Edmund Mayer, C. B. Whittelsey, Terry E. Barker.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----		\$927,231 49	-----
Overdrafts	-----			-----
Bonds, warrants, and other securities	-----		120,721 39	-----
Bank premises, furniture and fixtures	-----		9,798 65	-----
Safe deposit vaults	-----		2,000 00	-----
Other real estate owned	-----		29,482 67	-----
Due from reserve banks	-----		58,405 60	-----
Due from other banks	-----			-----
Actual cash on hand	-----		20,813 01	-----
Exchanges for clearing house	-----		1,295 37	-----
Checks and other cash items	-----		30 33	-----
Other resources	-----			-----
Totals	-----		\$864,978 54	-----
LIABILITIES				
Capital stock paid in	-----			-----
Surplus	-----		\$100,000 00	-----
Undivided profits, less expenses and taxes paid	-----		25,000 00	-----
Other existing profits, collected, but not in undivided profits account	-----			-----
Bills payable (including certificates of deposit representing money borrowed)	-----		8,657 24	-----
Deposits, due to banks	-----			-----
Dividends unpaid	-----		5,646 36	-----
Individual deposits subject to check	-----			-----
Savings deposits	-----			-----
Demand certificates of deposit	-----		625,234 55	-----
Time certificates of deposit	-----			-----
Certified checks	-----		33,468 73	-----
Cashier's checks	-----			-----
State, county and municipal deposits	-----		49,650 00	-----
Postal savings deposits	-----		18,921 66	-----
Other liabilities	-----			-----
Totals	-----		\$864,978 54	-----

114. "COMMERCIAL BANK OF SAN LUIS OBISPO"—SAN LUIS OBISPO.

Incorporated March 20, 1888.

OFFICERS—J. W. Barneberg, President; E. W. Clark, Vice-President; R. R. Muscio, Vice-President; H. L. Kemper, Secretary, Treasurer and Cashier; F. H. Throop, Assistant Cashier; L. F. Defosset, Assistant Cashier.

DIRECTORS—J. W. Barneberg, E. W. Clark, S. A. Dana, L. J. Beckett, A. Muscio, R. R. Muscio, P. Tognazzini, H. L. Kemper, E. Biagini.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$1,005,867 77	\$1,307,583 61	\$2,313,451 38
Overdrafts.....		5,639 48		5,639 48
Bonds, warrants, and other securities.....		214,868 75	241,712 50	456,581 25
Bank premises, furniture and fixtures.....		61,388 53		61,388 53
Safe deposit vaults.....				
Other real estate owned.....		2,267 90	9,500 00	11,767 90
Due from reserve banks.....		327,264 34	38,801 95	366,066 29
Due from other banks.....		3,159 99		3,159 99
Actual cash on hand.....		135,264 10	35,354 76	170,618 86
Exchanges for clearing house.....				
Checks and other cash items.....		5,154 51		5,154 51
Other resources.....			661 96	661 96
Totals.....		\$1,760,975 37	\$1,683,614 78	\$3,394,590 15
LIABILITIES				
Capital stock paid in.....		\$200,000 00	\$100,000 00	\$300,000 00
Surplus.....		40,000 00	60,000 00	100,000 00
Undivided profits, less expenses and taxes paid.....		14,792 91	23,563 16	38,356 07
Other existing profits, collected, but not in undivided profits account.....		43,232 40		43,232 40
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		49,081 96		49,081 96
Dividends unpaid.....		75 00		75 00
Individual deposits subject to check.....		845,068 43		845,068 43
Savings deposits.....			1,407,288 79	1,407,288 79
Demand certificates of deposit.....		5,005 62		5,005 62
Time certificates of deposit.....		455,074 85	33,863 52	488,938 37
Certified checks.....		70 00		70 00
Cashier's checks.....				
State, county and municipal deposits.....		108,651 37		108,651 37
Postal savings deposits.....				
Other liabilities.....		13 03	8,899 31	8,912 34
Totals.....		\$1,760,975 37	\$1,683,614 78	\$3,394,590 15

116. PAJARO VALLEY SAVINGS BANK—WATSONVILLE.

Incorporated July 18, 1888.

OFFICERS—W. R. Porter, President; J. E. Trafton, Vice-President; C. F. Langley, Vice-President and Manager; C. A. Palmtag, Secretary and Cashier; L. H. Lopes, Treasurer, Assistant Cashier and Assistant Secretary; W. N. Cumming, Assistant Cashier and Assistant Secretary.

DIRECTORS—W. R. Porter, F. Mauk, J. E. Trafton, L. P. Cox, Chas. F. Langley.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$903,065 57	
Overdrafts				
Bonds, warrants, and other securities			38,710 00	
Bank premises, furniture and fixtures			30,000 00	
Safe deposit vaults				
Other real estate owned			29,509 53	
Due from reserve banks			56,909 62	
Due from other banks				
Actual cash on hand			17,990 48	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$836,185 25	
LIABILITIES				
Capital stock paid in			\$50,000 00	
Surplus			35,000 00	
Undivided profits, less expenses and taxes paid			11,993 87	
Other existing profits, collected, but not in undivided profits account			17,704 67	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			695,923 87	
Demand certificates of deposit				
Time certificates of deposit			25,592 84	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$836,185 25	

117. BANK OF RIDEOUT, SMITH & CO.—OROVILLE.

Incorporated May 31, 1888.

OFFICERS—Phoebe M. Rideout, President; Dunning Rideout, Vice-President; L. L. Green, Vice-President, Secretary, Treasurer and Cashier; F. W. Ellerman, Assistant Cashier and Assistant Secretary.
 DIRECTORS—Phoebe M. Rideout, Dunning Rideout, L. L. Green, A. P. Jones, R. S. Powers, H. P. Stow, John J. Hamlyn.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$280,434 54	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			84,375 26	
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			11,319 30	
Due from other banks			31,293 47	
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items			15,761 82	
Other resources				
Totals			\$423,184 39	
LIABILITIES				
Capital stock paid in				
Surplus			\$30,000 00	
Undivided profits, less expenses and taxes paid			10,000 00	
Other existing profits, collected, but not in undivided profits account			4,271 58	
Bills payable (including certificates of deposit representing money borrowed)			9,556 19	
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			369,356 02	
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$423,184 39	

118. "BANK OF LODI"—LODI.

Incorporated June 7, 1888.

OFFICERS—H. E. Welch, President; D. A. Guernsey, Vice-President; C. M. Ferdun, Secretary, Treasurer and Cashier; A. O. Edlmon, Assistant Cashier.
 DIRECTORS—D. A. Guernsey, H. E. Welch, J. H. Thompson, J. Brack, A. V. Friedberger, Frank Perrott, J. W. Emde, T. H. Beckman, G. E. Lawrence.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$260,775 09	\$145,220 00	\$435,995 09
Overdrafts.....			
Bonds, warrants, and other securities.....	113,827 57	19,375 00	136,202 57
Bank premises, furniture and fixtures.....	72,444 70		72,444 70
Safe deposit vaults.....	371 00		371 00
Other real estate owned.....			
Due from reserve banks.....	20,440 71		20,440 71
Due from other banks.....	4,000 00		4,000 00
Actual cash on hand.....			
Exchanges for clearing house.....	27,771 85	5,882 54	33,654 39
Checks and other cash items.....			
Other resources.....	2,129 27		2,129 27
Totals.....	\$534,760 10	\$170,477 54	\$705,237 73
LIABILITIES			
Capital stock paid in.....			
Surplus.....	\$75,031 00	\$25,000 00	\$100,031 00
Undivided profits, less expenses and taxes paid.....	34,030 60	10,000 00	44,030 60
Other existing profits, collected, but not in undivided profits account.....	359 47	4,617 58	5,177 05
Bills payable (including certificates of deposit representing money borrowed).....	10,486 37	3,803 07	14,289 44
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	270 00		270 00
Savings deposits.....	244,188 24		244,188 24
Demand certificates of deposit.....		89,464 65	89,464 65
Time certificates of deposit.....	23,636 40		23,636 40
Certified checks.....	103,544 71	37,592 24	144,136 95
Cashier's checks.....	75 00		75 00
State, county and municipal deposits.....			
Postal savings deposits.....	40,000 00		40,000 00
Other liabilities.....			
Totals.....	\$534,760 10	\$170,477 54	\$705,237 73

119. MONROVIA SAVINGS BANK—MONROVIA.

Incorporated July 27, 1888.

OFFICERS—John H. Bartle, President; W. A. Chess, Vice-President; Marco H. Hellman, Vice-President; K. E. Lawrence, Secretary and Cashier; A. H. Johnson, Treasurer.
DIRECTORS—John H. Bartle, W. A. Chess, Marco H. Hellman, A. H. Johnson, Frank J. Cornes, John P. Dunn, R. M. Baker.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$333,693 16	
Overdrafts				
Bonds, warrants, and other securities			33,830 00	
Bank premises, furniture and fixtures			2,750 00	
Safe deposit vaults				
Other real estate owned			5,200 40	
Due from reserve banks			31,719 93	
Due from other banks			2,500 00	
Actual cash on hand			11,932 39	
Exchanges for clearing house				
Checks and other cash items			209 92	
Other resources				
Totals			\$441,244 80	
LIABILITIES				
Capital stock paid in				
Surplus			\$50,000 00	
Undivided profits, less expenses and taxes paid			12,500 00	
Other existing profits, collected, but not in undivided profits account			11,667 92	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			332,076 88	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			25,000 00	
Postal savings deposits				
Other liabilities			10,000 00	
Totals			\$441,244 80	

121. FARMERS AND MERCHANTS' BANK OF STOCKTON, CALIFORNIA—STOCKTON.

Incorporated October 17, 1888.

OFFICERS—D. A. Guernsey, President; John M. Perry, Vice-President; Will E. Morris, Secretary, Treasurer and Cashier; Carl H. Rothenbush, Assistant Cashier and Assistant Secretary; Chester B. Welch, Assistant Cashier.

DIRECTORS—D. A. Guernsey, John M. Perry, Will E. Morris, S. B. Coates, Dan N. Gilmore, H. E. Welch, E. F. Davis, Frank Cox, Geo. Finkbohner.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$1,041,122 37	\$824,569 73	\$1,865,702 10
Overdrafts		400 00		400 00
Bonds, warrants, and other securities		199,618 29	25,800 00	225,418 29
Bank premises, furniture and fixtures		1,500 00		1,500 00
Safe deposit vaults		250 00		250 00
Other real estate owned		2,588 43		2,588 43
Due from reserve banks		90,957 47	14,516 00	105,473 47
Due from other banks				
Actual cash on hand		70,912 70	14,169 59	\$85,112 29
Exchanges for clearing house		6,496 80		6,496 80
Checks and other cash items		6,834 57		6,834 57
Other resources		4,385 77		4,385 77
Totals		\$1,419,296 46	\$879,055 32	\$2,298,351 78
LIABILITIES				
Capital stock paid in		\$400,000 00	\$100,000 00	\$500,000 00
Surplus		100,000 00	50,000 00	150,000 00
Undivided profits, less expenses and taxes paid		123,034 59	47,821 60	170,856 19
Other existing profits, collected, but not in undivided profits account		2,069 64		2,069 64
Bills payable (including certificates of deposit representing money borrowed)		75,000 00		75,000 00
Deposits, due to banks		22,658 07		22,658 07
Dividends unpaid		1,414 00		1,414 00
Individual deposits subject to check		514,108 29		514,108 29
Savings deposits				
Demand certificates of deposit		33,223 22	620,173 27	653,396 49
Time certificates of deposit				
Certified checks		7,748 65	61,560 45	69,309 10
Cashier's checks				
State, county and municipal deposits		140,000 00		140,000 00
Postal savings deposits				
Other liabilities		70 00		70 00
Totals		\$1,419,296 46	\$879,055 32	\$2,298,351 78

122. DECKER, JEWETT & CO. BANK—MARYSVILLE.

Incorporated November 12, 1888.

OFFICERS—Elliott McAllister, President; H. B. P. Carden, Vice-President; A. C. Bingham, Secretary, Treasurer and Cashier; Jackson Waste, Assistant Cashier.

DIRECTORS—Elliott McAllister, A. C. Bingham, H. B. P. Carden, John K. Kelly, W. T. Ellis.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$540,445 13		
Overdrafts-----		3,303 46		
Bonds, warrants, and other securities-----		67,952 83		
Bank premises, furniture and fixtures-----		19,500 00		
Safe deposit vaults-----		2,500 00		
Other real estate owned-----				
Due from reserve banks-----		17,387 75		
Due from other banks-----		1,877 19		
Actual cash on hand-----		51,280 35		
Exchanges for clearing house-----		1,448 07		
Checks and other cash items-----		178 27		
Other resources-----				
Totals-----		\$705,873 05		
LIABILITIES				
Capital stock paid in-----		\$150,000 00		
Surplus-----		37,500 00		
Undivided profits, less expenses and taxes paid-----		31,182 40		
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----		70,000 00		
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		181,504 83		
Savings deposits-----				
Demand certificates of deposit-----		7,735 07		
Time certificates of deposit-----		181,890 75		
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----		46,000 00		
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$705,873 05		

123 AND 123A. SECURITY TRUST & SAVINGS BANK—LOS ANGELES.

Incorporated January 11, 1889.

OFFICERS—J. F. Sartori, President; M. S. Hellman, Vice-President; W. H. Booth, Vice-President; Chas. H. Toll, Vice-President; John E. Plater, Vice-President; W. D. Longyear, Secretary, Treasurer and Cashier; C. W. Wilson, W. A. Ellis, J. H. Griffin and W. M. Caswell, Assistant Secretaries; T. Q. Hall, R. B. Hardacre and G. M. Wallace, Assistant Cashiers; L. H. Roseberry, Attorney; W. A. Ellis, Trust Officer; C. M. Jay, Assistant Trust Officer.

DIRECTORS—J. F. Sartori, M. S. Hellman, John E. Plater, Chas. H. Toll, W. H. Booth, W. D. Longyear, Wm. H. Allen, Jr., J. A. Graves, W. L. Graves, Isaias W. Hellman, R. H. Lacy, James H. Adams, W. L. Valentine, W. H. Holliday, Henderson Hayward, T. E. Newlin, W. J. Washburn, H. W. O'Melveny, J. H. Shankland, W. D. Woolwine, R. Shettler, James Slauson, W. Jarvis Barlow, Jos. Kurtz.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts	\$2,292,545 62	\$24,454,500 24			\$26,747,045 86
Overdrafts	1,265 42	6,917,310 41			7,317,569 42
Bonds, warrants and other securities		831,358 34	\$300,000 00	\$100,496 20	\$38,588 54
Bank premises, furniture and fixtures		106,879 84			203,516 00
Safe deposit vaults	36,636 16	33,823 19			33,823 19
Other real estate owned		4,598,764 14			6,008,967 61
Due from reserve banks	1,276,130 69	2,223,663 57			2,223,663 57
Due from other banks		1,723,378 67			2,373,182 21
Actual cash on hand	647,003 64	15,371 71			193,188 76
Exchanges for clearing house	121,069 57	257 24			43,025 47
Checks and other cash items	37,647 36				84,857 20
Other resources	22,195 57				
Personal assets received from executors, administrators, assignees, receivers or trustees				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court or (Personal property in accordance with provisions of trust) (Real property)			2,278,025 10		2,278,025 10
Totals	\$4,408,436 03	\$39,059,131 44	\$5,445,731 02	\$217,872 29	\$9,191,170 78
LIABILITIES					
Capital stock paid in	\$400,000 00	\$1,000,000 00	\$300,000 00	\$100,000 00	\$1,800,000 00
Surplus	350,000 00	750,000 00			1,100,000 00
Undivided profits, less expenses and taxes paid	131,013 80	705,292 48		117,872 29	954,178 62
Other existing profits, collected, but not in undivided profits account					
Bills payable (including certificates of deposit representing money borrowed)					
Notes rediscounted					
Deposits due to banks	137,121 32	10,207 34			147,328 66
Deposits unpaid					
Individual deposits subject to check					
Savings deposits	3,141,284 95	34,581,863 11			3,141,234 95
Demand certificates of deposit	69,136 62				34,581,863 11
Time certificates of deposit		1,411,768 56			69,136 62
Certified checks	25,688 57				1,411,768 56
Cashier's checks	214,290 77	600,000 00			25,688 57
State, county and municipal deposits					214,290 77
Postal savings deposits					600,000 00
Other liabilities					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Personal assets received from executors, administrators, assignees, receivers or trustees					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court					
Totals	\$4,408,436 03	\$39,059,131 44	\$5,445,731 02	\$217,872 29	\$9,191,170 78

NOTE.—The above statement includes the business of the First and Spring streets branch office.

124. "THE BANK OF E. COOKE SMITH"—PACIFIC GROVE.

Incorporated January 8, 1907.

OFFICERS—E. C. Smith, President; C. D. Smith, Secretary, Treasurer and Cashier; A. O. Gates, Assistant Cashier.
 DIRECTORS—E. C. Smith, C. D. Smith, A. O. Gates.

'Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$58,547 71	\$57,486 23	\$116,033 94
Overdrafts-----		40 30		40 30
Bonds, warrants, and other securities-----		38,119 77	2,550 00	40,669 77
Bank premises, furniture and fixtures-----		32,900 00		32,900 00
Safe deposit vaults-----		3,000 00		3,000 00
Other real estate owned-----		2,000 00		2,000 00
Due from reserve banks-----		14,784 93		14,784 93
Due from other banks-----		583 08		583 08
Actual cash on hand-----		9,021 00	2,969 43	11,991 03
Exchanges for clearing house-----		413 52		413 52
Checks and other cash items-----				
Other resources-----				
Totals-----		\$159,631 51	\$62,405 66	\$222,037 17
LIABILITIES				
Capital stock paid in-----		\$40,000 00	\$10,000 00	\$50,000 00
Surplus-----		10,000 00	1,596 77	11,596 77
Undivided profits, less expenses and taxes paid-----		166 26	1,238 53	1,404 84
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		78,033 16	49,630 31	127,663 47
Savings deposits-----		391 65		391 65
Demand certificates of deposit-----		4,500 00		4,500 00
Time certificates of deposit-----		10 00		10 00
Certified checks-----				
Cashier's checks-----		36 76		36 76
State, county and municipal deposits-----		24,075 00		24,075 00
Postal savings deposits-----		1,158 08		1,158 08
Other liabilities-----				
Totals-----		\$159,631 51	\$62,405 66	\$222,037 17

NOTE.—Changed name from "The Bank of E. Cooke Smith of Pacific Grove, California."

125. "BANK OF HUENEME"—HUENEME.

Incorporated February 28, 1889.

OFFICERS—D. T. Perkins, President; E. O. Gerberding, Vice-President; A. Levy, Vice-President; F. Antes Snyder, Secretary; Edwin H. Wood, Treasurer and Cashier.

DIRECTORS—Richard Bard, E. O. Gerberding, A. Levy, Edwin H. Wood, Thomas G. Bard, D. T. Perkins, F. Antes Snyder.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$146,303 29		
Overdrafts.....		130 66		
Bonds, warrants, and other securities.....		15,497 71		
Bank premises, furniture and fixtures.....		2,500 00		
Safe deposit vaults.....				
Other real estate owned.....		28,496 18		
Due from reserve banks.....		26,438 71		
Due from other banks.....		15,171 30		
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$234,647 85		
LIABILITIES				
Capital stock paid in.....		\$50,000 00		
Surplus.....		12,500 00		
Undivided profits, less expenses and taxes paid.....		1,823 85		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		2,566 97		
Dividends unpaid.....				
Individual deposits subject to check.....		131,338 98		
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....		26,353 04		
Certified checks.....				
Cashier's checks.....		65 00		
State, county and municipal deposits.....		10,000 00		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$234,647 85		

126. ORANGE COUNTY SAVINGS AND TRUST COMPANY—SANTA ANA.

Incorporated April 12, 1889.

Officers—E. G. Holmes, President; A. B. Gardner, Vice-President; H. T. Rutherford, Vice-President; F. W. Winslow, Secretary and Treasurer; H. T. Rutherford, Cashier; H. R. Andre, Assistant Cashier; C. D. Hindley, Assistant Cashier; F. W. Winslow, Trust Officer; Geo. E. Peters, Assistant Trust Officer; E. E. Keech, Counsel.
 DIRECTORS—E. G. Holmes, A. Otis Birch, W. W. Simon, F. E. Furnsworth, A. B. Gardner, L. J. Carden, H. T. Rutherford.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....	\$233,918 39	\$297,190 72	\$49,000 00	\$40,000 00	\$720,109 11
Overdrafts.....	54,400 00	39,000 00			106,400 00
Bonds, warrants and other securities.....	57,437 93	25,281 49	1,000 00	12,000 00	82,733 42
Bank premises, furniture and fixtures.....	8,333 35	3,669 65			12,000 00
Safe deposit vaults.....		142 22			732 49
Other real estate owned.....	46,836 78	33,000 85	1,097 18	590 26	83,505 03
Due from reserve banks.....	40,996 71	10,822 47		1,861 82	52,522 33
Actual cash on hand.....	2,988 84	281 78		773 15	3,270 02
Exchanges for clearing house.....	1,066 40				1,066 40
Checks and other cash items.....				94 75	1,161 15
Other resources.....	2,538 59	270 80			2,829 79
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court or (Personal property in accordance with provisions of trust) (Real property.....					
Totals.....	\$548,537 39	\$410,165 98	\$51,077 18	\$55,319 98	\$1,065,140 53
LIABILITIES.					
Capital stock paid in.....	\$110,000 00	\$45,100 00	\$50,000 00	\$50,000 00	\$255,100 00
Surplus.....	18,963 10	20,807 50	775 00	2,000 00	42,575 60
Undivided profits, less expenses and taxes paid.....	7,306 45	*3,548 26		3,319 98	7,678 17
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....	75,000 00				75,000 00
Notes rediscounted.....					
Deposits due to banks.....	13,591 70				13,591 70
Dividends unpaid.....					
Individual deposits subject to check.....	263,093 00	284,475 63			503,033 00
Savings deposits.....	23 50				284,475 63
Demand certificates of deposit.....		29,331 11			29,331 11
Time certificates of deposit.....	424 20				33 50
Certified checks.....	16,547 77				20,331 11
Cashier's checks.....	41,578 85	34,600 00			424 20
State, county and municipal deposits.....	1,998 82				16,547 77
Postal savings deposits.....					75,378 85
Other liabilities.....					1,998 82
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers or trustees.....			322 18		322 18
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....					
Totals.....	\$548,537 39	\$410,165 98	\$51,077 18	\$55,319 98	\$1,065,140 53

*Deficit.

127, 127A AND 127B. PIONEER BANK—PORTERVILLE.

Incorporated April 18, 1889.

OFFICERS—Eugene L. Scott, President and Manager; W. H. Shry, Vice-President; J. F. Wright, Secretary, Treasurer and Cashier; P. Galvert, Assistant Cashier; W. F. Harvey, Assistant Cashier; E. E. Ridgway, Assistant Cashier.

DIRECTORS—R. Horbach, J. W. Thomas, Eugene L. Scott, S. A. Barber, H. Peterson, W. H. Shry, E. E. Graham.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$277,990 38	\$143,479 00	\$421,469 38
Overdrafts-----		1,115 16		1,115 16
Bonds, warrants, and other securities-----		21,648 65	28,900 00	50,548 65
Bank premises, furniture and fixtures-----		63,703 36		63,703 36
Safe deposit vaults-----				
Other real estate owned-----		5,222 07	3,061 25	8,283 32
Due from reserve banks-----		18,323 37		18,323 37
Due from other banks-----				
Actual cash on hand-----				
Exchanges for clearing house-----		27,675 76	11,679 68	39,355 44
Checks and other cash items-----		2,928 55		2,928 55
Other resources-----		806 21		806 21
Totals-----		\$419,413 51	\$187,119 98	\$606,533 44
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$85,000 00	\$20,000 00	\$105,000 00
Undivided profits, less expenses and taxes paid-----		35,000 00	5,000 00	40,000 00
Other existing profits, collected, but not in undivided profits account-----		*612 33	3,003 16	2,390 83
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----		40,000 00		40,000 00
Dividends unpaid-----				
Individual deposits subject to check-----		6 00		6 00
Savings deposits-----		196,139 08		196,139 08
Demand certificates of deposit-----				
Time certificates of deposit-----		11,125 19	100,184 29	100,184 29
Certified checks-----		41,577 58	33,982 48	11,125 19
Cashier's checks-----		4 15		4 15
State, county and municipal deposits-----		338 82		338 82
Postal savings deposits-----		10,000 00	25,000 00	35,000 00
Other liabilities-----		835 02		835 02
Totals-----		\$419,413 51	\$187,119 98	\$606,533 44

* Deficit.

NOTE.—The above statement includes the business of the Springville and Strathmore branch offices.

128. UNION SAVINGS BANK—MODESTO.

Incorporated April 29, 1889.

OFFICERS—C. D. Swan, President; C. R. Gailfus, Vice-President and Treasurer; G. C. Nelson, Secretary and Cashier.
DIRECTORS—C. D. Swan, E. C. Peck, G. C. Nelson, W. N. Steele, C. R. Gailfus.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$143,345 95	\$513,711 45	\$657,057 40
Overdrafts		50		50
Bonds, warrants, and other securities		61,100 36		61,100 36
Bank premises, furniture and fixtures			20,000 00	20,000 00
Safe deposit vaults				
Other real estate owned			3,800 00	3,800 00
Due from other banks		6,450 61	9,939 25	16,389 86
Due from reserve banks				
Actual cash on hand		9,233 85	12,110 97	21,344 82
Exchanges for clearing house				
Checks and other cash items		539 71		539 71
Other resources		1,350 25		1,350 25
Totals		\$222,021 23	\$559,561 67	\$781,582 90
LIABILITIES				
Capital stock paid in				
Surplus		\$25,000 00	\$75,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid		2,500 00	25,000 00	27,500 00
Other existing profits, collected, but not in undivided profits account		10,854 93	20,848 56	31,703 49
Bills payable (including certificates of deposit representing money borrowed)		5,734 88	18,328 99	24,063 87
Deposits, due to banks		27,500 00		27,500 00
Dividends unpaid				
Individual deposits subject to check		103,198 98		103,198 98
Savings deposits			397,570 12	397,570 12
Demand certificates of deposit		14,089 49		14,089 49
Time certificates of deposit			22,814 00	22,814 00
Certified checks				
Cashier's checks				
State, county and municipal deposits		33,142 95		33,142 95
Postal savings deposits				
Other liabilities				
Totals		\$222,021 23	\$559,561 67	\$781,582 90

129. VALLEJO COMMERCIAL BANK—VALLEJO.

Incorporated May 17, 1889.

OFFICERS—W. K. Cole, President; S. J. McKnight, Vice-President; D. Brosnahan, Secretary, Treasurer and Cashier; B. C. Byrne, Assistant Cashier and Assistant Secretary.

DIRECTORS—D. Brosnahan, W. K. Cole, F. W. Hall, S. M. Levee, J. J. McDonald, S. J. McKnight, T. J. O'Hara.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$199,425 41	\$310,897 50	\$510,322 91
Overdrafts.....		77 43		77 43
Bonds, warrants, and other securities.....		303,454 56		375,181 24
Bank premises, furniture and fixtures.....		71,726 08	73,092 29	73,092 29
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		80,330 80	97,442 47	177,763 36
Due from other banks.....				
Actual cash on hand.....		25,700 20	17,172 21	42,872 41
Exchanges for clearing house.....		510 76		510 76
Checks and other cash items.....		212 92	244 52	457 44
Other resources.....				
Totals.....		\$377,974 29	\$302,303 55	\$1,180,277 84
LIABILITIES				
Capital stock paid in.....		\$75,000 00	\$75,000 00	\$150,000 00
Surplus.....				
Undivided profits, less expenses and taxes paid.....				
Other existing profits, collected, but not in undivided profits account.....		1,680 73	15,082 49	16,769 22
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		440 00		440 00
Savings deposits.....		227,562 44		227,562 44
Demand certificates of deposit.....			677,138 08	677,138 08
Time certificates of deposit.....		5,395 31		5,395 31
Certified checks.....		21,400 00		21,400 00
Cashier's checks.....		1,628 02		1,628 02
State, county and municipal deposits.....		3 73		3 73
Postal savings deposits.....		37,500 00	34,787 48	72,287 48
Other liabilities.....		4,340 06		4,340 06
		18 00	250 50	268 50
Totals.....		\$377,974 29	\$302,303 55	\$1,180,277 84

130. "JAS. H. GOODMAN & CO. BANK"—NAPA.

Incorporated June 11, 1889.

OFFICERS—Clarence M. Smith, President; E. Z. Hennessey, Vice-President; E. W. Churchill, Secretary, Treasurer and Cashier; E. B. Carhart, Assistant Cashier and Assistant Secretary.

DIRECTORS—S. H. Errington, E. Z. Hennessey, Clarence M. Smith, E. B. Carhart, E. W. Churchill, F. G. Noyes, E. J. Thomas.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$368,478 66		
Overdrafts.....		769 29		
Bonds, warrants, and other securities.....		61,315 60		
Bank premises, furniture and fixtures.....		2,000 00		
Safe deposit vaults.....				
Other real estate owned.....		17,800 00		
Due from reserve banks.....		75,164 52		
Due from other banks.....				
Actual cash on hand.....		40,681 25		
Exchanges for clearing house.....				
Checks and other cash items.....		7,355 31		
Other resources.....		150 00		
Totals.....		\$573,654 63		
LIABILITIES				
Capital stock paid in.....		\$100,000 00		
Surplus.....		25,000 00		
Undivided profits, less expenses and taxes paid.....		14,173 00		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		219,100 70		
Savings deposits.....				
Demand certificates of deposit.....		245 00		
Time certificates of deposit.....		168,566 31		
Certified checks.....		5,791 37		
Cashier's checks.....				
State, county and municipal deposits.....		40,178 25		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$573,654 63		

131. THE BANK OF EUREKA—EUREKA.

Incorporated October 4, 1889.

OFFICERS—C. P. Soule, President; G. A. Belcher, Vice-President; C. Deane, Secretary, Treasurer and Cashier; N. B. Libbey, Assistant Cashier; C. F. Edson, Assistant Cashier.
 DIRECTORS—C. P. Soule, G. W. Hunter, J. M. Hutcheson, Alex Connick, N. H. Falk, R. D. Porter, G. A. Belcher.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$658,297 52		
Overdrafts		245 14		
Bonds, warrants, and other securities		70,729 50		
Bank premises, furniture and fixtures		61,750 00		
Safe deposit vaults		5,000 00		
Other real estate owned		27,903 83		
Due from reserve banks		89,082 26		
Due from other banks		1,463 31		
Actual cash on hand		72,167 94		
Exchanges for clearing house				
Checks and other cash items		2,018 85		
Other resources		1,399 80		
Totals		\$990,008 15		
LIABILITIES				
Capital stock paid in		\$200,000 00		
Surplus		50,000 00		
Undivided profits, less expenses and taxes paid		66,424 27		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		72,358 92		
Dividends unpaid				
Individual deposits subject to check		526,889 66		
Savings deposits				
Demand certificates of deposit		24,926 61		
Time certificates of deposit				
Certified checks		100 00		
Cashier's checks		4,384 49		
State, county and municipal deposits		42,000 00		
Postal savings deposits		2,888 11		
Other liabilities		59 69		
Totals		\$990,008 15		

132. THE SAVINGS BANK OF HUMBOLDT COUNTY—EUREKA.

Incorporated October 4, 1889.

OFFICERS—C. P. Soule, President; G. A. Belcher, Vice-President; C. Deane, Secretary, Treasurer and Cashier; T. R. Dinsmore, Assistant Cashier; H. F. Madsen, Assistant Cashier.

DIRECTORS—C. P. Soule, G. W. Hunter, J. M. Hutcherson, Alex Connick, G. A. Belcher, N. H. Falk, R. D. Porter.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$1,349,468 49	
Overdrafts.....				
Bonds, warrants, and other securities.....			194,300 00	
Bank premises, furniture and fixtures.....			61,750 00	
Safe deposit vaults.....				
Other real estate owned.....			34,946 12	
Due from reserve banks.....			54,187 00	
Due from other banks.....			33,365 44	
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....			21,000 00	
Totals.....			\$1,749,017 05	
LIABILITIES				
Capital stock paid in.....			\$100,000 00	
Surplus.....			64,500 00	
Undivided profits, less expenses and taxes paid.....			73,476 86	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			1,511,040 19	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$1,749,017 05	

133. HOME SAVINGS BANK—EUREKA.

Incorporated October 21, 1889.

OFFICERS—E. A. Leach, President; Geo. W. Cousins, Vice-President; H. W. Leach, Secretary, Treasurer and Cashier; E. N. Fokes, Assistant Cashier.
 DIRECTORS—E. A. Leach, H. W. Leach, H. H. Buhne, Geo. W. Cousins, G. H. Schulze.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$973,728 00	
Overdrafts-----				
Bonds, warrants, and other securities-----			257,815 00	
Bank premises, furniture and fixtures-----				
Safe deposit vaults-----				
Other real estate owned-----			21,983 30	
Due from reserve banks-----			57,573 10	
Due from other banks-----				
Actual cash on hand-----			26,942 65	
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----			\$1,338,045 05	
LIABILITIES				
Capital stock paid in-----				
Surplus-----			\$100,000 00	
Undivided profits, less expenses and taxes paid-----			45,000 00	
Other existing profits, collected, but not in undivided profits account-----			20,016 10	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----			1,141,328 95	
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----			16,000 00	
Postal savings deposits-----			15,700 00	
Other liabilities-----				
Totals-----			\$1,338,045 05	

134. SAVINGS BANK OF SAN BERNARDINO—SAN BERNARDINO.

Incorporated December 2, 1889.

OFFICERS—A. G. Kendall, President; John Anderson, Jr., Vice-President; C. E. Vahey, Secretary, Treasurer and Cashier.
 DIRECTORS—A. G. Kendall, John Anderson, Jr., C. E. Vahey, Joseph E. Rich, F. C. Drew, Jas. C. Love, Fred T. Perris, G. W. Prescott, H. R. Scott.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$364,637 97	
Overdrafts				
Bonds, warrants, and other securities			28,437 50	
Bank premises, furniture and fixtures			6,000 00	
Safe deposit vaults			383 00	
Other real estate owned				
Due from reserve banks			54,815 29	
Due from other banks				
Actual cash on hand			9,848 70	
Exchanges for clearing house				
Checks and other cash items			211 43	
Other resources			128 00	
Totals			\$464,462 39	
LIABILITIES				
Capital stock paid in			\$50,000 00	
Surplus			7,650 00	
Undivided profits, less expenses and taxes paid			7,680 06	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			364,607 44	
Demand certificates of deposit				
Time certificates of deposit			9,524 89	
Certified checks				
Cashier's checks				
State, county and municipal deposits			25,000 00	
Postal savings deposits				
Other liabilities				
Totals			\$464,462 39	

135. NORTHERN CALIFORNIA BANK OF SAVINGS—MARYSVILLE.

Incorporated December 7, 1889.

OFFICERS—Phoebe M. Rideout, President; Heiman Cheim, Vice-President; G. R. Eckart, Secretary, Treasurer and Cashier.
 DIRECTORS—Phoebe M. Rideout, Heiman Cheim, G. R. Eckart, C. F. Aaron, Dunning Rideout, W. B. Swain, Louis Tarke.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$683,862 36	
Overdrafts.....				
Bonds, warrants, and other securities.....			1,138,818 05	
Bank premises, furniture and fixtures.....			62,500 00	
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....			93,654 55	
Due from other banks.....				
Actual cash on hand.....			37,216 64	
Exchanges for clearing house.....				
Checks and other cash items.....			175 91	
Other resources.....				
Totals.....			\$2,016,227 51	
LIABILITIES				
Capital stock paid in.....			\$130,000 00	
Surplus.....			57,000 00	
Undivided profits, less expenses and taxes paid.....			33,062 01	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			1,740,883 68	
Demand certificates of deposit.....				
Time certificates of deposit.....			2,801 99	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			43,750 00	
Postal savings deposits.....			8,682 58	
Other liabilities.....			207 25	
Totals.....			\$2,016,227 51	

136. ALAMEDA SAVINGS BANK—ALAMEDA.

Incorporated January 17, 1890.

OFFICERS—J. E. Baker, President; I. L. Borden, Vice-President; Chas E. Tabor, Secretary, Cashier and Treasurer; W. M. McKean, Assistant Cashier and Assistant Secretary.
DIRECTORS—J. E. Baker, I. L. Borden, Geo. W. Scott, P. S. Teller, Jos. F. Forderer, J. R. Knowland, A. V. Clark.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....		\$1,973,090 46	
Overdrafts.....		535,470 72	
Bonds, warrants, and other securities.....		105,119 55	
Bank premises, furniture and fixtures.....		12,439 29	
Safe deposit vaults.....		39,885 40	
Other real estate owned.....		200,763 30	
Due from reserve banks.....			
Due from other banks.....			
Actual cash on hand.....		88,721 74	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....		36,500 00	
Totals.....		\$2,987,090 46	
LIABILITIES			
Capital stock paid in.....		\$235,800 00	
Surplus.....		60,000 00	
Undivided profits, less expenses and taxes paid.....		126,541 27	
Other existing profits, collected, but not in undivided profits account.....		4,368 42	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		59 34	
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....		2,442,821 43	
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		118,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$2,987,090 46	

137. "EUCLID SAVINGS BANK"—ONTARIO.

Incorporated March 17, 1890.

OFFICERS—H. E. Swan, President; H. O. Chapman, Vice-President; H. S. Abbott, Secretary, Treasurer and Cashier.
 DIRECTORS—H. E. Swan, A. H. Rose, A. M. Chaffey, H. O. Chapman, H. S. Abbott.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----	\$12,692 97	\$107,442 17	\$120,135 14
Overdrafts	-----	-----	-----	-----
Bonds, warrants, and other securities	-----	-----	12,125 00	12,125 00
Bank premises, furniture and fixtures	-----	-----	-----	-----
Safe deposit vaults	-----	-----	-----	-----
Other real estate owned	-----	-----	19,800 00	19,800 00
Due from reserve banks	-----	49 61	10,581 75	10,581 86
Due from other banks	-----	-----	-----	-----
Actual cash on hand	-----	-----	3,890 25	3,890 25
Exchanges for clearing house	-----	-----	-----	-----
Checks and other cash items	-----	-----	222 47	222 47
Other resources	-----	-----	-----	-----
Totals	-----	\$12,742 58	\$153,511 64	\$166,254 22
LIABILITIES				
Capital stock paid in	-----	\$10,000 00	\$15,000 00	\$25,000 00
Surplus	-----	2,840 00	3,750 00	6,250 00
Undivided profits, less expenses and taxes paid	-----	242 58	3,362 27	3,604 85
Other existing profits, collected, but not in undivided profits account	-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)	-----	-----	-----	-----
Deposits, due to banks	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----
Savings deposits	-----	-----	120,318 98	120,318 98
Demand certificates of deposit	-----	-----	-----	-----
Time certificates of deposit	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	11,080 89	11,080 89
Postal savings deposits	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----
Totals	-----	\$12,742 58	\$153,511 64	\$166,254 22

138. EXCHANGE BANK—SANTA ROSA.

Incorporated April 3, 1890.

OFFICERS—M. Doyle, President; H. W. LeBaron, Vice-President; F. P. Doyle, Secretary, Treasurer and Cashier; L. A. Pressley, Assistant Cashier; A. L. LeBaron, Assistant Cashier.

DIRECTORS—M. Doyle, L. V. Hitchcock, F. P. Doyle, A. C. Shelton, H. W. LeBaron.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....				
Overdrafts.....		\$292,226 01	\$418,175 74	\$710,401 75
Bonds, warrants, and other securities.....		795 33		795 33
Bank premises, furniture and fixtures.....		76,507 50	11,000 00	87,507 50
Safe deposit vaults.....		100,500 00		100,500 00
Other real estate owned.....				
Due from reserve banks.....		96,374 74	27,881 01	124,255 75
Due from other banks.....		383 15		383 15
Actual cash on hand.....		49,628 63	12,093 59	61,722 24
Exchanges for clearing house.....		2,430 27		2,430 27
Checks and other cash items.....		1,475 21		1,475 21
Other resources.....				
Totals.....		\$320,320 86	\$469,150 34	\$1,089,471 20
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$100,000 00	\$50,000 00	\$150,000 00
Undivided profits, less expenses and taxes paid.....		25,000 00	12,500 00	37,500 00
Other existing profits, collected, but not in undivided profits account.....		69,896 72		69,896 72
Bills payable (including certificates of deposit representing money borrowed).....		14,012 77		14,012 77
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		189,727 30		189,727 30
Savings deposits.....				
Demand certificates of deposit.....		6,535 76	406,650 34	406,650 34
Time certificates of deposit.....		168,619 00		168,619 00
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....		46,500 00		46,500 00
Other liabilities.....		29 31		29 31
Totals.....		\$320,320 86	\$469,150 34	\$1,089,471 20

139 AND 139A. "THE BANK OF SANTA MARIA"—SANTA MARIA.

Incorporated May 7, 1890.

OFFICERS—Paul O. Tietzen, President and Manager; James F. Goodwin, Vice-President; Samuel A. Dana, Vice-President; L. P. Scaroni, Secretary and Cashier; B. E. Jessee, Treasurer and Assistant Cashier; A. L. Brown, Branch Manager.
 DIRECTORS—F. C. Twitchell, Paul O. Tietzen, E. J. Pezzoni, S. A. Dana, M. Thornburg, John Long, J. F. Goodwin, G. Muscio.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$1,153,513 21	\$506,418 00	\$1,659,931 21
Overdrafts.....		14 94		14 94
Bonds, warrants, and other securities.....		98,947 37	81,875 15	180,822 52
Bank premises, furniture and fixtures.....		87,000 00		87,000 00
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		94,609 33	50,079 10	144,748 43
Due from other banks.....				
Actual cash on hand.....		66,773 55	28,829 78	95,603 33
Exchanges for clearing house.....				
Checks and other cash items.....		6,425 97		6,425 97
Other resources.....			16,000 00	16,000 00
Totals.....		\$1,507,344 37	\$683,202 03	\$2,190,546 40
LIABILITIES				
Capital stock paid in.....		\$175,000 00	\$25,000 00	\$200,000 00
Surplus.....		130,000 00	50,000 00	200,000 00
Undivided profits, less expenses and taxes paid.....		6,987 82	2,695 38	9,683 20
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		75,000 00		75,000 00
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		157 50		157 50
Savings deposits.....		551,719 74		551,719 74
Demand certificates of deposit.....			581,506 65	581,506 65
Certified checks.....		3,924 71		3,924 71
Time certificates of deposit.....		465,840 59		465,840 59
Cashier's checks.....		2,757 99		2,757 99
State, county and municipal deposits.....		74,800 00	25,000 00	99,800 00
Postal savings deposits.....		1,136 02		1,136 02
Other liabilities.....				
Totals.....		\$1,507,344 37	\$683,202 03	\$2,190,546 40

NOTE.—The above statement includes the business of the Guadalupe branch office.

140. BANK OF LOMPOC—LOMPOC.

Incorporated June 5, 1890.

OFFICERS—Jas. Sloan, President; R. E. Sudden, Vice-President; W. C. Bissinger, Secretary, Treasurer and Cashier.
 DIRECTORS—Jas. Sloan, R. E. Sudden, R. C. Sudden, Leta H. Sudden, Ph. Scolari, D. Manfrina, W. C. Bissinger.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$288,960 37		
Overdrafts		1,181 78		
Bonds, warrants, and other securities		50,135 00		
Bank premises, furniture and fixtures		3,800 00		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		22,784 92		
Due from other banks				
Actual cash on hand		19,085 15		
Exchanges for clearing house				
Checks and other cash items		637 82		
Other resources		253 30		
Totals		\$380,838 34		
LIABILITIES				
Capital stock paid in		\$100,000 00		
Surplus		40,000 00		
Undivided profits, less expenses and taxes paid		10,148 27		
Other existing profits, collected, but not in undivided profits account		8,518 21		
Bills payable (including certificates of deposit representing money borrowed)		17,500 00		
Deposits, due to banks		13,949 95		
Dividends unpaid				
Individual deposits subject to check		134,963 27		
Savings deposits				
Demand certificates of deposit		12 00		
Time certificates of deposit		19,210 02		
Certified checks		162 00		
Cashier's checks				
State, county and municipal deposits		45,744 62		
Postal savings deposits				
Other liabilities				
Totals		\$380,838 34		

141. GERMAN AMERICAN TRUST AND SAVINGS BANK—LOS ANGELES.

Incorporated August 21, 1890.

OFFICERS—M. N. Avery, President; W. E. McVay, Vice-President; J. F. Andrews, Vice-President; R. P. Hillman, Secretary, Treasurer and Cashier; R. E. Zimmerman, Assistant Cashier; W. W. Gibbs, Jr., Assistant Cashier; W. E. Morehouse, Assistant Cashier; J. Veenhuyzen, Assistant Secretary and Trust Officer; O. C. Schmidt, Assistant Secretary; L. B. Howe, Assistant Trust Officer; E. G. Taylor, Appraiser.

DIRECTORS—F. A. Patten, M. N. Avery, W. E. McVay, O. T. Johnson, E. S. Rowley, Gail B. Johnson, Jos. Burckhard, Isaac Milbank, C. N. Flint, J. M. Schneider, P. F. Schumacher, Walter F. Haas, Walter Rowdell, J. F. Andrews, L. E. Sheepherd.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....	\$949,977 38	\$15,896,652 62		\$100,000 00	\$16,916,650 00
Overdrafts.....	212 61				212 61
Bonds, warrants and other securities.....	548,144 65	539,310 00	\$106,304 88		1,184,759 53
Bank premises, furniture and fixtures.....	78,781 23				78,781 23
Safe deposit vaults.....	40,000 00				40,000 00
Other real estate owned.....		1,124 12			1,124 12
Due from reserve banks.....	231,171 25	1,663,652 91			1,894,824 16
Due from other banks.....	2,838 07		22,352 39		25,170 46
Actual cash on hand.....	165,820 40	1,669,983 71	86 78		1,235,840 89
Exchanges for clearing house.....	47,732 78	12,340 35			60,073 13
Checks and other cash items.....	13,179 84	545 41	16 81		13,743 06
Letters of credit.....	5,583 59				5,583 59
Other resources.....					
Personal assets received from executors, administrators, assignees, receivers or trustees.....		46,669 00	1,411 61	Private trusts not under supervision of State Banking Department	48,011 61
Trusts invested under order of court or (Personal property in accordance with provisions of trust) (Real property).....			182,421 37		182,421 37
Totals.....	\$2,053,461 80	\$19,211,560 12	\$24,199 70		\$21,891,735 46
LIABILITIES					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$101,000 00		\$1,000,000 00
Surplus.....	200,000 00	800,000 00			1,000,000 00
Undivided profits, less expenses and taxes paid.....	75,857 37	226,641 14	28,152 47		380,650 98
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....	22,964 88				22,964 88
Deposits due to banks.....	55 00				55 00
Dividends unpaid.....	995,512 21				995,512 21
Individual deposits subject to check.....		16,834,936 03			16,834,936 03
Savings deposits.....	24,300 00				24,300 00
Demand certificates of deposit.....		849,107 72			849,107 72
Time certificates of deposit.....	4,756 96				4,756 96
Certified checks.....	55,979 76				55,979 76
Cashier's checks.....	369,000 00				369,000 00
State, county and municipal deposits.....	13,545 92				13,545 92
Letters of credit.....	489 70				489 70
Other liabilities.....		875 23	2,000 00		3,364 93
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			396,621 07		396,621 07
Totals.....	\$2,053,461 80	\$19,211,560 12	\$226,773 54		\$21,891,735 46

142. "RIVERSIDE SAVINGS BANK"—RIVERSIDE.

Incorporated September 10, 1880.

OFFICERS—J. A. Simms, President; E. S. Moulton, Vice-President; C. O. Evans, Vice-President; C. E. Waite, Secretary, Treasurer and Cashier; C. E. Smith, Assistant Cashier.

DIRECTORS—J. A. Simms, W. A. Furlington, C. O. Evans, H. F. Grout, C. L. McFarland, E. S. Moulton, W. A. Avey.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....		\$1,033,269 55	
Overdrafts.....			
Bonds, warrants, and other securities.....		49,439 48	
Bank premises, furniture and fixtures.....		15,500 00	
Safe deposit vaults.....			
Other real estate owned.....		52,709 04	
Due from reserve banks.....		171,851 66	
Due from other banks.....			
Actual cash on hand.....		31,245 74	
Exchanges for clearing house.....		140 00	
Checks and other cash items.....			
Other resources.....			
Totals.....		\$1,354,155 47	
LIABILITIES			
Capital stock paid in.....			
Surplus.....		\$100,000 00	
Undivided profits, less expenses and taxes paid.....		32,000 00	
Other existing profits, collected, but not in undivided profits account.....		13,010 73	
Bills payable (including certificates of deposit representing money borrowed).....		8,431 12	
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		1,117,531 56	
Demand certificates of deposit.....			
Time certificates of deposit.....		41,793 70	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		40,000 00	
Postal savings deposits.....			
Other liabilities.....		1,385 36	
Totals.....		\$1,354,155 47	

143. FARMERS AND MECHANICS' SAVINGS BANK—SACRAMENTO.

Incorporated September 20, 1890.

OFFICERS—Robert M. Richardson, President; Marshall Diggs, Vice-President; Peter J. Shields, Vice-President; J. C. Coffing, Vice-President; Montfort K. Crowell, Secretary, Treasurer and Cashier.
 DIRECTORS—J. H. Clyne, Henry Mitau, Marshall Diggs, W. F. Geary, J. C. Coffing, John S. Chambers, W. F. Gormley, J. L. Gillis, Philip Wolf, Jr., Jos. H. Arnold, Peter J. Shields, A. Van V. Plimney, P. J. Harney, M. N. Williamson, Thos. J. Cox, R. M. Richardson, E. A. Gammon, A. H. Schnabel, G. H. Menke.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$1,375,144 07	
Overdrafts.....				
Bonds, warrants, and other securities.....			337,071 30	
Bank premises, furniture and fixtures.....			222,863 10	
Safe deposit vaults.....			20,000 00	
Other real estate owned.....			18,113 70	
Due from reserve banks.....			253,647 12	
Due from other banks.....				
Actual cash on hand.....			54,992 47	
Exchanges for clearing house.....			2,001 23	
Checks and other cash items.....			1,893 41	
Other resources.....			133 19	
Totals.....			\$2,305,799 62	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$350,000 00	
Undivided profits, less expenses and taxes paid.....			23,536 31	
Other existing profits, collected, but not in undivided profits account.....			52,408 48	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....			25,081 00	
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			1,641,743 28	
Demand certificates of deposit.....				
Time certificates of deposit.....			28,338 45	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			175,000 00	
Postal savings deposits.....			9,504 10	
Other liabilities.....			78 00	
Totals.....			\$2,305,799 62	

145. "PEOPLE'S STATE BANK"—CHULA VISTA.

Incorporated October 17, 1890.

OFFICERS—R. J. Edmonds, President; Greg. Rogers, Vice-President; Warner Edmonds, Secretary, Treasurer and Cashier; H. G. Edwards, Assistant Cashier.
 DIRECTORS—R. J. Edmonds, H. G. Edwards, Warner Edmonds, M. L. Ward, W. J. S. Browne, Carl S. Owen, Greg. Rogers, R. J. Jaeger, M. W. Edmonds.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$50,690 26		
Overdrafts-----	38 84		
Bonds, warrants, and other securities-----	19,073 10		
Bank premises, furniture and fixtures-----	14,920 92		
Sale deposit vaults-----	527 20		
Other real estate owned-----	500 00		
Due from reserve banks-----	9,765 40		
Due from other banks-----			
Actual cash on hand-----	5,746 04		
Exchanges for clearing house-----			
Checks and other cash items-----	78 61		
Other resources-----			
Totals-----	\$101,363 37		
LIABILITIES			
Capital stock paid in-----	\$25,000 00		
Surplus-----	3,500 00		
Undivided profits, less expenses and taxes paid-----	425 68		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	52,051 03		
Savings deposits-----			
Demand certificates of deposit-----	6,938 55		
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----	1,395 11		
State, county and municipal deposits-----	12,050 00		
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$101,363 37		

146 AND 146A. MONTEREY COUNTY BANK—SALINAS.

Incorporated October 17, 1890.

OFFICERS—Luther Rodgers, President; C. N. Thorup, Vice-President; A. C. Hughes, Secretary, Treasurer and Cashier; F. E. Dayton, Assistant Cashier; H. E. Wetzel, Assistant Cashier and Assistant Secretary.

DIRECTORS—Luther Rodgers, A. C. Hughes, H. E. Abbott, C. N. Thorup, Chapman Foster, L. Griffin, Ella E. Hitchcock.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$465,830 16	\$631,612 98	\$1,097,443 14
Overdrafts.....		1,767 14		1,767 14
Bonds, warrants, and other securities.....		12,250 00	88,125 00	100,375 00
Bank premises, furniture and fixtures.....		62,000 00		62,000 00
Safe deposit vaults.....			250 00	250 00
Other real estate owned.....		31,898 93	13,122 87	45,021 80
Due from reserve banks.....		1,502 36		1,502 36
Due from other banks.....		45,529 01	17,766 55	63,295 56
Actual cash on hand.....		9,477 76		9,477 76
Exchanges for clearing house.....				
Checks and other cash items.....		340 50		340 50
Other resources.....				
Totals.....		\$630,595 86	\$750,877 40	\$1,381,473 26
LIABILITIES				
Capital stock paid in.....		\$90,000 00	\$30,000 00	\$120,000 00
Surplus.....		50,000 00	40,000 00	90,000 00
Undivided profits, less expenses and taxes paid.....		11,425 77		11,425 77
Other existing profits, collected, but not in undivided profits account.....		12,665 26	21,391 44	34,056 70
Bills payable (including certificates of deposit representing money borrowed).....		90,000 00		90,000 00
Deposits, due to banks.....		11,042 00		11,042 00
Dividends unpaid.....		116 25		116 25
Individual deposits subject to check.....		359,292 69		359,292 69
Savings deposits.....			597,572 06	597,572 06
Demand certificates of deposit.....		1,171 30		1,171 30
Time certificates of deposit.....			6,413 90	6,413 90
Certified checks.....		211 00		211 00
Cashier's checks.....				
State, county and municipal deposits.....		4,672 19	55,500 00	60,172 19
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$630,595 86	\$750,877 40	\$1,381,473 26

NOTE.—The above statement includes the business of the King City branch office.

147, 147A AND 147B. THE RIDEOUT BANK—MARYSVILLE.

Incorporated November 1, 1890.

OFFICERS—Phoebe M. Rideout, President; Dunning Rideout, Vice-President; W. B. Swain, Secretary, Treasurer and Cashier; S. J. Planery, Assistant Cashier.
 DIRECTORS—Phoebe M. Rideout, Dunning Rideout, W. B. Swain, Martin Sullivan, E. E. Biggs.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$1,033,173 00	\$442,082 36	\$1,475,855 45
Overdrafts.....		9,982 99		9,982 99
Bonds, warrants, and other securities.....		305,226 03	61,897 50	367,063 53
Bank premises, furniture and fixtures.....		70,562 09		70,562 09
Safe deposit vaults.....		6,275 75		6,275 75
Other real estate owned.....		57,438 54		57,438 54
Due from reserve banks.....		110,983 08	10,618 74	121,601 82
Due from other banks.....		31,647 41		31,647 41
Actual cash on hand.....		100,559 58	15,169 95	115,769 53
Exchanges for clearing house.....				
Checks and other cash items.....		2,415 50		2,415 50
Other resources.....		5,070 80		5,070 80
Totals.....		\$1,733,374 86	\$530,248 55	\$2,263,623 41
LIABILITIES				
Capital stock paid in.....		\$225,000 00	\$25,000 00	\$250,000 00
Surplus.....		235,000 00	25,300 00	258,300 00
Undivided profits, less expenses and taxes paid.....		64,533 02	4,894 25	69,427 27
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		25,000 00		25,000 00
Deposits, due to banks.....		78,068 24		78,068 24
Dividends unpaid.....				
Individual deposits subject to check.....		859,557 19		859,557 19
Savings deposits.....				
Demand certificates of deposit.....		43,880 94	477,054 30	477,054 30
Time certificates of deposit.....		74,489 04		43,980 94
Certified checks.....		1,022 50		74,489 04
Cashier's checks.....		12 65		1,022 50
State, county and municipal deposits.....		125,427 67		12 65
Postal savings deposits.....		469 66		125,427 67
Other liabilities.....		773 95		469 66
Totals.....		\$1,733,374 86	\$530,248 55	\$2,263,623 41

NOTE.—The above statement includes the business of the Gridley and Live Oak branch offices.

148. "CITIZENS' BANK"—CORONA.

Incorporated November 5, 1890.

OFFICERS—T. C. Jameson, President; T. O. Andrews, Vice-President; L. D. Bedford, Secretary, Treasurer and Cashier; Geo. R. Freeman, Attorney.

DIRECTORS—T. O. Andrews, L. D. Bedford, T. C. Jameson, R. L. Willits, C. B. Randall.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$74,309 07	
Overdrafts				
Bonds, warrants, and other securities			13,125 00	
Bank premises, furniture and fixtures			2,166 79	
Sale deposit vaults			388 00	
Other real estate owned				
Due from reserve banks			8,342 70	
Due from other banks				
Actual cash on hand			1,663 32	
Exchanges for clearing house				
Checks and other cash items			1 00	
Other resources			6,000 00	
Totals			\$106,030 88	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus			5,385 00	
Undivided profits, less expenses and taxes paid			1,213 81	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			55,480 57	
Demand certificates of deposit				
Time certificates of deposit			6,376 50	
Certified checks				
Cashier's checks				
State, county and municipal deposits			12,000 00	
Postal savings deposits				
Other liabilities			565 00	
Totals			\$106,030 88	

149. WATSONVILLE SAVINGS BANK—WATSONVILLE.

Incorporated December 8, 1890.

OFFICERS—H. S. Fletcher, President; E. S. Bockius, Vice-President; W. R. Radcliff, Secretary, Treasurer and Cashier.
 DIRECTORS—H. S. Fletcher, E. S. Bockius, H. E. Fletcher, L. W. Sanborn, W. R. Radcliff.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$488,500 00	
Overdrafts.....				
Bonds, warrants, and other securities.....			154,365 00	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			33,674 16	
Due from reserve banks.....			98,047 12	
Due from other banks.....				
Actual cash on hand.....			20,638 17	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$795,224 45	
LIABILITIES				
Capital stock paid in.....			\$50,000 00	
Surplus.....			30,000 00	
Undivided profits, less expenses and taxes paid.....			600 68	
Other existing profits, collected, but not in undivided profits account.....			14,738 78	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			685,754 99	
Demand certificates of deposit.....				
Time certificates of deposit.....			14,130 00	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$795,224 45	

150. PEOPLE'S SAVINGS BANK OF FRESNO—FRESNO.

Incorporated December 10, 1890.

OFFICERS—A. V. Lisenby, President; F. K. Prescott, Vice-President; Wick W. Parsons, Secretary, Treasurer and Cashier; B. K. G. Butterfield, Assistant Cashier.
 DIRECTORS—A. V. Lisenby, F. K. Prescott, O. J. Woodward, C. S. Pierce, Wick W. Parsons.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....		\$1,869,142 29	
Overdrafts.....			
Bonds, warrants, and other securities.....		65,446 02	
Bank premises, furniture and fixtures.....		18,000 00	
Safe deposit vaults.....			
Other real estate owned.....		207,613 93	
Due from reserve banks.....			
Due from other banks.....		51,317 43	
Actual cash on hand.....		7,805 09	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$2,219,524 76	
LIABILITIES			
Capital stock paid in.....			
Surplus.....		\$100,000 00	
Undivided profits, less expenses and taxes paid.....		150,000 00	
Other existing profits, collected, but not in undivided profits account.....		8,301 51	
Bills payable (including certificates of deposit representing money borrowed).....		63,980 57	
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		1,807,242 68	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$2,219,524 76	

151. THE VISALIA SAVINGS BANK—VISALIA.

Incorporated January 27, 1891.

OFFICERS—L. C. Hyde, President and Treasurer; R. E. Hyde, Vice-President; C. J. Giddings, Secretary and Cashier.

DIRECTORS—L. C. Hyde, R. E. Hyde, C. J. Giddings.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$570,651 92	
Overdrafts				
Bonds, warrants, and other securities			27,625 00	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			17,436 43	
Due from reserve banks			35,825 30	
Due from other banks				
Actual cash on hand			12,000 00	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$663,538 65	
LIABILITIES				
Capital stock paid in			\$50,000 00	
Surplus			25,000 00	
Undivided profits, less expenses and taxes paid			40,932 57	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Deposits unpaid				
Individual deposits subject to check				
Savings deposits			539,137 78	
Demand certificates of deposit			968 30	
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			7,500 00	
Postal savings deposits				
Other liabilities				
Totals			\$663,538 65	

153. BANK OF HAYWARD—HAYWARD.

Incorporated February 26, 1891.

OFFICERS—L. B. Parsons, President; F. C. Winton, Vice-President; J. E. Farnum, Secretary, Treasurer and Cashier; W. T. Knightly, Assistant Cashier.

DIRECTORS—L. B. Parsons, F. C. Winton, E. O. Webb, J. E. Farnum, S. S. Hawley, F. I. Lemos, Chas. Allen.

Statement of June 23, 1915.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts.....			\$118,947 22		
Overdrafts.....			136 01		
Bonds, warrants, and other securities.....			26,500 00		
Bank premises, furniture and fixtures.....			50,000 00		
Safe deposit vaults.....			5,000 00		
Other real estate owned.....					
Due from reserve banks.....			36,740 27		
Due from other banks.....			1,468 64		
Actual cash on hand.....			22,693 60		
Exchanges for clearing house.....			1,133 89		
Checks and other cash items.....					
Other resources.....					
Totals.....			\$263,009 63		
LIABILITIES					
Capital stock paid in.....			\$50,000 00		
Surplus.....			5,310 10		
Undivided profits, less expenses and taxes paid.....			1,974 18		
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....			15,000 00		
Deposits, due to banks.....			19,024 82		
Dividends unpaid.....			89 15		
Individual deposits subject to check.....			157,659 47		
Savings deposits.....					
Demand certificates of deposit.....			4,917 95		
Time certificates of deposit.....			4,226 25		
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....					
Postal savings deposits.....			4,807 71		
Other liabilities.....					
Totals.....			\$263,009 63		

154. SANTA BARBARA SAVINGS AND LOAN BANK—SANTA BARBARA.

Incorporated March 19, 1891.

OFFICERS—Geo. S. Edwards, President; Jos. Sexton, Vice-President; A. Edwards, Secretary and Treasurer; Alfred Edwards, Cashier; Jno. P. Redington, Assistant Cashier; John S. Edwards, Assistant Cashier and Assistant Secretary.
 DIRECTORS—Geo. S. Edwards, Jos. Sexton, T. S. Hawley, Alfred Edwards, Jno. W. Bailard, John S. Edwards, Edward F. R. Vail.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$2,011,571 45	
Overdrafts				
Bonds, warrants, and other securities			527,384 23	
Bank premises, furniture and fixtures			16,000 00	
Safe deposit vaults				
Other real estate owned			3,000 00	
Due from reserve banks			78,190 08	
Due from other banks			19,152 61	
Actual cash on hand			50,745 95	
Exchanges for clearing house				
Checks and other cash items			604 16	
Other resources				
Totals			\$2,706,648 48	
LIABILITIES				
Capital stock paid in				
Surplus			\$225,000 00	
Undivided profits, less expenses and taxes paid			27,000 00	
Other existing profits, collected, but not in undivided profits account			44,241 24	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			2,263,097 80	
Demand certificates of deposit				
Time certificates of deposit			45,198 90	
Certified checks				
Cashier's checks				
State, county and municipal deposits			88,575 61	
Postal savings deposits			13,527 83	
Other liabilities			7 10	
Totals			\$2,706,648 48	

155. SAVINGS BANK OF REDLANDS—REDLANDS.

Incorporated June 19, 1891.

OFFICERS—F. P. Morrison, President; J. P. Fisk, Vice-President and Treasurer; S. Williams, Secretary; W. B. Johnson, Assistant Secretary; E. M. Cope, Assistant Treasurer.

DIRECTORS—F. P. Morrison, J. P. Fisk, S. Williams, H. H. Garstin, Charles H. Clock, Edward M. Cope, S. C. Haver.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$534,922 00	
Overdrafts-----			
Bonds, warrants, and other securities-----		52,441 23	
Bank premises, furniture and fixtures-----		6,234 50	
Safe deposit vaults-----			
Other real estate owned-----		17,293 63	
Due from reserve banks-----		90,976 01	
Due from other banks-----			
Actual cash on hand-----		21,730 25	
Exchanges for clearing house-----			
Checks and other cash items-----		870 17	
Other resources-----			
Totals-----		\$724,467 79	
LIABILITIES			
Capital stock paid in-----			
Surplus-----		\$50,000 00	
Undivided profits, less expenses and taxes paid-----		35,000 00	
Other existing profits, collected, but not in undivided profits account-----		13,091 45	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		592,640 83	
Demand certificates of deposit-----			
Time certificates of deposit-----		8,035 38	
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		25,000 00	
Postal savings deposits-----		700 13	
Other liabilities-----			
Totals-----		\$724,467 79	

156. SECURITY SAVINGS BANK OF SAN JOSE—SAN JOSE.

Incorporated June 23, 1891.

OFFICERS—Henry Curtner, Vice-President; W. A. Johnston, Vice-President; Wilbur Edwards, Secretary, Treasurer and Cashier;
 Geo. B. Campbell, Assistant Cashier; E. D. Shepherd, Assistant Cashier.
 DIRECTORS—C. M. Richards, Henry Curtner, L. A. Booksin, W. E. Hazeltine, Frank Stock, William Curtner, Wilbur J. Edwards,
 T. Kirk, W. A. Johnston, Fred M. Stern, J. S. Williams.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$1,236,972 46	
Overdrafts.....				
Bonds, warrants, and other securities.....			163,279 26	
Bank premises, furniture and fixtures.....			31,300 00	
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....			125,844 55	
Due from other banks.....				
Actual cash on hand.....			57,234 71	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....			10 00	
Totals.....			\$1,614,660 98	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$100,000 00	
Undivided profits, less expenses and taxes paid.....			50,000 00	
Other existing profits, collected, but not in undivided profits account.....			11,065 80	
Bills payable (including certificates of deposit representing money borrowed).....			44,478 74	
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....				
Demand certificates of deposit.....			1,408,883 44	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....			233 00	
Other liabilities.....				
Totals.....			\$1,614,660 98	

157 AND 157A. LOS NIETOS VALLEY BANK—DOWNEY.

Incorporated July 20, 1891.

OFFICERS—Q. J. Rowley, President; Arthur L. Darby, Vice-President and Treasurer; Joseph Smith, Secretary; Charles R. Church, Cashier; John W. Rudd, Assistant Cashier.

DIRECTORS—Q. J. Rowley, Arthur L. Darby, Joseph Smith, Frank Burke, Jas. C. Rives, A. L. Ball, Charles R. Church.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$312,983 03		
Overdrafts-----	1,116 89		
Bonds, warrants, and other securities-----	2,509 23		
Bank premises, furniture and fixtures-----	17,325 09		
Safe deposit vaults-----	1,200 00		
Other real estate owned-----			
Due from reserve banks-----	30,064 55		
Due from other banks-----			
Actual cash on hand-----	17,736 30		
Exchanges for clearing house-----	2,408 01		
Checks and other cash items-----	30 22		
Other resources-----	1,083 50		
Totals-----	\$386,536 43		
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$75,000 00		
Undivided profits, less expenses and taxes paid-----	18,750 00		
Other existing profits, collected, but not in undivided profits account-----	2,127 27		
Bills payable (including certificates of deposit representing money borrowed)-----	554 70		
Deposits, due to banks-----	50,000 00		
Dividends unpaid-----			
Individual deposits subject to check-----	102,217 25		
Savings deposits-----			
Demand certificates of deposit-----	879 70		
Time certificates of deposit-----	46,338 34		
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----	672 67		
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$386,536 43		

NOTE.—The above statement includes the business of the Watts branch office.

158.—“AZUSA VALLEY SAVINGS BANK”—AZUSA.

Incorporated August 20, 1891.

OFFICERS—W. R. Powell, President; W. W. Heth, Vice-President; P. A. Carpenter, Secretary, Treasurer and Cashier.
 DIRECTORS—V. M. Greever, James Slauson, J. C. Wright, J. T. Lindley, T. H. Knapp, W. R. Powell, W. W. Heth.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$132,024 95	
Overdrafts.....			13,275 00	
Bonds, warrants, and other securities.....			5,000 00	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....			1,880 70	
Other real estate owned.....			4,589 62	
Due from reserve banks.....			3,957 14	
Due from other banks.....			3,987 24	
Actual cash on hand.....				
Exchanges for clearing house.....			42 86	
Checks and other cash items.....				
Other resources.....				
Totals.....			\$165,357 51	
LIABILITIES				
Capital stock paid in.....			\$25,000 00	
Surplus.....			10,000 00	
Undivided profits, less expenses and taxes paid.....			670 45	
Other existing profits, collected, but not in undivided profits account.....			3,797 31	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			1,113,786 97	
Demand certificates of deposit.....				
Time certificates of deposit.....			102 78	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....			12,000 00	
Other liabilities.....				
Totals.....			\$165,357 51	

159 AND 159A. CENTRAL SAVINGS BANK OF OAKLAND—OAKLAND.

Incorporated September 8, 1891.

OFFICERS—J. F. Carlston, President; R. M. Fitzgerald, Vice-President; N. H. Morris, Vice-President; Arthur L. Harris, Vice-President; H. C. Sagehorn, Secretary, Treasurer and Cashier; H. R. Brommer, Assistant Cashier.
 DIRECTORS—John P. Maxwell, R. M. Fitzgerald, J. W. Phillips, T. A. Crellin, W. G. Manuel, Geo. H. Kraft, J. K. Moffitt, A. S. Blake, W. T. Veltch, J. F. Carlston, H. N. Morris.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts				
Overdrafts			\$8,516,518 38	
Bonds, warrants, and other securities			1,002,469 51	
Bank premises, furniture and fixtures			431,999 27	
Safe deposit vaults			50,000 00	
Other real estate owned			187,279 45	
Due from reserve banks			1,333,240 31	
Due from other banks				
Actual cash on hand			225,234 85	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$11,826,671 77	
LIABILITIES				
Capital stock paid in				
Surplus			\$500,000 00	
Undivided profits, less expenses and taxes paid			235,000 00	
Other existing profits, collected, but not in undivided profits account			23,011 13	
Bills payable (including certificates of deposit representing money borrowed)			180,000 00	
Deposits, due to banks				
Dividends unpaid			30,433 08	
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			10,560,342 97	
Time certificates of deposit				
Certified checks			10,000 00	
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits			250,000 00	
Other liabilities			36,706 23	
			1,118 36	
Totals			\$11,826,671 77	

NOTE.—The above statement includes business of the Telegraph Avenue branch office.

160. BANK OF ANTIOCH—ANTIOCH.

Incorporated September 14, 1891.

OFFICERS—C. M. Belshaw, President; J. Rio Baker, Vice-President; R. Harkinson, Secretary, Treasurer and Cashier; R. V. Davis, Assistant Cashier.
DIRECTORS—J. Rio Baker, H. F. Beede, S. Davison, R. Harkinson, C. M. Belshaw.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$206,635 16		\$473,999 66
Overdrafts.....		441 23	\$267,364 50	441 23
Bonds, warrants, and other securities.....		34,386 65		34,386 65
Bank premises, furniture and fixtures.....			7,500 00	7,500 00
Safe deposit vaults.....				935 35
Other real estate owned.....		26,037 51	8,532 37	34,569 88
Due from reserve banks.....				
Due from other banks.....		11,979 73	6,951 27	18,931 00
Actual cash on hand.....		112 63		112 63
Exchanges for clearing house.....				
Checks and other cash items.....		1,115 25	10,000 00	11,115 25
Other resources.....				
Totals.....		\$281,643 51	\$300,348 14	\$581,991 65
LIABILITIES				
Capital stock paid in.....		\$80,000 00	\$20,000 00	\$100,000 00
Surplus.....		10,888 02	13,000 00	23,888 02
Undivided profits, less expenses and taxes paid.....		1,018 27	3,456 10	4,474 37
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		35,000 00		35,000 00
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		118,537 85		118,537 85
Savings deposits.....			252,273 39	252,273 39
Demand certificates of deposit.....		4,465 05		4,465 05
Time certificates of deposit.....			11,618 65	11,618 65
Certified checks.....		300 00		300 00
Cashier's checks.....				
State, county and municipal deposits.....		31,444 32		31,444 32
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$281,643 51	\$300,348 14	\$581,991 65

161. HANFORD SAVINGS BANK—HANFORD.

Incorporated October 8, 1891.

OFFICERS—C. M. Cross, President; C. L. Newport, Vice-President; Judd Smith, Secretary, Treasurer and Cashier; R. J. Downing, Assistant Cashier.

DIRECTORS—C. M. Cross, C. L. Newport, Judd Smith, F. M. Parrish, J. T. Dunlap, A. Leoni, E. F. Pickerill.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$204,436 25	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			8,976 48	
Due from other banks				
Actual cash on hand			5,605 36	
Exchanges for clearing house				
Checks and other cash items				38
Other resources				
Totals			\$319,078 47	
LIABILITIES				
Capital stock paid in			\$70,000 00	
Surplus			25,000 00	
Undivided profits, less expenses and taxes paid			10,761 61	
Other existing profits, collected, but not in undivided profits account			2,775 76	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			230,541 10	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$319,078 47	

163. "YOLO COUNTY SAVINGS BANK"—WOODLAND.

Incorporated December 9, 1891.

OFFICERS—John Wohlfrom, President; H. H. Gable, Vice-President; P. T. Laugenour, Vice-President; J. I. McConnell, Secretary, Treasurer and Cashier; H. D. Porter, Assistant Cashier and Assistant Secretary; E. C. Cooper, Assistant Cashier.
DIRECTORS—John Wohlfrom, H. H. Gable, A. M. Bommerly, E. Niclas, J. P. Hink, P. T. Laugenour, W. R. Laugenour, A. F. Anderson, H. D. Porter.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$60,572 46	\$809,870 49	\$860,442 95
Overdrafts				
Bonds, warrants, and other securities			50,781 25	71,431 25
Bank premises, furniture and fixtures		20,760 00	70,133 10	70,133 10
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		14,898 91	16,095 80	16,095 80
Due from other banks		1,403 31	10,701 80	25,630 71
Actual cash on hand		14,428 05		1,603 31
Exchanges for clearing house			27,874 95	42,303 00
Checks and other cash items		144 04	6 94	
Other resources				150 98
Totals		\$112,366 77	\$1,075,524 33	\$1,187,891 10
LIABILITIES				
Capital stock paid in		\$25,000 00	\$85,000 00	\$120,000 00
Surplus		25,000 00	75,000 00	100,000 00
Undivided profits, less expenses and taxes paid		1,431 40	29,637 37	31,068 77
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		25,000 00		25,000 00
Dividends unpaid				
Individual deposits subject to check			48 00	48 00
Savings deposits		35,459 07		35,459 07
Demand certificates of deposit			855,808 96	855,808 96
Time certificates of deposit		476 30		476 30
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits			20,000 00	20,000 00
Other liabilities				
Totals		\$112,366 77	\$1,075,524 33	\$1,187,891 10

NOTE.—Added commercial department September 29, 1914.

164 AND 164A. SACRAMENTO VALLEY BANK—BIGGS.

Incorporated December 16, 1891.

OFFICERS—J. M. Hastings, President; S. McKee, Vice-President; J. A. Foster, Secretary; John M. Brough, Treasurer, Cashier and Manager Branch; Bernard F. Lucas, Assistant Cashier.

DIRECTORS—J. M. Hastings, S. McKee, W. M. Smith, J. A. Foster, J. M. Brough.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$325,489 36		
Overdrafts-----	1,042 28		
Bonds, warrants, and other securities-----	21,730 90		
Bank premises, furniture and fixtures-----	18,437 00		
Safe deposit vaults-----	400 00		
Other real estate owned-----	4,247 40		
Due from reserve banks-----	40,175 42		
Due from other banks-----	2,132 26		
Actual cash on hand-----	20,285 00		
Exchanges for clearing house-----			
Checks and other cash items-----	1,510 03		
Other resources-----			
Totals-----	\$436,089 65		
LIABILITIES			
Capital stock paid in-----	\$40,000 00		
Surplus-----	11,250 00		
Undivided profits, less expenses and taxes paid-----	690 91		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----	25,000 00		
Deposits, due to banks-----			
Dividends unpaid-----	115 20		
Individual deposits subject to check-----	119,092 94		
Savings deposits-----			
Demand certificates of deposit-----	2,040 00		
Time certificates of deposit-----	214,328 82		
Certified checks-----	102 95		
Cashier's checks-----			
State, county and municipal deposits-----	3,208 83		
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$436,089 65		

NOTE.—The above statement includes the business of the Butte City branch office.

165. "THE BANK OF MONTEREY"—MONTEREY.

Incorporated December 30, 1891.

OFFICERS—T. J. Field, President; M. M. Gragg, Vice-President; Chas. D. Henry, Secretary, Treasurer and Cashier; E. E. James, Assistant Cashier.

DIRECTORS—T. J. Field, M. M. Gragg, Chas. D. Henry, Jessie D. Seale, M. Ortins, C. R. Few, C. Martin.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$278,624 71		
Overdrafts.....	145 71		
Bonds, warrants, and other securities.....	16,469 00		
Bank premises, furniture and fixtures.....	48,311 30		
Safe deposit vaults.....	5,978 29		
Other real estate owned.....	8,067 22		
Due from reserve banks.....	51,266 10		
Due from other banks.....	20,731 06		
Actual cash on hand.....	38,273 09		
Exchanges for clearing house.....	229 62		
Checks and other cash items.....	1,733 87		
Other resources.....			
Totals.....	\$470,420 97		
LIABILITIES			
Capital stock paid in.....	\$100,000 00		
Surplus.....	25,000 00		
Undivided profits, less expenses and taxes paid.....	7,786 92		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	328,751 48		
Savings deposits.....			
Demand certificates of deposit.....	405 00		
Time certificates of deposit.....	1,370 00		
Certified checks.....	97 50		
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	7,010 07		
Other liabilities.....			
Totals.....	\$470,420 97		

166. "BANK OF LEMOORE"—LEMOORE.

Incorporated December 31, 1891.

OFFICERS—S. C. Lillis, President; J. A. McCormack, Vice-President; N. W. Sorrick, Secretary, Treasurer and Cashier; A. D. Campbell, Assistant Cashier.

DIRECTORS—S. C. Lillis, N. W. Sorrick, J. A. McCormack, A. L. McKay, J. H. Fox.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts	\$27,487 63	\$25,200 00	\$52,687 63
Overdrafts	807 48	-----	34,000 00
Bonds, warrants, and other securities	31,000 00	-----	36,000 00
Bank premises, furniture and fixtures	36,000 00	-----	2,000 00
Safe deposit vaults	2,000 00	-----	7,200 00
Other real estate owned	7,200 00	-----	42,263 71
Due from reserve banks	42,263 71	-----	-----
Due from other banks	-----	1,019 21	25,800 82
Actual cash on hand	24,781 61	-----	-----
Exchanges for clearing house	270 63	-----	270 63
Checks and other cash items	1,199 20	-----	1,199 20
Other resources	-----	-----	-----
Totals	\$176,170 26	\$26,219 21	\$202,389 47
LIABILITIES	Commercial department	Savings department	Combined
Capital stock paid in	\$40,000 00	\$30,000 00	\$80,000 00
Surplus	15,000 00	5,000 00	20,000 00
Undivided profits, less expenses and taxes paid	16,341 74	4 68	16,346 42
Other existing profits collected, but not in undivided profits account	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)	10,000 00	-----	10,000 00
Deposits, due to banks	78 66	-----	78 66
Dividends unpaid	-----	-----	-----
Individual deposits subject to check	175,693 96	-----	175,693 96
Savings deposits	-----	1,214 33	1,214 33
Demand certificates of deposit	6,003 10	-----	6,003 10
Time certificates of deposit	162,710 54	-----	162,710 54
Certified checks	55 00	-----	55 00
Cashier's checks	887 26	-----	887 26
State, county and municipal deposits	30,000 00	-----	30,000 00
Postal savings deposits	-----	-----	-----
Other liabilities	-----	-----	-----
Totals	\$176,170 26	\$26,219 21	\$202,389 47

NOTE.—Added savings department April 28, 1915.

167 AND 167A. "BERKELEY BANK OF SAVINGS AND TRUST COMPANY"—BERKELEY.

Incorporated January 27, 1892.

OFFICERS—A. W. Naylor, President; W. E. Woolsey, Vice-President; F. L. Naylor, Vice-President; W. S. Wood, Secretary, Treasurer, Cashier, Trust Officer and Manager Trust Department; J. S. Mills, Assistant Cashier and Assistant Secretary.
DIRECTORS—Wm. H. Crocker, C. M. Gayley, J. W. Havens, J. R. Little, W. H. Marston, A. W. Naylor, F. L. Naylor, W. E. Woolsey, W. R. Scott.

Statement of June 23, 1915.

RESOURCES		Trust			Combined
		Commercial	Savings	Court trusts	
Loans and discounts.....		\$105,287 75	\$3,438,160 55	\$81,500 00	\$3,691,948 30
Overdrafts.....		112 16			112 16
Bonds, warrants and other securities.....		69,412 31	300,884 63	19,137 50	389,434 44
Bank premises, furniture and fixtures.....			86,000 00		86,000 00
Safe deposit vaults.....			14,000 00		14,000 00
Other real estate owned.....			5,400 00		5,400 00
Due from other banks.....		55,332 03	483,546 21	24,116 12	533,435 81
Due from other banks.....		111,294 46	13,826 83		125,061 29
Actual cash on hand.....		24,618 35	96,804 08		121,413 03
Exchanges for clearing house.....					
Checks and other cash items.....		1,043 81	1,892 65		2,936 46
Personal resources.....			28,000 00		28,000 00
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court or (Personal property in accordance with provisions of trust) (Real property.....				76,270 03 57,050 00	76,270 03 57,050 00
Totals.....		\$255,796 44	\$4,515,913 18	\$251,900 48	\$5,131,061 52
LIABILITIES.					
Capital stock paid in.....					
Surplus.....		\$25,000 00	\$175,000 00	\$100,000 00	\$400,000 00
Undivided profits, less expenses and taxes paid.....		3,700 00	250,000 00		253,700 00
Other existing profits collected, but not in undivided profits account.....		751 66	77,350 59	7,451 42	89,553 67
Bills payable including certificates of deposit representing money borrowed.....					
Notes rediscounted.....					
Deposits due to banks.....					
Dividends unpaid.....		8,532 37			8,532 37
Individual deposits subject to check.....					
Savings deposits.....		198,138 98	3,707,614 95		3,905,753 93
Demand certificates of deposit.....		47 00	79,972 10		80,019 10
Time certificates of deposit.....		17,060 44			17,060 44
Certified checks.....		1,865 59			1,865 59
Cashier's checks.....			199,903 64		199,903 64
State, county and municipal deposits.....					
Postal savings deposits.....			26,071 80		26,071 80
Other liabilities.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers or trustees.....				151,900 48	151,900 48
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....					
Totals.....		\$255,796 44	\$4,515,913 18	\$251,900 48	\$5,131,061 52

NOTE.—The above statement includes the business of the Telegraph Avenue branch office.

169. THE SAVINGS AND LOAN BANK OF SAN BENITO COUNTY—HOLLISTER.

Incorporated January 28, 1892.

OFFICERS—T. S. Hawkins, President; R. P. Lathrop, Vice-President; T. W. Hawkins, Secretary, Treasurer and Cashier.
DIRECTORS—T. S. Hawkins, J. W. Hawkins, J. F. Etcheverry, J. H. Tebbetts, C. N. Hawkins, R. P. Lathrop, N. C. Briggs, Jr.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$758,796 65	
Overdrafts.....				
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			6,042 00	
Due from reserve banks.....			11,874 14	
Due from other banks.....			41,988 20	
Actual cash on hand.....			15,500 00	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$834,200 99	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$50,000 00	
Undivided profits, less expenses and taxes paid.....			50,000 00	
Other existing profits, collected, but not in undivided profits account.....			85,138 40	
Bills payable (including certificates of deposit representing money borrowed).....			18,982 36	
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....				
Demand certificates of deposit.....			630,060 23	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$834,200 99	

170. THE SAVINGS BANK OF ST. HELENA—ST. HELENA.

Incorporated January 29, 1892.

OFFICERS—F. L. Alexander, President; W. H. Smith, Vice-President; Leo H. Martin, Secretary, Treasurer and Cashier.

DIRECTORS—F. L. Alexander, W. H. Smith, D. O. Hunt, Walter Metzner, Leo H. Martin.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....				
Overdrafts.....			\$291,852 57	
Bonds, warrants, and other securities.....			47,800 00	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			8,946 79	
Due from reserve banks.....				
Due from other banks.....			6,500 00	
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$355,099 36	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$25,000 00	
Undivided profits, less expenses and taxes paid.....			7,300 00	
Other existing profits, collected, but not in undivided profits account.....			8,525 08	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			301,774 28	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			12,500 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$355,099 36	

171. HOLLISTER SAVINGS BANK—HOLLISTER.

Incorporated February 11, 1892.

OFFICERS—William Palmtag, President; T. H. Slaven, Vice-President; C. J. Cox, Vice-President; C. H. Wagner, Secretary, Treasurer and Cashier.

DIRECTORS—William Palmtag, T. H. Slaven, N. T. Jensen, C. F. Leege, C. J. Cox, M. Rosenberg, C. H. Wagner.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----				
Overdrafts-----			\$405,188 20	
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----			7,250 00	
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----			39,158 02	
Due from other banks-----			2,000 00	
Actual cash on hand-----			8,602 77	
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----			\$462,198 99	
LIABILITIES				
Capital stock paid in-----				
Surplus-----			\$25,000 00	
Undivided profits, less expenses and taxes paid-----			25,000 00	
Other existing profits, collected, but not in undivided profits account-----			21,557 77	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----				
Demand certificates of deposit-----			390,641 22	
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$462,198 99	

173, 173B AND 173C. PRODUCERS' SAVINGS BANK—BAKERSFIELD.

Incorporated March 17, 1892.

Officers—Clinton E. Worden, President; F. W. Robinson, Vice-President, Secretary, Treasurer and Cashier; J. S. Henton, Vice-President; E. W. Spiers, Assistant Cashier; W. Y. White, Manager Maricopa Branch; C. E. Bigelow, Assistant Manager Maricopa Branch; F. M. Gordan, Manager Wasco Branch.

Directors—Clinton E. Worden, R. F. Barnett, A. D. M. Osborne, F. W. Robinson, J. S. Henton, F. M. Worthington, F. W. Tegeler, W. H. Hill, W. W. Worden, W. E. Benz, E. M. Brown.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$105,046 95	\$859,294 93	\$965,241 88
Overdrafts.....		14 78		14 78
Bonds, warrants, and other securities.....		27,023 80	128,847 50	155,871 30
Bank premises, furniture and fixtures.....			125,801 96	125,801 96
Safe deposit vaults.....				
Other real estate owned.....			3,248 88	3,248 88
Due from reserve banks.....		36,948 24	72,527 81	109,476 05
Due from other banks.....				78 10
Actual cash on hand.....		10,839 22	22,381 74	32,749 96
Exchanges for clearing house.....			572 40	572 40
Checks and other cash items.....		26 30		26 30
Other resources.....		4,313 06		4,313 06
Totals.....		\$184,710 35	\$1,212,675 22	\$1,397,385 57
LIABILITIES				
Capital stock paid in.....		\$25,000 00	\$100,000 00	\$125,000 00
Surplus.....		5,000 00	25,000 00	30,000 00
Undivided profits, less expenses and taxes paid.....		173 39	23,429 19	23,602 58
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		153,159 55		153,159 55
Savings deposits.....			983,049 77	983,049 77
Demand certificates of deposit.....		1,105 18		1,105 18
Time certificates of deposit.....			3,758 92	3,758 92
Certified checks.....		33 78		33 78
Cashier's checks.....		238 45		238 45
State, county and municipal deposits.....			62,500 00	62,500 00
Postal savings deposits.....				
Other liabilities.....			14,937 34	14,937 34
Totals.....		\$184,710 35	\$1,212,675 22	\$1,397,385 57

NOTE.—The above statement includes the business of the Maricopa and Wasco branch offices. Added commercial department April 15, 1915.

174 AND 174A. CITIZENS' BANK OF PASO ROBLES—PASO ROBLES.

Incorporated April 21, 1892.

OFFICERS—W. C. Bennett, President; Alex. Webster, Vice-President; A. Pfister, Secretary, Treasurer and Cashier; W. A. Johnson, Assistant Cashier; J. Haabesland, Assistant Cashier, Branch.

DIRECTORS—W. C. Bennett, D. S. Lewis, W. C. Dresser, George H. Bennett, A. Pfister, M. Shinemin, Alex. Webster.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$363,073 86		
Overdrafts.....		8,540 22		
Bonds, warrants, and other securities.....		22,530 21		
Bank premises, furniture and fixtures.....		7,000 00		
Safe deposit vaults.....				
Other real estate owned.....		2,280 50		
Due from reserve banks.....		54,365 22		
Due from other banks.....				
Actual cash on hand.....		31,870 20		
Exchanges for clearing house.....				
Checks and other cash items.....		1,969 77		
Other resources.....		1,240 30		
Totals.....		\$403,119 28		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$61,800 00		
Undivided profits, less expenses and taxes paid.....		12,000 00		
Other existing profits, collected, but not in undivided profits account.....		4,783 56		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		293,476 50		
Savings deposits.....				
Demand certificates of deposit.....		408 63		
Time certificates of deposit.....		108,489 52		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		8,000 00		
Postal savings deposits.....		4,161 07		
Other liabilities.....				
Totals.....		\$403,119 28		

NOTE.—The above statement includes the business of the San Miguel branch office.

175. PEOPLE'S SAVINGS BANK—SANTA CRUZ.

Incorporated April 26, 1892.

OFFICERS—W. P. Netherton, President; P. T. Phillips, Vice-President; C. E. Towne, Vice-President; L. F. Hinds, Secretary, Treasurer and Cashier; H. A. Wright, Assistant Cashier.

DIRECTORS—Thos. W. Kelly, C. E. Towne, P. T. Phillips, W. P. Netherton, S. Waldo Coleman, W. T. Forsyth, Warren Garrett.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----				
Overdrafts-----			\$823,290 62	
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----			81,177 80	
Safe deposit vaults-----			53,420 00	
Other real estate owned-----				
Due from reserve banks-----			3,988 80	
Due from other banks-----			38,734 38	
Actual cash on hand-----				
Exchanges for clearing house-----			12,869 02	
Checks and other cash items-----				
Other resources-----				
Totals-----			\$513,480 62	
LIABILITIES				
Capital stock paid in-----				
Surplus-----			\$32,140 00	
Undivided profits, less expenses and taxes paid-----			32,140 00	
Other existing profits collected, but not in undivided profits account-----			12,432 71	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----			2 50	
Individual deposits subject to check-----				
Savings deposits-----				
Demand certificates of deposit-----			425,715 41	
Time certificates of deposit-----				
Certified checks-----			1,050 00	
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----			10,000 00	
Other liabilities-----				
Totals-----			\$513,480 62	

176. BANK OF WILLIAMS—WILLIAMS.

Incorporated June 17, 1892.

OFFICERS—H. C. Stovall, President; J. M. Stovall, Secretary, Treasurer and Cashier; B. L. Fouch, Assistant Cashier.
DIRECTORS—H. C. Stovall, J. M. Stovall, Mabel Stovall Brim, Mrs. M. E. Stovall, B. L. Fouch.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$341,867 99		
Overdrafts-----	1,291 59		
Bonds, warrants, and other securities-----	39,684 70		
Bank premises, furniture and fixtures-----	5,000 00		
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----	51,591 61		
Due from other banks-----			
Actual cash on hand-----	31,664 25		
Exchanges for clearing house-----			
Checks and other cash items-----	290 63		
Other resources-----			
Totals-----	\$471,399 77		
LIABILITIES			
Capital stock paid in-----	\$100,000 00		
Surplus-----	22,000 00		
Undivided profits, less expenses and taxes paid-----	21,441 37		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	156,103 10		
Savings deposits-----			
Demand certificates of deposit-----	39,396 73		
Time certificates of deposit-----	112,958 57		
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----	25,500 00		
Other liabilities-----			
Totals-----	\$471,399 77		

177. BANK OF OROVILLE—OROVILLE.

Incorporated June 28, 1892.

OFFICERS—S. C. Lillis, President; W. W. Gingles, Secretary, Treasurer and Cashier; C. W. Putnam, Assistant Cashier and Assistant Secretary.

DIRECTORS—S. C. Lillis, J. M. Ward, H. C. Lillis, W. W. Gingles, C. W. Putnam.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$233,330 73	
Overdrafts				
Bonds, warrants, and other securities			23,746 88	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			1,273 96	
Due from reserve banks			17,109 32	
Due from other banks				
Actual cash on hand			8,426 01	
Exchanges for clearing house				
Checks and other cash items				
Other resources			1,619 07	
Totals			\$285,505 97	
LIABILITIES				
Capital stock paid in			\$30,000 00	
Surplus			11,000 00	
Undivided profits, less expenses and taxes paid			2,422 72	
Other existing profits, collected, but not in undivided profits account			7,563 81	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			226,339 44	
Time certificates of deposit				
Certified checks			8,180 00	
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$285,505 97	

178. BANK OF TEHACHAPI—TEHACHAPI.

Incorporated September 16, 1892.

OFFICERS—Dave Hirschfeld, President; Albert Ancker, Vice-President; Phil Marx, Secretary, Treasurer and Cashier.
 DIRECTORS—Dave Hirschfeld, Albert Ancker, Phil Marx, Chas. Asher, B. M. Denison.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$123,659 03		
Overdrafts				
Bonds, warrants, and other securities		12,457 40		
Bank premises, furniture and fixtures		5,000 00		
Safe deposit vaults				
Other real estate owned		42,987 12		
Due from reserve banks				
Due from other banks		10,364 59		
Actual cash on hand				
Exchanges for clearing house		50 00		
Checks and other cash items		2 55		
Other resources				
Totals		\$194,550 69		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		33,500 00		
Undivided profits, less expenses and taxes paid		2,512 21		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		62,425 08		
Individual deposits subject to check				
Savings deposits		1,043 83		
Demand certificates of deposit		61,234 24		
Time certificates of deposit				
Certified checks				
Cashier's checks		90 75		
State, county and municipal deposits		8,674 38		
Postal savings deposits				
Other liabilities				
Totals		\$194,550 69		

180. "THE BANK OF PALO ALTO"—PALO ALTO.

Incorporated October 18, 1892.

OFFICERS—G. R. Parkinson, President; C. D. Marx, Vice-President; H. F. Congdon, Secretary, Treasurer and Cashier; J. F. Prior, Assistant Cashier; Percy M. McDowell, Assistant Cashier; Burke Corbett, Attorney.
DIRECTORS—G. R. Parkinson, C. D. Marx, C. S. Downing, H. F. Congdon, E. C. Thoits.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$286,041 11	\$204,453 10	\$550,494 21
Overdrafts		22 92		22 92
Bonds, warrants, and other securities		13,100 00	109,801 00	122,901 00
Bank premises, furniture and fixtures			22,000 00	22,000 00
Safe deposit vaults			1,000 00	1,000 00
Other real estate owned		500 00		500 00
Due from reserve banks		49,271 09	14,500 00	15,000 00
Due from other banks		1,349 28	29,587 90	78,858 90
Actual cash on hand		33,208 92		1,349 28
Exchanges for clearing house		1,013 61	9,780 13	42,989 05
Checks and other cash items		461 76		1,013 61
Other resources				461 76
Totals		\$384,908 69	\$451,122 13	\$836,090 82
LIABILITIES				
Capital stock paid in		\$25,000 00	\$25,000 00	\$50,000 00
Surplus		25,000 00	16,000 00	41,000 00
Undivided profits, less expenses and taxes paid		8,017 59	11,647 27	19,664 86
Other existing profits collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		297,986 53		297,986 53
Savings deposits			308,474 86	308,474 86
Demand certificates of deposit		4,222 88		4,222 88
Time certificates of deposit		24,559 65		24,559 65
Certified checks		182 04		182 04
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$384,908 69	\$451,122 13	\$836,090 82

181 AND 181A. "BANK OF LASSEN COUNTY"—SUSANVILLE.

Incorporated October 29, 1892.

OFFICERS—F. E. Humphrey, President; Jno. B. Spaulding, Vice-President; C. B. Clark, Vice-President; C. H. Bridges, Secretary, Treasurer and Cashier; C. M. Hall, Assistant Cashier.

DIRECTORS—J. B. Spaulding, I. E. Bailly, Richard H. Browne, F. E. Humphrey, C. B. Clark, P. J. Gounmaz, C. H. Bridges.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$237,990 53		\$237,990 53
Overdrafts		137 35	\$96,400 50	137 35
Bonds, warrants, and other securities		48,212 50	6,000 00	54,212 50
Bank premises, furniture and fixtures		13,115 00		13,115 00
Safe deposit vaults				
Other real estate owned		6,385 97		6,385 97
Due from reserve banks		15,744 81		15,744 81
Due from other banks		2,108 55		2,108 55
Actual cash on hand		18,587 10	5,337 93	23,925 03
Exchanges for clearing house				
Checks and other cash items		3,419 16		3,419 16
Other resources				
Totals		\$345,710 97	\$107,738 43	\$453,500 40
LIABILITIES				
Capital stock paid in				
Surplus		\$75,000 00	\$25,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid		30,000 00	5,000 00	35,000 00
Other existing profits, collected, but not in undivided profits account		6,088 82	3,979 20	10,068 02
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		15,000 00		15,000 00
Dividends unpaid				
Individual deposits subject to check		158,025 22		158,025 22
Savings deposits			73,819 23	73,819 23
Demand certificates of deposit		778 95		778 95
Time certificates of deposit		21,029 73		21,029 73
Certified checks		71 87		71 87
Cashier's checks		3,716 38		3,716 38
State, county and municipal deposits		36,000 00		36,000 00
Postal savings deposits				
Other liabilities				
Totals		\$345,710 97	\$107,738 43	\$453,500 40

NOTE.—The above statement includes the business of the Standish branch office.

182. "FARMERS AND MERCHANTS SAVINGS BANK OF OAKLAND, CALIFORNIA"—OAKLAND.

Incorporated November 12, 1892.

OFFICERS—Edson F. Adams, President; Samuel Bell McKee, Vice-President; Geo. S. Meredith, Secretary, Treasurer and Cashier; Frank C. Martins, Assistant Cashier and Assistant Secretary.
DIRECTORS—Edson F. Adams, Samuel Bell McKee, C. D. Bates, Geo. S. Meredith, Frank C. Martins, C. H. Redington, C. H. Daly.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$1,466,064 06	
Overdrafts				
Bonds, warrants, and other securities			190,449 56	
Bank premises, furniture and fixtures			176,200 00	
Sale deposit vaults			10,400 00	
Other real estate owned			10,062 50	
Due from reserve banks			195,240 76	
Due from other banks				
Actual cash on hand			54,863 25	
Exchanges for clearing house			27,302 33	
Checks and other cash items			1,103 65	
Other resources				
Totals			\$2,131,676 11	
LIABILITIES				
Capital stock paid in			\$189,500 00	
Surplus			6,000 00	
Undivided profits, less expenses and taxes paid			260 21	
Other existing profits, collected, but not in undivided profits account			31,209 96	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			1,831,395 94	
Demand certificates of deposit				
Time certificates of deposit			8,210 00	
Certified checks				
Cashier's checks				
State, county and municipal deposits			65,100 00	
Postal savings deposits				
Other liabilities				
Totals			\$2,131,676 11	

183. BANK OF PLEASANTON—PLEASANTON.

Incorporated February 3, 1893.

OFFICERS—T. W. Harris, President; C. H. Schween, Vice-President; E. L. Benedict, Secretary, Treasurer and Cashier; Thos. H. Silver, Assistant Cashier; E. G. Benedict, Assistant Cashier.

DIRECTORS—T. W. Harris, E. L. Benedict, Jas. R. Cruikshank, C. H. Schween, T. H. Silver.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$118,646 95	\$214,693 00	\$333,339 95
Overdrafts		213 70		213 70
Bonds, warrants, and other securities		10,568 20	29,500 00	40,068 20
Bank premises, furniture and fixtures			5,500 00	5,500 00
Safe deposit vaults				
Other real estate owned			3,323 95	3,323 95
Due from reserve banks		10,711 42	8,588 43	19,299 85
Due from other banks		9,844 65	5,453 65	15,298 30
Actual cash on hand		199 95		199 95
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$150,184 18	\$267,059 03	\$417,243 21
LIABILITIES				
Capital stock paid in		\$12,500 00	\$12,500 00	\$25,000 00
Surplus		9,000 00	12,500 00	21,500 00
Undivided profits, less expenses and taxes paid		1,703 76	3,917 21	5,620 97
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		82,148 84		82,148 84
Individual deposits subject to check			226,185 27	226,185 27
Savings deposits		1,980 93		1,980 93
Demand certificates of deposit		41,634 80	11,956 55	53,591 35
Time certificates of deposit				
Certified checks		1,215 85		1,215 85
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$150,184 18	\$267,059 03	\$417,243 21

184. FERNDAL BANK—FERNDAL.

Incorporated February 17, 1893.

OFFICERS—A. Putman, President; E. P. Nisson, Vice-President; F. N. Rasmussen, Secretary, Treasurer and Cashier.

DIRECTORS—A. Putman, E. P. Nisson, J. Rasmussen, P. J. Peterson, J. H. Ring, Ph. Calanchini, J. A. Shaw, R. H. Smith, B. N. Bullock.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$255,006 16	\$130,100 00	\$385,106 16
Overdrafts		138 58		138 58
Bonds, warrants, and other securities		16,827 44	14,793 75	31,621 19
Bank premises, furniture and fixtures		1 00	15,000 00	15,001 00
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		71,704 84	10,645 57	82,440 41
Due from other banks		459 53		459 53
Actual cash on hand		26,643 80	4,146 04	30,789 84
Exchanges for clearing house				
Checks and other cash items		1,065 08		1,065 08
Other resources				
Totals		\$371,936 43	\$174,685 36	\$546,621 79
LIABILITIES				
Capital stock paid in				
Surplus		\$25,000 00	\$10,000 00	\$35,000 00
Undivided profits, less expenses and taxes paid		50,000 00	15,000 00	65,000 00
Other existing profits, collected, but not in undivided profits account		7,029 77	3,591 28	10,621 05
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		230,537 38		230,537 38
Savings deposits			146,094 08	146,094 08
Demand certificates of deposit		1,960 93		1,960 93
Time certificates of deposit		47,408 35		47,408 35
Certified checks		500 00		500 00
Cashier's checks				
State, county and municipal deposits		9,500 00		9,500 00
Postal savings deposits				
Other liabilities				
Totals		\$371,936 43	\$174,685 36	\$546,621 79

185 AND 185A. "BANK OF SAN LEANDRO"—SAN LEANDRO.

Incorporated February 24, 1893.

OFFICERS—A. B. Cary, President; F. H. Williams, Vice-President; Chas. H. Hale, Secretary, Treasurer and Cashier; J. H. Skillen, Assistant Cashier; J. Dring, Assistant Cashier.
 DIRECTORS—A. B. Cary, Chas. H. Hale, A. Lucio, J. B. Mendonca, F. Stenzel, F. H. Williams.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$135,014 25	\$728,926 20	\$863,940 45
Overdrafts				
Bonds, warrants, and other securities			130,565 00	147,565 00
Bank premises, furniture and fixtures		17,000 00	46,890 58	46,890 58
Safe deposit vaults			2,757 85	2,757 85
Other real estate owned				
Due from reserve banks		48,688 26	197,466 46	246,154 72
Due from other banks		1,112 73		1,112 73
Actual cash on hand		13,848 77	30,489 24	44,338 01
Exchanges for clearing house		146 31	848 84	995 15
Checks and other cash items		1,508 22		1,508 22
Other resources				
Totals		\$217,318 54	\$1,137,944 17	\$1,355,262 71
LIABILITIES				
Capital stock paid in		\$25,000 00	\$75,000 00	\$100,000 00
Surplus			29,000 00	29,000 00
Undivided profits, less expenses and taxes paid		5,797 00	3,243 40	9,040 40
Other existing profits, collected, but not in undivided profits account		3,657 25	7,667 29	10,724 54
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			90 00	90 00
Individual deposits subject to check		173,186 53		173,186 53
Savings deposits			1,022,940 70	1,022,940 70
Demand certificates of deposit		3,022 40		3,022 40
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits		7,174 12		7,174 12
Postal savings deposits		81 24	2 78	84 02
Other liabilities				
Totals		\$217,318 54	\$1,137,944 17	\$1,355,262 71

NOTE.—The above statement includes the business of the Elmhurst branch office.

186. "THE DAIRYMAN'S BANK"—VALLEY FORD.

Incorporated March 17, 1893.

OFFICERS—J. D. Williams, President; L. D. Ambrogio, Vice-President; C. A. LeBaron, Secretary, Treasurer and Cashier; A. M. J. Radascl, Assistant Cashier.

DIRECTORS—P. Carroll, J. D. Williams, John Cerini, L. D. Ambrogio, C. A. LeBaron.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$128,209 00	\$242,430 00	\$370,639 00
Overdrafts-----				
Bonds, warrants, and other securities-----				49,020 00
Bank premises, furniture and fixtures-----		38,400 00	10,620 00	10,000 00
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		24,445 34	19,551 98	43,997 32
Due from other banks-----				
Actual cash on hand-----		12,562 16	5,247 15	17,809 31
Exchanges for clearing house-----				
Checks and other cash items-----		363 80		363 80
Other resources-----		70 00		70 00
Totals-----		\$214,050 30	\$277,849 13	\$491,899 43
LIABILITIES				
Capital stock paid in-----		\$50,000 00	\$50,000 00	\$100,000 00
Surplus-----		12,500 00	12,500 00	25,000 00
Undivided profits, less expenses and taxes paid-----		8,876 62		8,876 62
Other existing profits, collected, but not in undivided profits account-----		3,642 70		3,642 70
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		112,426 73		112,426 73
Savings deposits-----			170,271 48	170,271 48
Demand certificates of deposit-----		102 03		102 03
Time certificates of deposit-----			45,077 65	45,077 65
Certified checks-----				
Cashier's checks-----		2 22		2 22
State, county and municipal deposits-----		26,500 00		26,500 00
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$214,050 30	\$277,849 13	\$491,899 43

187. STATE SAVINGS BANK—OAKLAND.

Incorporated March 24, 1893.

OFFICERS—R. J. McMullen, President, Treasurer and Cashier; Dudley Kinsell, Vice-President; S. C. Bennetts, Secretary and Assistant Cashier.
 DIRECTORS—R. J. McMullen, Dudley Kinsell, Chas. H. Jones, J. B. Lanktree, D. F. Tillinghast.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$884,309 58	
Overdrafts			117,331 99	
Bonds, warrants, and other securities			103,185 35	
Bank premises, furniture and fixtures				
Safe deposit vaults			17,289 23	
Other real estate owned			63,360 91	
Due from reserve banks			11,365 00	
Due from other banks			91,112 21	
Actual cash on hand			831 74	
Exchanges for clearing house			106 08	
Checks and other cash items			288 60	
Other resources				
Totals			\$1,389,180 69	
LIABILITIES				
Capital stock paid in			\$100,000 00	
Surplus			160,000 00	
Undivided profits, less expenses and taxes paid			24,064 20	
Other existing profits, collected, but not in undivided profits account			36,395 38	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check			886,520 21	
Savings deposits				
Demand certificates of deposit			32,935 86	
Time certificates of deposit				
Certified checks				
Cashier's checks			30,000 00	
State, county and municipal deposits				
Postal savings deposits			119,256 04	
Other liabilities				
Totals			\$1,389,180 69	

189. "SANTA CLARA VALLEY BANK"—SANTA CLARA.

Incorporated May 31, 1893.

OFFICERS—H. E. Losse, President; J. B. O'Brien, Vice-President; G. E. Hamilton, Vice-President; F. A. Birge, Secretary, Treasurer and Cashier; F. H. Roberts, Assistant Cashier.
 DIRECTORS—H. E. Losse, J. B. O'Brien, G. E. Hamilton, A. V. Fatjo, E. L. Fellows, I. E. Pomeroy, F. A. Birge.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$178,760 54	\$218,810 00	\$397,570 54
Overdrafts.....		681 82	-----	681 82
Bonds, warrants, and other securities.....		10,857 59	81,159 98	92,017 57
Bank premises, furniture and fixtures.....		62,477 07	-----	62,477 07
Safe deposit vaults.....		6,000 00	-----	6,000 00
Other real estate owned.....		-----	-----	-----
Due from reserve banks.....		41,379 87	6,204 33	47,584 20
Due from other banks.....		2,853 73	-----	2,853 73
Actual cash on hand.....		17,414 00	12,795 08	30,209 08
Exchanges for clearing house.....		-----	-----	-----
Checks and other cash items.....		253 75	-----	253 75
Other resources.....		-----	-----	-----
Totals.....		\$320,678 37	\$318,909 39	\$639,647 76
LIABILITIES				
Capital stock paid in.....		\$50,000 00	\$10,000 00	\$60,000 00
Surplus.....		50,000 00	20,000 00	70,000 00
Undivided profits, less expenses and taxes paid.....		15,787 40	5,652 42	21,439 82
Other existing profits, collected, but not in undivided profits account.....		5,915 03	4,619 77	10,534 80
Bills payable (including certificates of deposit representing money borrowed).....		-----	-----	-----
Deposits, due to banks.....		-----	-----	-----
Dividends unpaid.....		-----	-----	-----
Individual deposits subject to check.....		184,041 38	-----	184,041 38
Savings deposits.....		-----	226,979 58	226,979 58
Demand certificates of deposit.....		2,132 75	-----	2,132 75
Time certificates of deposit.....		-----	49,883 95	49,883 95
Certified checks.....		45 00	-----	45 00
Cashier's checks.....		195 89	-----	195 89
State, county and municipal deposits.....		12,560 92	-----	12,560 92
Postal savings deposits.....		-----	1,833 67	1,833 67
Other liabilities.....		-----	-----	-----
Totals.....		\$320,678 37	\$318,909 39	\$639,647 76

190. "GARDEN CITY BANK AND TRUST COMPANY"—SAN JOSE.

Incorporated June 26, 1893.

OFFICERS.—T. S. Montgomery, President; J. J. Miller, Vice-President; W. G. Alexander, Secretary; A. B. Post, Cashier, Treasurer and Assistant Secretary; C. J. Tripp, Assistant Cashier and Trust Officer.
 DIRECTORS.—W. A. Hensley, T. S. Montgomery, W. G. Alexander, Chas. F. Crothers, M. E. Daily, Geo. E. Graft, John D. Kuster, Louis Samiksen, J. J. Miller, G. K. McDonald, A. B. Post.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....	\$589,511 81	\$1,045,176 00	\$50,000 00	\$50,000 00	\$1,734,687 81
Overdrafts.....	217 95				217 95
Bonds, warrants and other securities.....		431,616 50			431,616 50
Bank premises, furniture and fixtures.....	111,000 00				286,000 00
Safe deposit vaults.....		2,833 58			2,833 58
Other real estate owned.....		73,006 76	4,000 53	750 00	319,312 23
Due from reserve banks.....	241,404 94				1,006 02
Due from other banks.....	1,056 02				
Actual cash on hand.....	101,205 52	36,578 13	164 99	1,394 50	142,343 14
Exchanges for clearing house.....	5,658 56				5,658 56
Checks and other cash items.....					
Other resources.....	3,418 26				3,418 26
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court or (Personal property in accordance with provisions of trust) (Real property.....			4,700 00		4,700 00
Totals.....	\$1,056,563 06	\$1,766,800 97	\$59,956 52	\$52,144 50	\$2,935,465 05
LIABILITIES.					
Capital stock paid in.....					
Surplus.....	\$125,000 00	\$75,000 00			\$300,000 00
Undivided profits, less expenses and taxes paid.....	175,000 00	100,000 00			275,000 00
Other existing profits, collected, but not in undivided profits account.....	11,672 01	25,765 07			34,847 08
Bills payable (including certificates of deposit representing money borrowed).....	21,575 08		750 00	1,377 00	23,702 08
Notes rediscounted.....					
Deposits due to banks.....	14,638 76				14,638 76
Dividends unpaid.....	689,807 08				689,807 08
Individual deposits subject to check.....					
Savings deposits.....	10,690 11	1,443,150 47			1,443,150 47
Demand certificates of deposit.....					10,690 11
Time certificates of deposit.....		12,415 13			12,415 13
Certified checks.....	8,725 62				8,725 62
Cashier's checks.....					
State, county and municipal deposits.....		112,461 30			112,461 30
Postal savings deposits.....					
Other liabilities.....				767 50	767 50
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			9,206 52		9,206 52
Totals.....	\$1,056,563 06	\$1,766,800 97	\$59,956 52	\$52,144 50	\$2,935,465 05

192. TITLE INSURANCE AND TRUST COMPANY—LOS ANGELES.

Incorporated December 22, 1893.

OFFICERS—Wm. H. Allen, Jr., President; O. F. Brant, Vice-President and Manager; M. S. Hollman, Vice-President; O. P. Clark, Secretary and Treasurer; W. B. Brown, Assistant Secretary; John H. Coverley, Trust Officer.
DIRECTORS—Wm. H. Allen, Jr., O. F. Brant, M. S. Hollman, O. P. Clark, H. W. O'Melveny, Wm. H. Burnham, W. M. Caswell, W. R. Staats, C. E. Jones, Henry M. Robinson, Harry C. Allen.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts					
Overdrafts			\$240,516 63		\$240,516 63
Bank, warrants and other securities					
Bank premises, furniture and fixtures			269,862 50	\$100,000 00	369,862 50
Safe deposit vaults					
Other real estate owned					
Due from real estate banks			74,285 89		74,285 89
Actual cash on hand			23,924 02		23,924 02
Exchanges for clearing house			7 51		7 51
Cheques and other cash items					
Other resources			930 95		930 95
Personal assets received from executors, administrators, assignees, receivers or trustees			3,367 50		3,367 50
				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court or (Personal property in accordance with provisions of trust) (Real property			1,151,210 75		1,151,210 75
			733,934 97		733,934 97
Totals			\$2,518,041 13	\$100,000 00	\$2,618,041 13
LIABILITIES					
Capital stock paid in					
Surplus			\$100,000 00		\$100,000 00
Undivided profits, less expenses and taxes paid			300,000 00		300,000 00
Other payable profits, collected, but not in undivided profits account			82,567 97		82,567 97
Bills payable (including certificates of deposit representing money borrowed)			70,288 58		70,288 58
Notes rediscounted					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Time certificates of deposit					
Postal certificates of deposit					
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			5,000 00		5,000 00
Personal assets received from executors, administrators, assignees, receivers or trustees				Private trusts not under supervision of State Banking Department	
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court			1,960,185 28		1,960,185 28
Totals			\$2,518,041 13	\$100,000 00	\$2,618,041 13

193. THE CAPITAL BANKING AND TRUST COMPANY—SACRAMENTO.

Incorporated December 28, 1893.

OFFICERS—F. W. Biewener, President; Geo. C. Bassett, Vice-President; W. W. Bassett, Secretary and Treasurer and Cashier; F. W. Biewener, Jr., Assistant Cashier, Assistant Secretary and Assistant Treasurer.

DIRECTORS—W. W. Bassett, H. C. Muddox, Geo. C. Bassett, F. W. Biewener, Stephen S. Day.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$309,356 04	
Overdrafts				
Bonds, warrants, and other securities			172,204 90	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			6,000 00	
Due from reserve banks			53,149 10	
Due from other banks			20,000 00	
Actual cash on hand			11,037 01	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$571,747 05	
LIABILITIES				
Capital stock paid in				
Surplus			\$100,000 00	
Undivided profits, less expenses and taxes paid			2,000 00	
Other existing profits, collected, but not in undivided profits account			31,512 41	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks			10,000 00	
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			378,186 28	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			50,000 00	
Postal savings deposits				
Other liabilities			48 36	
Totals			\$571,747 05	

194. THE BANK OF GONZALES—GONZALES.

Incorporated January 20, 1894.

OFFICERS—J. R. Somavia, President; Joseph Juri, Vice-President; Geo. H. Bofinger, Secretary and Assistant Cashier; John Hargens, Treasurer; J. C. Lazier, Cashier.

DIRECTORS—J. C. Lazier, Joseph Juri, John Hargens, J. R. Somavia, Geo. C. Miller.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$202,904 64		
Overdrafts.....		230 19		
Bonds, warrants, and other securities.....		9,880 00		
Bank premises, furniture and fixtures.....		12,125 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		28,022 20		
Due from other banks.....		11,455 54		
Actual cash on hand.....				
Exchanges for clearing house.....		28 91		
Checks and other cash items.....		12 00		
Other resources.....				
Totals.....		\$264,668 48		
LIABILITIES				
Capital stock paid in.....		\$50,000 00		
Surplus.....		16,000 00		
Undivided profits, less expenses and taxes paid.....		367 17		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		10,000 00		
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		109,654 88		
Savings deposits.....				
Demand certificates of deposit.....		535 00		
Time certificates of deposit.....		78,111 43		
Carried checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$264,668 48		

197. UNION TRUST AND SAVINGS BANK OF PASADENA—PASADENA.

Incorporated February 1, 1895.

OFFICERS—H. I. Stuart, President; C. J. Hall, Vice-President and Trust Officer; E. H. Groenendyke, Vice-President; H. L. Mount, Secretary, Treasurer and Cashier; Wm. H. Magee, Assistant Cashier and Assistant Secretary; W. A. Barnes, Assistant Trust Officer.

DIRECTORS—H. I. Stuart, E. H. Groenendyke, Wm. H. Magee, E. S. Gosney, Frank S. Wallace, C. J. Hall, Frank C. Bolt, S. Washburn, Ed R. Braley, Henry M. Robinson, Freeman A. Ford.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....		\$2,120,475 00		\$50,000 00	\$2,170,475 00
Overdrafts.....					
Bonds, warrants and other securities.....		439,619 00	100,000 00	50,000 00	589,619 00
Bank premises, furniture and fixtures.....					
Safe deposit vaults.....		25,000 00			25,000 00
Other real estate owned.....		2,433 53			2,433 53
Due from reserve banks.....		462,178 63	49,414 10		511,593 03
Actual cash on hand.....		104,019 88	326 58		104,346 86
Exchanges for clearing house.....					
Checks and other cash items.....					
Other resources.....					
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court or (Personal property in accordance with provisions of trust) (Real property.....			735,132 42 377,305 49		735,132 42 377,305 49
Totals.....		\$3,153,746 34	\$1,262,178 99	\$100,000 00	\$4,515,925 33
LIABILITIES					
Capital stock paid in.....					
Surplus.....		\$225,000 00	\$100,000 00	\$100,000 00	\$325,000 00
Undivided profits, less expenses and taxes paid.....		55,000 00			55,000 00
Other existing profits, collected, but not in undivided profits account.....		12,290 19	1,321 61		14,181 80
Bills payable pending certificates of deposit representing money borrowed.....		1,540 70	5,515 30		7,056 00
Notes receivable.....					
Notes pledged to banks.....		6,422 40			6,422 40
Deposits unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....		2,423,334 87			2,423,334 87
Demand certificates of deposit.....					
Time certificates of deposit.....		373,316 09			373,316 09
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....					
Postal savings deposits.....		50,000 00			50,000 00
Other liabilities.....		6,872 09			6,872 09
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			1,000 00		1,000 00
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			1,153,742 08		1,153,742 08
Totals.....		\$3,153,746 34	\$1,262,178 99	\$100,000 00	\$4,515,925 33

198 AND 198A. BANK OF SANTA MONICA—SANTA MONICA.

Incorporated April 14, 1893.

OFFICERS—H. M. Gorham, President; W. S. Vawter, Vice-President; H. J. Englebrecht, Secretary, Treasurer and Cashier; C. H. Powers, Assistant Cashier; J. J. Townsend, Assistant Cashier.

DIRECTORS—A. P. Williamson, H. M. Gorham, N. H. Hamilton, A. C. Rogers, W. S. Vawter, H. J. Englebrecht, John S. Hunt.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$403,050 07	\$430,209 94	\$833,260 01
Overdrafts		543 25		543 25
Bonds, warrants, and other securities		13,369 15		13,369 15
Bank premises, furniture and fixtures		15,757 23		15,757 23
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		196,512 75	52,240 63	248,753 38
Due from other banks		10,000 00	20,000 00	30,000 00
Actual cash on hand		69,881 82	13,421 10	83,302 92
Exchanges for clearing house		3,436 54		3,436 54
Checks and other cash items		632 79		632 79
Other resources		235 83		235 83
Totals		\$713,430 43	\$515,871 67	\$1,229,302 10
LIABILITIES				
Capital stock paid in		\$75,000 00	\$35,000 00	\$110,000 00
Surplus		14,000 00	16,000 00	30,000 00
Undivided profits, less expenses and taxes paid		4,597 35	8,069 72	12,668 07
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		894 42		894 42
Dividends unpaid				
Individual deposits subject to check		551,366 44		551,366 44
Savings deposits			456,810 95	456,810 95
Demand certificates of deposit		1,074 99		1,074 99
Time certificates of deposit		44,562 31		44,562 31
Certified checks		61 15		61 15
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		5,482 33		5,482 33
Other liabilities		16,391 44		16,391 44
Totals		\$713,430 43	\$515,871 67	\$1,229,302 10

NOTE.—The above statement includes the business of the Sawtelle branch office.

200. TITLE GUARANTEE AND TRUST COMPANY—LOS ANGELES.

Incorporated October 28, 1895.

OFFICERS—L. C. Brand, President; E. W. Sargent, Vice-President; D. McPeak, Vice-President; A. F. Morlan, Secretary, Treasurer and Manager.
 DIRECTORS—A. F. Morlan, E. W. Sargent, J. B. Brokaw, W. H. Holliday, Irving W. Hellman, Marco H. Hellman, L. C. Brand, W. L. Graves, Daniel McPeak, Jas. Edmondson, Louis M. Cole.

Statement of June 23, 1915.

RECEIPTS	Trust		
	Commercial	Savings	Combined
Loans and discounts			
Overdrafts		\$27,300 00	\$170,000 00
Bonds, warrants and other securities			
Bank premises, furniture and fixtures		100,000 00	100,000 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		1,483 46	1,483 46
Due from other banks		23,700 00	40,400 00
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Other resources		700 57	700 57
Personal assets received from executors, administrators, assignees, receivers or trustees			{ Private trusts not under supervision of State Banking Department }
Trusts invested under order of court or (Personal property in accordance with provisions of trust) (Real property		20,024 55	20,024 55
Totals		\$172,508 58	\$822,508 58
LIABILITIES.			
Capital stock paid in			
Surplus			
Undivided profits, less expenses and taxes paid			
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)		\$125,000 00	\$250,000 00
Notes rediscounted		25,000 00	50,000 00
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities		1,000 00	1,000 00
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			{ Private trusts not under supervision of State Banking Department }
Personal assets received from executors, administrators, assignees, receivers or trustees			
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court		21,508 58	21,508 58
Totals		\$172,508 58	\$822,508 58

201. "THE BANK OF CAMPBELL"—CAMPBELL.

Incorporated July 13, 1896.

OFFICERS—C. N. Cooper, President; R. K. Thomas, Vice-President; John F. Duncan, Secretary, Treasurer, Manager and Cashier; Ralston Allison, Assistant Cashier and Assistant Secretary; Roy G. Archibald, Assistant Cashier.
 DIRECTORS—Chas. N. Cooper, John F. Duncan, S. G. Rodeck, J. C. Ainsley, J. L. Hagelin, W. H. Hinde, Ralston Allison, R. K. Thomas, E. I. Price.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$122,091 88	\$179,183 01	\$301,274 89
Overdrafts		45 39		45 39
Bonds, warrants, and other securities		33,547 32	690 34	34,237 66
Bank premises, furniture and fixtures			5,000 00	5,000 00
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		20,097 80	3,836 28	23,934 08
Due from other banks				
Actual cash on hand		8,491 66	3,844 92	12,336 58
Exchanges for clearing house				
Checks and other cash items		24 10		24 10
Other resources				
Totals		\$184,298 15	\$192,554 55	\$376,852 70

LIABILITIES			
Capital stock paid in		\$15,000 00	\$25,000 00
Surplus		15,000 00	27,000 00
Undivided profits, less expenses and taxes paid		7,771 50	7,771 50
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)		23,000 00	23,000 00
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check		81,506 84	81,506 84
Savings deposits			
Demand certificates of deposit			155,765 69
Time certificates of deposit		29,014 93	29,014 93
Certified checks			14,788 86
Cashier's checks			
State, county and municipal deposits		12,500 00	12,500 00
Postal savings deposits		504 88	504 88
Other liabilities			
Totals		\$184,298 15	\$376,852 70

202 AND 202A. BANK OF AMADOR COUNTY—JACKSON.

Incorporated November 23, 1896.

OFFICERS—J. Chichizola, President; A. Ginocchio, Vice-President; C. R. Downs, Vice-President; B. F. Taylor, Vice-President; C. L. Culbert, Secretary, Treasurer, Manager and Cashier; C. Gillis, Assistant Cashier.
 DIRECTORS—J. Chichizola, A. Ginocchio, B. F. Taylor, C. L. Culbert, G. E. Allen, C. R. Downs, Carlo Soracco, J. B. Grillo, W. F. Detert, W. J. McGee, V. J. Brignole.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$630,075 02		
Overdrafts		3,618 55		
Bonds, warrants, and other securities		262,358 20		
Bank premises, furniture and fixtures		6,900 00		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		189,694 48		
Due from other banks				
Actual cash on hand		108,066 80		
Exchanges for clearing house				
Checks and other cash items		206 17		
Other resources				
Totals		\$1,200,520 22		
LIABILITIES				
Capital stock paid in		\$100,000 00		
Surplus		25,000 00		
Undivided profits, less expenses and taxes paid		15,512 83		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		534,336 43		
Savings deposits				
Demand certificates of deposit		2,052 97		
Time certificates of deposit		441,704 08		
Certified checks				
Cashier's checks				
State, county and municipal deposits		30,000 00		
Postal savings deposits		31,714 77		
Other liabilities		199 54		
Totals		\$1,200,520 22		

NOTE.—The above statement includes the business of the Sutter Creek branch office.

203 AND 203A. UNION SAFE DEPOSIT BANK—STOCKTON.

Incorporated April 21, 1897.

OFFICERS—E. C. Stewart, President; J. A. Plummer, Vice-President; W. K. Gill, Secretary, Manager and Cashier; J. J. Priestley, Cashier Lockeford Branch.
 DIRECTORS—F. G. Warren, J. A. Merz, G. F. Hudson, Forrest Foote, Albert Mallett, J. V. Craviotto, E. C. Stewart, J. L. Blossom, S. E. Latta, J. A. Plummer, R. R. Reibenstein.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$274,761 81	\$285,575 92	\$560,337 73
Overdrafts-----			
Bonds, warrants, and other securities-----		72,883 13	72,883 13
Bank premises, furniture and fixtures-----	4,000 00		4,000 00
Safe deposit vaults-----	15,000 00		15,000 00
Other real estate owned-----	13,238 82		13,238 82
Due from reserve banks-----	14,289 98	7,090 66	21,380 64
Due from other banks-----			
Actual cash on hand-----	23,043 78	16,623 55	39,667 33
Exchanges for clearing house-----	2,171 15		2,171 15
Checks and other cash items-----			
Other resources-----			
Totals-----	\$354,863 48	\$382,123 26	\$736,986 74
LIABILITIES			
Capital stock paid in-----	\$117,700 00		\$152,700 00
Surplus-----	8,700 00		8,700 00
Undivided profits, less expenses and taxes paid-----	896 60		896 60
Other existing profits, collected, but not in undivided profits account-----	3,227 86	6,994 63	10,222 49
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	156 00		156 00
Savings deposits-----	207,027 69		207,027 69
Demand certificates of deposit-----	13,879 66	274,385 43	274,385 43
Time certificates of deposit-----		3,243 20	13,879 66
Certified checks-----	3,270 67		3,270 67
Cashier's checks-----	5 00		5 00
State, county and municipal deposits-----		62,500 00	62,500 00
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$354,863 48	\$382,123 26	\$736,986 74

NOTE.—The above statement includes the business of the Lockeford branch office.

204. THE COMMERCIAL SAVINGS BANK OF MERCED—MERCED.

Incorporated June 8, 1909.

OFFICERS—L. G. Worden, President; S. F. B. Morse, Vice-President; H. K. Huls, Vice-President; J. B. Hart, Secretary, Treasurer and Cashier; E. P. Sheridan, Assistant Cashier.
 DIRECTORS—L. G. Worden, S. F. B. Morse, Wm. H. Crocker, J. B. Garibaldi, Geo. S. Bloss, Jr., E. T. Cunningham, H. K. Huls.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....		\$655,464 77	
Overdrafts.....			
Bonds, warrants, and other securities.....		45,045 00	
Bank premises, furniture and fixtures.....		83,500 00	
Safe deposit vaults.....		8,000 00	
Other real estate owned.....		760 16	
Due from reserve banks.....		108,135 66	
Due from other banks.....			
Actual cash on hand.....		21,739 87	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$922,705 46	
LIABILITIES			
Capital stock paid in.....			
Surplus.....		\$100,000 00	
Undivided profits, less expenses and taxes paid.....		25,000 00	
Other existing profits, collected, but not in undivided profits account.....		3,390 48	
Bills payable including certificates of deposit representing money borrowed.....		8,302 58	
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		751,712 40	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		34,300 00	
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$922,705 46	

206. TUOLUMNE COUNTY BANK—SONORA.

Incorporated May 12, 1898.

OFFICERS—Geo. W. Johnson, President; J. B. Curtin, Vice-President; C. A. Belli, Secretary, Treasurer and Cashier; W. E. Burden, Assistant Cashier; George A. Griffin, Assistant Cashier.
 DIRECTORS—Geo. W. Johnson, J. B. Curtin, John Raggio, E. L. Rehm, Geo. Mundorf, Garnet T. Barron, Paul Morris, J. E. Baer, E. Meyer, J. Gondolfo, C. H. Segerstrom, C. A. Belli, T. F. McGovern.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$872,049 08	
Overdrafts-----			
Bonds, warrants, and other securities-----		29,000 00	
Bank premises, furniture and fixtures-----		1 00	
Safe deposit vaults-----			
Other real estate owned-----		35,484 19	
Due from reserve banks-----			
Due from other banks-----		8,500 00	
Actual cash on hand-----			
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$445,034 22	
LIABILITIES			
Capital stock paid in-----		\$50,000 00	
Surplus-----		13,000 00	
Undivided profits, less expenses and taxes paid-----		6,789 11	
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		350,255 11	
Demand certificates of deposit-----			
Time certificates of deposit-----		40 00	
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		25,000 00	
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$445,034 22	

207. MARIN COUNTY SAVINGS BANK—SAN RAFAEL.

Incorporated January 30, 1899.

OFFICERS—S. H. Cheda, President; Fred W. Dickson, Vice-President; Geo. C. Hansen, Secretary, Treasurer and Cashier; P. C. Scheer, Assistant Cashier; Geo. A. Cheda, Assistant Cashier.

DIRECTORS—S. H. Cheda, Thos. Hansen, Geo. C. Hansen, H. L. Smith, Fred W. Dickson.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$677,551 44	
Overdrafts				
Bonds, warrants, and other securities			138,475 86	
Bank premises, furniture and fixtures			5,750 00	
Safe deposit vaults			3,250 00	
Other real estate owned			21,516 84	
Due from reserve banks			20,677 66	
Due from other banks				
Actual cash on hand			18,347 32	
Exchanges for clearing house			807 25	
Checks and other cash items			1 00	
Other resources				
Totals			\$886,377 37	
LIABILITIES				
Capital stock paid in				
Surplus			\$30,000 00	
Undivided profits, less expenses and taxes paid			32,000 00	
Other existing profits, collected, but not in undivided profits account			12,810 11	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			766,567 26	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			25,000 00	
Postal savings deposits				
Other liabilities				
Totals			\$886,377 37	

209. BANK OF HEMET—HEMET.

Incorporated May 12, 1899.

OFFICERS—W. F. Whittier, President; Alger Fast, Vice-President; F. L. Thomas, Secretary, Treasurer and Cashier; A. M. Hogue, Assistant Cashier; C. P. Carl, Assistant Cashier.

DIRECTORS—W. F. Whittier, Alger Fast, F. L. Thomas, W. J. Weatherly, John M. Clayton.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$94,951 94	\$67,600 00	\$162,551 94
Overdrafts		62 25		62 25
Bonds, warrants, and other securities		18,500 00		18,500 00
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned		98,207 14	2,076 81	100,283 95
Due from reserve banks				
Due from other banks		17,013 91	5,310 33	22,324 24
Actual cash on hand		54 07		54 07
Exchanges for clearing house		638 97		638 97
Checks and other cash items		175 00		175 00
Other resources				
Totals		\$229,603 28	\$74,987 14	\$304,590 42
LIABILITIES				
Capital stock paid in		\$24,000 00	\$1,000 00	\$25,000 00
Surplus		36,000 00	24,000 00	60,000 00
Undivided profits, less expenses and taxes paid		1,883 01	3,008 71	4,891 72
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		152,317 91		152,317 91
Savings deposits				
Demand certificates of deposit		15,243 46	46,978 43	62,221 89
Time certificates of deposit				
Certified checks				
Cashier's checks		158 90		158 90
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$229,603 28	\$74,987 14	\$304,590 42

212 AND 212A. BANK OF TOMALES—TOMALES.

Incorporated March 12, 1900.

OFFICERS—D. B. Burbank, President; Wm. Bassett, Vice-President; H. P. Bostick, Secretary, Treasurer, Manager and Cashier; L. W. Beede, Assistant Cashier and Assistant Secretary; A. V. Williams, Point Reyes, Assistant Cashier.

DIRECTORS—D. B. Burbank, J. Warren Dutton, Edwin Bean, John Cerini, Wm. Bassett.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$91,488 00	\$321,500 00	\$412,988 00
Overdrafts.....		43,725 62	43,725 62
Bonds, warrants, and other securities.....		8,300 00	8,300 00
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....		41,897 43	41,897 43
Due from reserve banks.....	39,975 94	15,808 26	55,784 20
Due from other banks.....			
Actual cash on hand.....		7,749 43	7,749 43
Exchanges for clearing house.....	6,276 02		6,276 02
Checks and other cash items.....	45 00	10,000 00	10,045 00
Other resources.....			
Totals.....	\$137,779 96	\$448,980 74	\$586,760 70
LIABILITIES			
Capital stock paid in.....	\$40,000 00	\$60,000 00	\$100,000 00
Surplus.....	10,000 00	15,000 00	25,000 00
Undivided profits, less expenses and taxes paid.....	733 39	5,493 89	6,227 28
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	88,513 35		88,513 35
Savings deposits.....		322,322 00	322,322 00
Demand certificates of deposit.....			
Time certificates of deposit.....		10,164 85	10,164 85
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		36,000 00	36,000 00
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$137,779 96	\$448,980 74	\$586,760 70

NOTE.—The above statement includes the business of the Point Reyes branch office.

* Deficit.

213. "DEL NORTE COUNTY BANK"—CRESCENT CITY.

Incorporated March 16, 1900.

OFFICERS—Jacob Marhoffer, President; Henry E. Westbrook, Vice-President; Fred Frantz, Secretary and Cashier; J. B. Endert, Treasurer.

DIRECTORS—Jacob Marhoffer, Fred Frantz, T. B. Cutler, Henry E. Westbrook, J. B. Endert.

Statement of June 23, 1915.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts.....			\$84,866 48	\$59,000 00	\$143,866 48
Overdrafts.....			9 22		9 22
Bonds, warrants, and other securities.....			87,324 25	6,990 00	94,314 25
Bank premises, furniture and fixtures.....			4,700 00		4,700 00
Safe deposit vaults.....					
Other real estate owned.....			5,000 00		5,000 00
Due from reserve banks.....			42,915 50	2,519 13	45,434 63
Due from other banks.....			348 64		348 64
Actual cash on hand.....			9,340 94	8,743 02	18,283 96
Exchanges for clearing house.....					
Checks and other cash items.....			1,461 80		1,461 80
Other resources.....					
Totals.....			\$236,366 83	\$77,252 15	\$313,618 98
LIABILITIES					
Capital stock paid in.....			\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....			4,000 00	1,100 00	5,100 00
Undivided profits, less expenses and taxes paid.....			5,200 27	1,573 27	6,773 54
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Deposits, due to banks.....					
Deposits, due to banks.....					
Dividends unpaid.....			95,321 12		95,321 12
Individual deposits subject to check.....					
Savings deposits.....				64,578 88	64,578 88
Demand certificates of deposit.....			1,734 50		1,734 50
Time certificates of deposit.....			76,852 37		76,852 37
Certified checks.....			19 35		19 35
Cashier's checks.....			36 00		36 00
State, county and municipal deposits.....			12,000 00		12,000 00
Postal savings deposits.....			1,203 22		1,203 22
Other liabilities.....					
Totals.....			\$236,366 83	\$77,252 15	\$313,618 98

214. "CALAVERAS COUNTY BANK"—ANGELS CAMP.

Incorporated April 3, 1900.

OFFICERS—John Raggio, President; Warren Rose, Vice-President; D. Muscio, Secretary, Treasurer and Cashier; Anthony Vegia, Assistant Cashier and Assistant Secretary.
 DIRECTORS—John Raggio, Warren Rose, W. O. Meyers, James Lagomarsino, J. A. Feirano, C. H. Wood, M. H. Manuel, P. F. Pache, Thos. J. Moran.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$136,391 57	\$294,860 00	\$431,251 57
Overdrafts.....		334 62		334 62
Bonds, warrants, and other securities.....		93,378 02	46,431 50	139,809 52
Bank premises, furniture and fixtures.....			7,500 00	7,500 00
Safe deposit vaults.....				
Other real estate owned.....		65,252 36	19,760 35	85,012 71
Due from reserve banks.....				
Due from other banks.....		18,207 64	18,177 64	36,385 28
Actual cash on hand.....		610 00		610 00
Exchanges for clearing house.....				
Checks and other cash items.....			6,500 00	6,500 00
Other resources.....				
Totals.....		\$314,194 21	\$393,229 49	\$707,423 70
LIABILITIES				
Capital stock paid in.....		\$65,000 00	\$35,000 00	\$100,000 00
Surplus.....		5,000 00	1,000 00	6,000 00
Undivided profits, less expenses and taxes paid.....		1,021 48		1,021 48
Other existing profits, collected, but not in undivided profits account.....		4,807 80	8,473 43	13,281 23
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		50 00		50 00
Dividends unpaid.....				
Individual deposits subject to check.....		167,931 88		167,931 88
Savings deposits.....				
Demand certificates of deposit.....			348,756 06	348,756 06
Time certificates of deposit.....		193 05		193 05
Certified checks.....		4,050 00		4,050 00
Cashier's checks.....				
State, county and municipal deposits.....		2,284 37		2,284 37
Postal savings deposits.....		43,371 58		43,371 58
Other liabilities.....		20,484 05		20,484 05
Totals.....		\$314,194 21	\$393,229 49	\$707,423 70

216. "TRINITY COUNTY BANK"—WEAVERVILLE.

Incorporated September 13, 1900.

OFFICERS—C. H. Edwards, President; Herbert Gray, Vice-President, Secretary, Treasurer, Manager and Cashier.
 DIRECTORS—C. H. Edwards, Herbert Gray, M. E. Gray.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$91,156 52	\$27,606 14	\$118,762 66
Overdrafts		306 59		306 59
Bonds, warrants, and other securities		5,609 75	11,000 00	16,609 75
Bank premises, furniture and fixtures		2,501 87	3,500 00	6,001 87
Safe deposit vaults				
Other real estate owned		8,636 92		8,636 92
Due from reserve banks		10,003 43		10,003 43
Due from other banks		3,673 29		3,673 29
Actual cash on hand		9,009 96	2,266 08	11,276 04
Exchanges for clearing house				
Checks and other cash items				
Other resources		4,519 29		4,519 29
Totals		\$135,417 32	\$44,372 22	\$179,789 54
LIABILITIES				
Capital stock paid in		\$20,000 00	\$5,000 00	\$25,000 00
Surplus		6,250 00		6,250 00
Undivided profits, less expenses and taxes paid		3,768 15	1,310 87	5,079 02
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		96,188 13		96,188 13
Demand certificates of deposit			38,061 35	38,061 35
Time certificates of deposit		6,185 70		6,185 70
Certified checks		2 40		2 40
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		3,022 94		3,022 94
Other liabilities				
Totals		\$135,417 32	\$44,372 22	\$179,789 54

217 AND 217A. "NEVADA COUNTY BANK"—GRASS VALLEY.

Incorporated October 12, 1900.

OFFICERS—W. H. Martin, Vice-President; G. J. Rector, Secretary and Treasurer; A. H. Mooser, Cashier; E. M. Rector, Cashier at Branch; W. D. Harris, Manager at Branch.
 DIRECTORS—C. L. Muller, W. H. Martin, G. J. Rector, A. L. Gill, A. H. Mooser, E. M. Rector.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$174,257 94	\$413,010 36	\$587,268 30
Overdrafts.....	57 69		57 69
Bonds, warrants, and other securities.....	81,889 00	538,415 30	620,304 30
Bank premises, furniture and fixtures.....		4,131 17	4,131 17
Safe deposit vaults.....		2,163 33	2,163 33
Other real estate owned.....		3,649 78	3,649 78
Due from reserve banks.....	61,108 52	75,498 05	136,606 57
Due from other banks.....	248 67		248 67
Actual cash on hand.....	42,530 98	18,741 62	61,272 60
Exchanges for clearing house.....			
Checks and other cash items.....	6,248 54		6,248 54
Other resources.....	12,839 08		12,839 08
Totals.....	\$379,180 42	\$1,055,609 61	\$1,434,790 03
LIABILITIES			
Capital stock paid in.....	\$3,500 00	\$36,500 00	\$150,000 00
Surplus.....		4,500 00	4,500 00
Undivided profits, less expenses and taxes paid.....	639 51	11,376 66	12,016 17
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	269,749 88		269,749 88
Savings deposits.....		897,897 89	897,897 89
Demand certificates of deposit.....	12,700 53		12,700 53
Time certificates of deposit.....	2,000 00		2,000 00
Certified checks.....	590 50		590 50
Cashier's checks.....			
State, county and municipal deposits.....	40,000 00	35,000 00	75,000 00
Postal savings deposits.....		10,335 06	10,335 06
Other liabilities.....			
Totals.....	\$379,180 42	\$1,055,609 61	\$1,434,790 03

NOTE.—The above statement includes the business of the Nevada City branch office.

218. VENTURA SAVINGS BANK—VENTURA.

Incorporated December 31, 1900.

OFFICERS—E. P. Foster, President; A. Bernhelm, Vice-President; J. H. Chaffee, Vice-President and Cashier; J. A. Walker, Secretary and Treasurer.
 DIRECTORS—E. P. Foster, A. Bernhelm, J. A. Chaffee, J. A. Walker, S. H. Percy, C. G. Bartlett, Geo. E. Farrand.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts				
Overdrafts			\$536,646 86	
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			40,246 71	
Due from other banks				
Actual cash on hand			9,500 00	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$606,393 57	
LIABILITIES				
Capital stock paid in				
Surplus			\$100,000 00	
Undivided profits, less expenses and taxes paid			25,000 00	
Other existing profits, collected, but not in undivided profits account			34,564 53	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			443,908 04	
Demand certificates of deposit				
Time certificates of deposit			2,921 00	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$606,393 57	

219. STATE BANK OF SAN PEDRO—SAN PEDRO.

Incorporated January 7, 1901.

OFFICERS—Edward Mahar, President; Marco H. Hellman, Vice-President; A. G. Sepulveda, Secretary, Treasurer and Cashier; Lon T. Johnson, Assistant Cashier and Assistant Secretary.

DIRECTORS—Edward Mahar, Marco H. Hellman, Dr. R. W. Hill, A. G. Sepulveda, R. D. Sepulveda, Benj. E. Page, S. Aronson.

Statement of June 23, 1915.

RESOURCES	Statement of June 23, 1915.		
	Commercial department	Savings department	Combined
Loans and discounts.....	\$225,727 44	\$228,073 31	\$453,800 75
Overdrafts.....	8 80		8 80
Bonds, warrants, and other securities.....	38,711 64		38,711 64
Bank premises, furniture and fixtures.....	60,115 92	20,000 00	80,115 92
Safe deposit vaults.....	4,545 00	870 00	5,415 00
Other real estate owned.....	23,903 26	1,200 00	25,103 26
Due from reserve banks.....		11,173 38	11,173 38
Due from other banks.....	34,144 71		34,144 71
Actual cash on hand.....	4,224 75	13,134 04	17,358 79
Exchanges for clearing house.....	2,526 28		2,526 28
Checks and other cash items.....	26 90		26 90
Other resources.....			
Totals.....	\$393,934 70	\$274,450 73	\$668,385 43
LIABILITIES			
Capital stock paid in.....	\$57,325 00	\$35,775 00	\$93,100 00
Surplus.....	4,305 00	1,435 00	5,740 00
Undivided profits, less expenses and taxes paid.....	1,804 75	6,429 11	8,233 86
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	35,000 00		35,000 00
Deposits, due to banks.....			
Deposits, due to banks.....	40 00		40 00
Dividends unpaid.....	238,854 67	229,342 47	468,197 14
Individual deposits subject to check.....			
Savings deposits.....	24,300 35	11,402 15	35,702 50
Demand certificates of deposit.....	80 52		80 52
Time certificates of deposit.....	3,998 61		3,998 61
Certified checks.....	28,000 00		28,000 00
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	225 80	67 00	292 80
Other liabilities.....			
Totals.....	\$393,934 70	\$274,450 73	\$668,385 43

220. COVINA VALLEY SAVINGS BANK—COVINA.

Incorporated April 1, 1901.

OFFICERS—A. P. Kerkhoff, President; W. M. Griswold, Vice-President; M. Leonhardt, Secretary, Treasurer and Cashier; Robert M. Philico, Assistant Cashier.
 DIRECTORS—A. P. Kerkhoff, W. M. Griswold, Marco H. Hellman, W. H. Holliday, H. M. Houser, J. R. Elliott, Geo. E. Anderson.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$188,567 35	
Overdrafts-----			2,600 00	
Bonds, warrants, and other securities-----			7,000 00	
Bank premises, furniture and fixtures-----				
Safe deposit vaults-----				
Other real estate owned-----			7,000 00	
Due from reserve banks-----			16,746 20	
Due from other banks-----				
Actual cash on hand-----			4,067 44	
Exchanges for clearing house-----				
Checks and other cash items-----			40 00	
Other resources-----				
Totals-----			\$226,080 99	
LIABILITIES				
Capital stock paid in-----			\$25,000 00	
Surplus-----			10,000 00	
Undivided profits, less expenses and taxes paid-----			19,861 41	
Other existing profits, collected, but not in undivided profits account-----			2,971 18	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----				
Demand certificates of deposit-----			121,348 80	
Time certificates of deposit-----				
Certified checks-----			46,899 60	
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$226,080 99	

221. FIRST BANK OF KERN—BAKERSFIELD.

Incorporated April 3, 1901.

OFFICERS—G. J. Planz, President; F. M. Noriega, Vice-President; Arthur S. Crites, Vice-President, Secretary and Treasurer; Louis V. Olcese, Vice-President; E. B. Duncan, Cashier; E. C. O. Boyle, Assistant Cashier and Assistant Secretary.

DIRECTORS—G. J. Planz, F. M. Noriega, A. J. Crites, L. P. St. Clair, W. B. Robb, I. D. Iler, M. H. Warren, Louis V. Olcese.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----			\$419,377 71
Overdrafts-----	\$221,628 55	\$197,749 16	311 95
Bonds, warrants, and other securities-----	311 95		128,600 00
Bank premises, furniture and fixtures-----	45,400 00		15,000 00
Safe deposit vaults-----			
Other real estate owned-----			832 70
Due from reserve banks-----	19,392 92	12,053 72	31,346 64
Due from other banks-----			
Actual cash on hand-----	17,657 71	6,643 91	24,281 62
Exchanges for clearing house-----	6,477 91		6,477 91
Checks and other cash items-----	487 24		487 24
Other resources-----	131 95		131 95
Totals-----	\$311,388 23	\$315,479 49	\$626,867 72
LIABILITIES			
Capital stock paid in-----			\$100,000 00
Surplus-----	\$75,000 00	\$25,000 00	10,000 00
Undivided profits, less expenses and taxes paid-----	23,746 85	10,000 00	23,746 85
Other existing profits, collected, but not in undivided profits account-----			15,720 54
Bills payable (including certificates of deposit representing money borrowed)-----	9,171 76	6,548 78	
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	198,559 30		198,559 30
Demand certificates of deposit-----			191,122 45
Time certificates of deposit-----	2,697 71	191,122 45	2,697 71
Certified checks-----			21,431 52
Cashier's checks-----	364 90	21,431 52	364 90
State, county and municipal deposits-----	1,847 71		1,847 71
Postal savings deposits-----		50,000 00	50,000 00
Other liabilities-----		11,376 74	11,376 74
Totals-----	\$311,388 23	\$315,479 49	\$626,867 72

222. BANK OF ARBUCKLE—ARBUCKLE.

Incorporated June 24, 1901.

OFFICERS—George C. Meckfessel, President; C. B. Morrison, Vice-President; J. E. Cain, Secretary, Treasurer and Cashier.
 DIRECTORS—George C. Meckfessel, C. B. Morrison, H. V. Traynham, J. E. Cain, Asa Kalfsbeek.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$128,472 63		
Overdrafts-----		64 58		
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----		44,464 00		
Safe deposit vaults-----		7,800 00		
Other real estate owned-----				
Due from reserve banks-----		32,817 00		
Due from other banks-----				
Actual cash on hand-----		12,514 95		
Exchanges for clearing house-----		24 00		
Checks and other cash items-----		102 31		
Other resources-----				
Totals-----		\$226,259 47		
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$50,000 00		
Undivided profits, less expenses and taxes paid-----		13,500 00		
Other existing profits, collected, but not in undivided profits account-----		7,056 16		
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		68,565 01		
Savings deposits-----				
Demand certificates of deposit-----		5,829 16		
Time certificates of deposit-----		71,308 91		
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----		9,900 00		
Postal savings deposits-----				
Other liabilities-----		10 23		
Totals-----		\$226,259 47		

223. VALLEY SAVINGS BANK—SANTA MARIA.

Incorporated August 31, 1901.

OFFICERS—W. H. Rice, President; M. Thornburg, Vice-President; Paul O. Tietzen, Secretary; Thos. B. Adam, Treasurer and Cashier.
DIRECTORS—W. H. Rice, M. Thornburg, A. J. Souza, John G. Prall, Sr., P. O. Tietzen.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	-----	\$275,082 00	-----
Overdrafts.....	-----	-----	-----
Bonds, warrants, and other securities.....	-----	26,489 30	-----
Bank premises, furniture and fixtures.....	-----	6,750 00	-----
Safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	5,000 00	-----
Due from reserve banks.....	-----	5,664 84	-----
Due from other banks.....	-----	-----	-----
Actual cash on hand.....	-----	6,018 34	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	259 45	-----
Other resources.....	-----	-----	-----
Totals.....	-----	\$925,163 93	-----
LIABILITIES			
Capital stock paid in.....	-----	-----	-----
Surplus.....	-----	\$25,000 00	-----
Undivided profits, less expenses and taxes paid.....	-----	25,000 00	-----
Bills payable (including certificates of deposit representing money borrowed).....	-----	9,877 80	-----
Deposits, due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	232,381 96	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	21,204 17	-----
Certified checks.....	-----	-----	-----
Cashier's checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	11,700 00	-----
Postal savings deposits.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	-----	\$925,163 93	-----

224. CALIFORNIA STATE BANK OF SAN BERNARDINO—SAN BERNARDINO.

Incorporated August 2, 1901.

OFFICERS—J. L. Oakley, President; H. H. Ham, Vice-President; W. S. Boggs, Secretary, Treasurer and Cashier.
 DIRECTORS—J. L. Oakley, H. H. Ham, J. R. McKinley, W. S. Boggs, Dr. J. N. Baylis, Dr. W. H. Stiles, Irving G. Davis.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$239,859 56		
Overdrafts.....		17 59		
Bonds, warrants, and other securities.....		202,405 33		
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....		5,186 57		
Other real estate owned.....		2,980 00		
Due from reserve banks.....		79,584 81		
Due from other banks.....		5,545 81		
Actual cash on hand.....		37,331 68		
Exchanges for clearing house.....		6,724 08		
Checks and other cash items.....		415 32		
Other resources.....				
Totals.....		\$580,050 75		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$100,000 00		
Undivided profits, less expenses and taxes paid.....		13,000 00		
Other existing profits, collected, but not in undivided profits account.....		6,959 83		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		3,228 25		
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....		248,350 67		
Demand certificates of deposit.....		4,008 76		
Time certificates of deposit.....		155,605 99		
Certified checks.....		31 50		
Cashier's checks.....		20 00		
State, county and municipal deposits.....		43,500 00		
Postal savings deposits.....		5,345 75		
Other liabilities.....				
Totals.....		\$580,050 75		

\$780 504 00

TOTALS-----

226. PASADENA TRUST AND SAVINGS BANK—PASADENA.

Incorporated September 14, 1901.

Officers—A. E. Edwards, President; John McDonald, Vice-President; H. A. Doty, Secretary and Treasurer; Guy H. Wood, Assistant Secretary and Assistant Treasurer; W. D. Lacey, Trust Officer.
 Directors—Wm. H. Vedder, John McDonald, A. K. McQuilling, J. Foster Rhodes, F. C. E. Mattison, F. G. Cruickshank, Harry Gray, Don C. Porter, R. I. Rogers, H. C. Hotelling, A. E. Edwards.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts		\$2,127,488 00			\$2,127,488 00
Overdrafts					
Bonds, warrants and other securities					
Bank premises, furniture and fixtures					
Safe deposit vaults		210,705 22	\$37,228 06	\$51,025 00	319,558 28
Other real estate owned					
Due from reserve banks		2,111 00			2,111 00
Actual cash on hand		182,691 43	21,243 85	125 00	174,060 28
Exchanges for clearing house		91,233 51	10 84		91,244 35
Checks and other cash items					
Other resources					
Personal assets received from executors, administrators, assignees, receivers or trustees			238 68		238 68
Trusts invested under order of court or (Personal property in accordance with provisions of trust) (Real property)			79,644 47 108,085 00	Private trusts not under supervision of State Banking Department	79,644 47 108,085 00
Totals		\$2,581,229 16	\$266,470 90	\$51,750 00	\$2,902,450 06
LIABILITIES					
Capital stock paid in					
Surplus		\$100,000 00	\$50,000 00	\$50,000 00	\$200,000 00
Undivided profits, less expenses and taxes paid		182,500 00	5,750 00	1,750 00	110,000 00
Other existing profits, collected, but not in undivided profits account		8,507 88	1,765 80		10,333 68
Bills payable (including certificates of deposit representing money borrowed)					
Notes rediscounted					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits		2,130,377 28			2,130,377 28
Demand certificates of deposit					
Time certificates of deposit		152,765 78			152,765 78
Certified checks					
Cashier's checks					
State, county and municipal deposits		60,000 00			60,000 00
Postal savings deposits					
Other liabilities		18 22			18 22
Trust department					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers or trustees					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court			208,955 10		208,955 10
Totals		\$2,581,229 16	\$266,470 90	\$51,750 00	\$2,902,450 06

NOTE.—Added trust department July 3, 1914. Changed name from Pasadena Savings and Trust Company January 11, 1915.

227. THE OLD BANK—HANFORD.

Incorporated November 26, 1901.

OFFICERS—F. R. Hight, President and Manager; P. McRae, Vice-President; J. J. Hight, Secretary, Treasurer and Cashier.
 DIRECTORS—P. McRae, F. R. Hight, Chas. Kreyenhagen, Jos. Schreger, Jas. J. Hight, N. Weisbaum, A. A. Biddle (same Mrs. Alish A. Biddle).

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$607,374 52		
Overdrafts		2,414 36		
Bonds, warrants, and other securities		30,150 23		
Bank premises, furniture and fixtures		19,000 00		
Safe deposit vaults				
Other real estate owned		3,000 00		
Due from reserve banks		51,648 51		
Due from other banks		1,028 36		
Actual cash on hand		44,106 15		
Exchanges for clearing house				
Checks and other cash items		500 73		
Other resources		1,371 23		
Totals		\$700,594 09		
LIABILITIES				
Capital stock paid in				
Surplus		\$50,000 00		
Undivided profits, less expenses and taxes paid		30,000 00		
Other existing profits, collected, but not in undivided profits account		28,383 05		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		70,000 00		
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		427,537 09		
Demand certificates of deposit				
Time certificates of deposit		13,200 85		
Certified checks		121,952 94		
Cashier's checks				
State, county and municipal deposits		100 00		
Postal savings deposits		19,420 16		
Other liabilities				
Totals		\$700,594 09		

228, 288A AND 228B. LOS ANGELES TRUST AND SAVINGS BANK—LOS ANGELES.

Incorporated January 17, 1902.

OFFICERS—J. C. Drake, President; M. H. Flint and H. W. O'Melveny, Vice-Presidents; W. R. Hervey, Vice-President and Manager, Trust Department; Jay Spence, Secretary, Treasurer and Cashier; Ralph Day, C. F. Seidel, J. M. Rugg, J. R. Henderson, Assistant Cashiers; W. B. Stringfellow, Assistant Secretary; Bruce H. Grigsby, John D. Carson, Assistant Secretaries and Trust Officers; N. M. Converse, Assistant Trust Officer.

DIRECTORS—J. C. Drake, M. H. Flint, H. W. O'Melveny, John P. Burke, H. M. Robinson, Geo. I. Cochran, John S. Crayens, J. M. Elliott, W. R. Straus, W. M. Garland, W. E. Hampton, Godfrey Holterhoff, Jr., Stoddard Jess, Gail B. Johnson, W. L. Stewart, L. Lindsay, A. H. Nafziger, E. S. Pauly, Geo. S. Phillips, W. R. Hervey, Jay Spence.

Statement of June 23, 1915.

RESOURCES	Commercial		Savings	Trust		Combined
				Court trusts	Private trusts	
Loans and discounts.....	\$8,764,845 67		\$9,533,630 51	\$250,000 00	\$100,000 00	\$13,648,476 18
Overdrafts.....	2,318 08					2,318 08
Bonds, warrants and other securities.....	1,206,591 55		1,203,211 35			2,409,802 90
Bank promises, furniture and fixtures.....	100,000 00		850,000 00			950,000 00
Safe deposit vaults.....			100,000 00			100,000 00
Other real estate owned.....	1 00					1 00
Due from reserve banks.....	958,594 52		1,523,962 12	101,761 85	26,582 39	2,610,900 88
Due from other banks.....	49,941 35					49,941 35
Actual cash on hand.....	508,469 95		422,483 91			1,020,953 86
Exchanges for clearing house.....	82,033 70		8,342 84			90,376 54
Checks and other cash items.....	58,327 84		67 53			58,395 37
Other resources.....	27,892 00			2,813 59	704 72	31,550 31
Personal assets received from executors, administrators, assignees, receivers, or trustees.....					Private trusts not under supervision of State Banking Department	
Trusts invested under order of court or (Personal property in accordance with provisions of trust) (Real property).....				3,307,863 58		3,307,863 58
Totals.....	\$6,958,955 66		\$13,641,698 26	\$1,428,640 28	\$127,287 11	\$25,156,581 31
LIABILITIES.						
Capital stock paid in.....						
Surplus.....	\$900,000 00		\$400,000 00	\$100,000 00		\$1,300,000 00
Undivided profits, less expenses and taxes paid.....	600,000 00		600,000 00	150,000 00		1,350,000 00
Other existing profits, collected, but not in undivided profits account.....	211,280 10				27,287 11	238,567 21
Bills payable (including certificates of deposit representing money borrowed).....						
Notes rediscounted.....						
Deposits due to banks.....	314,924 38		130,000 00			444,924 38
Dividends unpaid.....						
Individual deposits subject to check.....	4,387,775 11					4,387,775 11
Savings deposits.....			11,135,669 10			11,135,669 10
Demand certificates of deposit.....	21,048 52					21,048 52
Time certificates of deposit.....			1,376,999 16			1,376,999 16
Certified checks.....						
Cashier's checks.....	40,719 48					40,719 48
State, county and municipal deposits.....	188,800 21					188,800 21
Postal savings deposits.....	150,334 41					150,334 41
Other liabilities.....	98,244 73					98,244 73
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	45,828 52			10,000 00		55,828 52
Personal assets received from executors, administrators, assignees, receivers or trustees.....					Private trusts not under supervision of State Banking Department	
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....				4,108,640 28		4,108,640 28
Totals.....	\$6,958,955 66		\$13,641,698 26	\$1,428,640 28	\$127,287 11	\$25,156,581 31

NOTE.—The above statement includes the business of the Pico street and Grant avenue, and the Second and Spring street branch offices.

229. LONG BEACH SAVINGS BANK AND TRUST COMPANY—LONG BEACH.

Incorporated February 1, 1902.

OFFICERS—Geo. H. Bixby, President; P. E. Hatch, Vice-President; F. C. Yeomans, Vice-President; J. W. Tucker, Secretary, Treasurer and Cashier; Chas. H. Tucker, Assistant Cashier.
 DIRECTORS—George H. Bixby, P. E. Hatch, F. C. Yeomans, J. W. Tucker, Jotham Bixby, S. E. Kennedy, A. H. Farnam, T. L. Detoutres, J. T. Cullen, W. M. Raymond, Llewellyn Bixby, W. S. Strickler, Isaias Hellman, A. P. Hoffman, C. N. Grant.

Statement of June 23, 1915.

RESOURCES.

	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....		\$1,443,088 25		\$40,000 00	\$1,483,088 25
Overdrafts.....					
Bonds, warrants and other securities.....		91,712 50			151,712 50
Bank promises, furniture and fixtures.....		165,000 00	\$50,000 00	10,000 00	165,000 00
Safe deposit vaults.....		15,000 00			15,000 00
Other real estate owned.....					
Due from reserve banks.....		191,003 36	3,784 05	1,300 00	195,087 41
Actual cash on hand.....		91,738 40	220 70		91,959 10
Exchanges for clearing house.....		5,952 76			5,952 76
Checks and other cash items.....		1,808 51			1,808 51
Other resources.....		502 32			502 32
Personal assets received from executors, administrators, assignees, receivers, or trustees.....			Private trusts not under supervision of State Banking Department		
Trusts invested under order of court or (Personal property in accordance with provisions of trust) (Real property.....					
Totals.....		\$2,005,806 10	\$54,004 75	\$51,300 00	\$2,111,110 85

LIABILITIES.

Capital stock paid in.....					
Surplus.....		\$150,000 00	\$50,000 00	\$50,000 00	\$250,000 00
Undivided profits, less expenses and taxes paid.....		80,000 00			80,000 00
Other existing profits, collected, but not in undivided profits account.....		45,367 82	759 00	1,300 00	47,426 82
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....		1,547,536 74			1,547,536 74
Demands and certificates of deposit.....					
Time certificates of deposit.....		182,004 00			182,004 00
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....					
Postal savings deposits.....					
Other liabilities.....		807 54			807 54
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			3,203 75	Private trusts not under supervision of State Banking Department	3,203 75
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....					
Totals.....		\$2,005,806 10	\$54,004 75	\$51,300 00	\$2,111,110 85

NOTE.—Added trust department November 7, 1914.

230 AND 230A. "SCOTT VALLEY BANK"—FORT JONES.

Incorporated February 4, 1902.

OFFICERS—M. C. Beem, President and Treasurer; O. V. Green, Vice-President; W. T. Young, Secretary; R. A. Walker, Cashier; H. A. Green, Assistant Cashier at Elna Branch.

DIRECTORS—W. T. Young, E. F. Reichman, M. C. Beem, G. W. Smith, O. V. Green.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$281,010 25	\$183,972 00	\$464,982 25
Overdrafts-----	1,323 44		1,323 44
Bonds, warrants, and other securities-----	37,100 00	1,000 00	38,100 00
Bank premises, furniture and fixtures-----	12,000 00		12,000 00
Safe deposit vaults-----			
Other real estate owned-----	19,357 41	4,488 11	23,845 52
Due from reserve banks-----			
Due from other banks-----	16,972 45	4,317 12	21,289 57
Actual cash on hand-----	1,547 50		1,547 50
Exchanges for clearing house-----	3,398 99		3,398 99
Checks and other cash items-----			
Other resources-----			
Totals-----	\$372,710 04	\$193,777 23	\$566,487 27
LIABILITIES			
Capital stock paid in-----	\$85,000 00	\$15,000 00	\$100,000 00
Surplus-----	20,000 00	5,000 00	25,000 00
Undivided profits, less expenses and taxes paid-----	30,299 83	4,110 71	34,410 54
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----	40,000 00		40,000 00
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	135,004 45		135,004 45
Savings deposits-----		169,696 52	169,696 52
Demand certificates of deposit-----	7,840 35		7,840 35
Time certificates of deposit-----	27,513 00		27,513 00
Certified checks-----			
Cashier's checks-----	600 00		600 00
State, county and municipal deposits-----	25,813 81		25,813 81
Postal savings deposits-----	638 60		638 60
Other liabilities-----			
Totals-----	\$372,710 04	\$193,777 23	\$566,487 27

NOTE.—The above statement includes the business of the Elna Mills branch office.

231. FIRST SAVINGS BANK OF COLUSA—COLUSA.

Incorporated February 13, 1902.

OFFICERS—U. W. Brown, President; R. E. Blevins, Vice-President; H. F. Osgood, Secretary, Treasurer and Cashier; Everett Bowes, Assistant Cashier.

DIRECTORS—U. W. Brown, Ira L. Compton, John Ahlf, R. E. Blevins, Clara C. Packer.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$125,065 29	
Overdrafts-----				
Bonds, warrants, and other securities-----			9,000 00	
Bank premises, furniture and fixtures-----			35,482 50	
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----			18,903 27	
Due from other banks-----				
Actual cash on hand-----			7,160 65	
Exchanges for clearing house-----				
Checks and other cash items-----			150 00	
Other resources-----				
Totals-----			\$195,761 71	
LIABILITIES				
Capital stock paid in-----			\$35,000 00	
Surplus-----			500 00	
Undivided profits, less expenses and taxes paid-----			4,376 88	
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----			144,232 48	
Demand certificates of deposit-----				
Time certificates of deposit-----			4,652 30	
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----			7,000 00	
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$195,761 71	

232 AND 232A. BANK OF ALAMEDA COUNTY—ALVARADO.

Incorporated February 20, 1902.

OFFICERS—August May, President, Treasurer and Manager; D. F. Wiegman, Vice-President; J. R. Blacow, Secretary and Cashier;
R. A. Blacow, Assistant Cashier.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$897,152 50		
Overdrafts				
Bonds, warrants, and other securities		99,500 00		
Bank premises, furniture and fixtures		14,000 00		
Safe deposit vaults				
Other real estate owned		10,500 00		
Due from reserve banks				
Due from other banks		132,540 67		
Actual cash on hand		36,852 05		
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$890,545 22		
LIABILITIES				
Capital stock paid in				
Surplus		\$65,000 00		
Undivided profits, less expenses and taxes paid		11,000 00		
Other existing profits, collected, but not in undivided profits account		5,994 59		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		185,705 66		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		392,454 97		
Certified checks				
Cashier's checks				
State, county and municipal deposits		420 00		
Postal savings deposits		30,000 00		
Other liabilities				
Totals		\$890,545 22		

NOTE.—The above statement includes the business of the Irvington branch office.

234. "SECURITY STATE BANK OF SAN JOSE, CALIFORNIA"—SAN JOSE.

Incorporated March 24, 1902.

OFFICERS—Henry Curtner, Vice-President; Wilbur J. Edwards, Secretary, Treasurer and Cashier; E. D. Shepherd, Assistant Cashier; Geo. B. Campbell, Assistant Cashier and Assistant Secretary.

DIRECTORS—C. M. Richards, Henry Curtner, L. A. Booksin, W. E. Hazeltine, Wilbur J. Edwards.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$281,930 78		
Overdrafts-----		57 29		
Bonds, warrants, and other securities-----		67,410 25		
Bank premises, furniture and fixtures-----		31,540 00		
Safe deposit vaults-----		2,150 00		
Other real estate owned-----				
Due from reserve banks-----		121,946 87		
Due from other banks-----				
Actual cash on hand-----		67,968 78		
Exchanges for clearing house-----		3,939 97		
Checks and other cash items-----		535 56		
Other resources-----		984 51		
Totals-----		\$578,464 01		
LIABILITIES				
Capital stock paid in-----		\$100,000 00		
Surplus-----		50,000 00		
Undivided profits, less expenses and taxes paid-----		22,610 60		
Other existing profits, collected, but not in undivided profits account-----		15,327 89		
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----		22,516 99		
Dividends unpaid-----				
Individual deposits subject to check-----		335,577 91		
Savings deposits-----				
Demand certificates of deposit-----		4,826 12		
Time certificates of deposit-----		19,247 35		
Certified checks-----		1,317 15		
Cashier's checks-----				
State, county and municipal deposits-----		7,000 00		
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$578,464 01		

235. "THE SANTA ANA SAVINGS BANK" --SANTA ANA.

Incorporated March 25, 1902.

OFFICERS—M. M. Crookshank, President; A. Getty, Vice-President and Treasurer; C. S. Crookshank, Secretary and Cashier; J. H. Metzgar, Assistant Cashier.

DIRECTORS—M. M. Crookshank, A. Getty, John Awe, A. C. Bowers, J. H. Metzgar.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$302,586 99	
Overdrafts.....				
Bonds, warrants, and other securities.....			24,320 00	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			45,697 10	
Due from reserve banks.....				
Due from other banks.....			8,300 00	
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$440,904 09	
LIABILITIES				
Capital stock paid in.....			\$40,000 00	
Surplus.....			10,000 00	
Undivided profits, less expenses and taxes paid.....			22,994 17	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....			8,000 00	
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			339,905 12	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			20,000 00	
Postal savings deposits.....				
Other liabilities.....			4 80	
Totals.....			\$440,904 09	

236 AND 236A. "OCEAN PARK BANK"—SANTA MONICA.

Incorporated March 26, 1902.

OFFICERS—T. H. Dudley, President; F. E. Royston, Vice-President; P. J. Dudley, Vice-President and Secretary; W. O. Bender, Treasurer, Cashier and Assistant Secretary; George A. Neilson, Assistant Cashier and Assistant Secretary; H. H. Hertel, Manager Venice Branch.

DIRECTORS—T. H. Dudley, F. E. Royston, P. J. Dudley, E. S. Tomblin, H. Michel, K. A. Miller, James A. Bernard.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$249,641 62	\$154,467 52	\$404,109 14
Overdrafts-----		1,238 22		1,238 22
Bonds, warrants, and other securities-----		73,348 50	22,641 00	95,989 50
Bank premises, furniture and fixtures-----		28,191 25		28,191 25
Safe deposit vaults-----		2,980 00		2,980 00
Other real estate owned-----		12,291 00		12,291 00
Due from reserve banks-----		30,038 57	13,732 26	43,770 83
Due from other banks-----				
Actual cash on hand-----		31,941 32	6,073 29	38,016 61
Exchanges for clearing house-----		3,086 00	100 77	3,186 77
Checks and other cash items-----		352 91		352 91
Other resources-----		3,315 77		3,315 77
Totals-----		\$436,425 16	\$197,036 84	\$633,462 00
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$75,500 00	\$14,000 00	\$89,500 00
Undivided profits, less expenses and taxes paid-----		9,800 00	8,000 00	17,800 00
Other existing profits, collected, but not in undivided profits account-----		2,192 15	2,828 30	5,020 45
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----		20,000 00		20,000 00
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----		200,346 09		200,346 09
Demand certificates of deposit-----		511 91	100,024 01	100,024 01
Time certificates of deposit-----		10,000 00		10,000 00
Certified checks-----		298 46	12,072 00	29,072 00
Cashier's checks-----		9,870 12		9,870 12
State, county and municipal deposits-----		34,106 18	96 03	34,202 21
Postal savings deposits-----		13,740 25		13,740 25
Other liabilities-----			16 50	16 50
Totals-----		\$436,425 16	\$197,036 84	\$633,462 00

NOTE.—The above statement includes the business of the Venice branch office.

237. BANK OF LINCOLN—LINCOLN.

Incorporated March 31, 1902.

OFFICERS—A. J. Gladding, President; Hans Andreson, Jr., Vice-President; B. C. Musser, Secretary, Treasurer and Cashier; E. H. Sanderson, Assistant Cashier.

DIRECTORS—A. J. Gladding, W. M. Sparks, J. J. Pelster, B. C. Musser, Hans Andreson, Jr.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$86,875 34	\$130,036 15	\$216,911 49
Overdrafts		25 50		25 50
Bonds, warrants, and other securities		23,370 00	76,137 22	99,507 22
Bank premises, furniture and fixtures		16,653 66	15,758 66	32,412 32
Safe deposit vaults		1,666 95	1,666 95	3,333 90
Other real estate owned				
Due from reserve banks		14,831 29	6,178 38	21,009 67
Due from other banks				
Actual cash on hand		10,718 53	7,367 50	18,086 03
Exchanges for clearing house		53 80		53 80
Checks and other cash items		52 65		52 65
Other resources				
Totals		\$154,247 12	\$237,144 86	\$391,391 98
LIABILITIES				
Capital stock paid in				
Surplus		\$25,000 00	\$25,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid		2,500 00	3,000 00	5,500 00
Other existing profits, collected, but not in undivided profits account		576 87	2,160 97	2,737 84
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		10,000 00		10,000 00
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		95,295 92		95,295 92
Demand certificates of deposit			182,020 88	182,020 88
Time certificates of deposit		18,911 77		18,911 77
Certified checks				
Cashier's checks		3 20		3 20
State, county and municipal deposits		1,863 36		1,863 36
Postal savings deposits			24,063 01	24,063 01
Other liabilities		96 00		96 00
Totals		\$154,247 12	\$237,144 86	\$391,391 98

238. "BANK OF RICHMOND"—RICHMOND.

Incorporated April 17, 1902.

OFFICERS—C. S. Downing, President; W. K. Cole, Vice-President; Clarence E. Allen, Secretary, Treasurer and Cashier.
 DIRECTORS—L. M. Mintzer, C. S. Downing, Jos. L. Silveira, F. W. Hall, W. K. Cole.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$152,918 64		
Overdrafts		115 93		
Bonds, warrants, and other securities		96,368 81		
Bank premises, furniture and fixtures		25,600 00		
Safe deposit vaults				
Other real estate owned		341 00		
Due from reserve banks		23,196 15		
Due from other banks				
Actual cash on hand		19,539 61		
Exchanges for clearing house		473 37		
Checks and other cash items		98 18		
Other resources				
Totals		\$318,651 69		
LIABILITIES				
Capital stock paid in		\$50,000 00		
Surplus		3,100 00		
Undivided profits, less expenses and taxes paid		2,969 43		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		128,035 62		
Savings deposits				
Demand certificates of deposit		96,076 08		
Time certificates of deposit				
Certified checks		100 00		
Cashier's checks				
State, county and municipal deposits		26,463 93		
Postal savings deposits		11,906 63		
Other liabilities				
Totals		\$318,651 69		

239. A. MIERSON BANKING COMPANY—PLACERVILLE.

Incorporated July 2, 1902.

OFFICERS—Max Mierson, President; B. Mierson, Vice-President, Secretary and Cashier; Sol. H. Mierson, Treasurer and Assistant Cashier; Guy E. Wentworth, Assistant Cashier.

DIRECTORS—Max Mierson, B. Mierson, Sol. H. Mierson, Jas. A. Mierson, Amelia Baer.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$224,914 88		
Overdrafts.....		497 13		
Bonds, warrants, and other securities.....		164,050 26		
Bank premises, furniture and fixtures.....		4,500 00		
State deposit vaults.....				
Other real estate owned.....		8,000 00		
Due from reserve banks.....		71,131 23		
Due from other banks.....				
Actual cash on hand.....		27,892 00		
Exchanges for clearing house.....				
Checks and other cash items.....		906 41		
Other resources.....		1,083 34		
Totals.....		\$502,975 25		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$50,000 00		
Undivided profits, less expenses and taxes paid.....		50,000 00		
Other existing profits, collected, but not in undivided profits account.....		10,190 87		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		351,387 03		
Savings deposits.....				
Demand certificates of deposit.....		25,368 90		
Time certificates of deposit.....				
Certified checks.....		67 41		
Cashier's checks.....				
State, county and municipal deposits.....		12,500 00		
Postal savings deposits.....		3,461 04		
Other liabilities.....				
Totals.....		\$502,975 25		

241. BANK OF CAMBRIA—CAMBRIA.

Incorporated January 29, 1903.

OFFICERS—J. H. Bradhoff, President; John Taylor, Vice-President; Amos Smithers, Secretary; Murle Jones, Treasurer and Cashier.
 DIRECTORS—John Taylor, A. Smithers, J. H. Bradhoff, L. Ferrascl, Thos. Holdsworth, B. Corda, N. Storni.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$116,840 19		
Overdrafts		101 85		
Bonds, warrants, and other securities		42,411 80		
Bank premises, furniture and fixtures		3,502 00		
Safe deposit vault				
Other real estate owned				
Due from reserve banks		63,135 16		
Due from other banks				
Actual cash on hand		11,774 96		
Exchanges for clearing house				
Checks and other cash items		40 00		
Other resources				
Totals		\$237,805 96		
LIABILITIES				
Capital stock paid in				
Surplus		\$25,000 00		
Undivided profits, less expenses and taxes paid		22,500 00		
Other existing profits, collected, but not in undivided profits account		6,234 05		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		118,395 60		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit				
Certified checks		65,676 31		
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$237,805 96		

242. INTERNATIONAL SAVINGS AND EXCHANGE BANK—LOS ANGELES.

Incorporated February 9, 1903.

Officers—John Lopizich, President; Louis Sentous, Vice-President; Leon Escallier, Vice-President; Jules Viole, Vice-President; Luigi Dell'Orto, Vice-President; James O. Moore, Secretary, Treasurer and Cashier; Pauline Bodrero, Assistant Cashier.
 Directors—John Lopizich, James O. Moore, Leon Escallier, Jules Viole, G. Pluma, Luigi Dell'Orto, E. Pleur, Sylvester Dupuy, T. M. Kristovitch, Louis Sentous, Jr., A. P. Pusich, R. A. Todd, D. Vaccaro, L. Vigolo, Louis Terrille.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$559,101 99	\$1,423,128 15	\$1,982,230 14
Overdrafts.....		5,583 33		5,583 33
Bonds, warrants, and other securities.....		136,657 22	5,125 00	141,782 22
Bank premises, furniture and fixtures.....		8,300 00	6,500 00	14,800 00
Safe deposit vaults.....		10,000 00	8,000 00	18,000 00
Other real estate owned.....			499,755 97	499,755 97
Due from reserve banks.....		32,827 85	169,829 71	202,657 56
Due from other banks.....				
Actual cash on hand.....		76,501 66	61,511 37	138,013 03
Exchanges for clearing house.....		8,758 84		8,758 84
Checks and other cash items.....		2,637 45	136 60	2,794 05
Other resources.....		33 31	2 70	95 01
Totals.....		\$839,881 65	\$2,173,989 50	\$3,013,871 15
LIABILITIES				
Capital stock paid in.....		\$100,000 00	\$200,000 00	\$300,000 00
Surplus.....		36,000 00	4,000 00	40,000 00
Undivided profits, less expenses and taxes paid.....		41,976 55	14,821 55	56,797 90
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....		30 00		30 00
Individual deposits subject to check.....				
Savings deposits.....		540,892 51	1,931,868 15	2,472,760 66
Demand certificates of deposit.....		14,425 97		14,425 97
Time certificates of deposit.....			19,550 00	19,550 00
Certified checks.....		1,703 40		1,703 40
Cashier's checks.....		4,853 22		4,853 22
State, county and municipal deposits.....				
Postal savings deposits.....		100,000 00		100,000 00
Other liabilities.....			3,750 00	3,750 00
Totals.....		\$839,881 65	\$2,173,989 50	\$3,013,871 15

244. CALIFORNIA SAVINGS BANK OF LOS ANGELES—LOS ANGELES.

Incorporated March 17, 1903.

OFFICERS—M. P. Snyder, President; W. F. Callender, Vice-President and Secretary; W. C. Durgin, Vice-President; A. L. Crandall, Treasurer, Cashier and Assistant Secretary; J. W. Kays, Assistant Cashier; H. L. Holland, Assistant Cashier.
 DIRECTORS—M. P. Snyder, W. F. Callender, W. W. Hitchcock, J. W. Kays, W. C. Durgin, R. A. Fowler, W. W. Phelps, J. B. Millard, J. V. Baldwin, M. A. Bresee, W. M. Hughes.

Statement of June 23, 1915.

	RESOURCES		
	Commercial department	Savings department	Combined
Loans and discounts.....	\$1,051,100 24	\$1,780,643 30	\$2,840,743 54
Overdrafts.....	290 98		133,381 25
Bonds, warrants, and other securities.....	9,485 00	133,381 25	9,485 00
Bank premises, furniture and fixtures.....	15,300 00		15,300 00
Safe deposit vaults.....	3,200 00		3,200 00
Other real estate owned.....	75,738 14	38,500 00	42,700 00
Due from reserve banks.....	3,200 80	132,294 22	228,062 36
Due from other banks.....	94,581 13		3,200 80
Actual cash on hand.....	3,712 04	47,235 53	141,816 66
Exchanges for clearing house.....	17,817 74		
Checks and other cash items.....		61 30	3,773 34
Other resources.....			17,817 74
Totals.....	\$1,274,626 07	\$2,162,315 60	\$3,436,941 67
LIABILITIES			
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$300,000 00
Surplus.....		43,000 00	43,000 00
Undivided profits, less expenses and taxes paid.....	25,336 88		25,336 88
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	90,000 00		90,000 00
Deposits, due to banks.....			
Dividends unpaid.....	210 00		210 00
Individual deposits subject to check.....	919,766 09		919,766 09
Savings deposits.....			
Demand certificates of deposit.....		1,609,443 40	1,609,443 40
Time certificates of deposit.....	100 00		100 00
Certified checks.....		300,872 20	306,872 20
Cashier's checks.....	12,772 76		12,772 76
State, county and municipal deposits.....	61,340 30		61,340 30
Postal savings deposits.....		53,000 00	53,000 00
Other liabilities.....	11,250 00		11,250 00
	3,850 04		3,850 04
Totals.....	\$1,274,626 07	\$2,162,315 60	\$3,436,941 67

247. "WEST BERKELEY BANK"—BERKELEY.

Incorporated March 5, 1903.

OFFICERS—Francis Ferrier, President; W. A. Gompertz, Vice-President; H. H. Camper, Secretary, Treasurer and Cashier.
 DIRECTORS—Francis Ferrier, John Gill, W. A. Gompertz, J. T. Renas, George Ross, B. E. Underwood, E. L. Reese.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$40,403 34	\$186,228 29	\$226,631 63
Overdrafts		90 50		90 50
Bonds, warrants, and other securities		28,358 00	28,079 30	56,437 30
Bank premises, furniture and fixtures		17,000 00	23,440 00	40,440 00
Safe deposit vaults			1,560 00	1,560 00
Other real estate owned				
Due from reserve banks		19,909 85	9,166 58	29,076 43
Due from other banks				
Actual cash on hand		12,064 93	10,668 00	22,732 93
Exchanges for clearing house				
Checks and other cash items		313 84		313 84
Other resources		165 00		165 00
Totals		\$118,305 46	\$259,082 17	\$377,387 63
LIABILITIES				
Capital stock paid in		\$33,000 00	\$22,000 00	\$55,000 00
Surplus		436 53	3,840 00	4,276 53
Undivided profits, less expenses and taxes paid		*1,257 23	*999 53	*2,256 79
Other existing profits, collected, but not in undivided profits account		1,774 14	6,513 68	8,287 82
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		6,665 17		6,665 17
Dividends unpaid		1 00		1 00
Individual deposits subject to check		69,071 18		69,071 18
Savings deposits				
Demand certificates of deposit		2,851 28	206,623 05	209,474 33
Time certificates of deposit				
Certified checks			1,085 00	1,085 00
Cashier's checks		715 84		715 84
State, county and municipal deposits		117 68		117 68
Postal savings deposits		4,929 87	20,000 00	24,929 87
Other liabilities				
Totals		\$118,305 46	\$259,082 17	\$377,387 63

* Deficit.

250. THE CENTRAL BANK—SANTA BARBARA.

Incorporated March 4, 1903.

OFFICERS—Frank Smith, President; J. R. Fithian, Vice-President; W. B. Metcalf, Secretary, Treasurer and Cashier; H. F. R. Vall, Assistant Cashier and Assistant Secretary.
 DIRECTORS—Frank Smith, George M. Williams, Walter L. Hunt, Joel Remington Fithian, H. F. R. Vall, W. B. Metcalf, D. T. Perkins.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$21,205 77	\$314,912 83	\$536,118 60
Overdrafts.....		1,233 30		1,233 30
Bonds, warrants, and other securities.....		17,578 41	19,071 50	36,649 91
Bank premises, furniture and fixtures.....		21,026 20	36,000 00	57,026 20
Safe deposit vaults.....			3,000 00	3,000 00
Other real estate owned.....		9,626 81	6,450 00	16,076 81
Due from reserve banks.....		11,361 56	17,425 96	28,787 52
Due from other banks.....				
Actual cash on hand.....		34,020 80	13,066 53	47,087 39
Exchanges for clearing house.....		2,516 58		2,516 58
Checks and other cash items.....		250 90		250 90
Other resources.....		765 06		765 06
Totals.....		\$320,186 05	\$410,526 82	\$730,712 87
LIABILITIES				
Capital stock paid in.....		\$30,000 00	\$30,000 00	\$30,000 00
Surplus.....		3,800 00	10,000 00	13,800 00
Undivided profits, less expenses and taxes paid.....		1,216 17	2,434 04	3,650 21
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		20,000 00		20,000 00
Deposits, due to banks.....		10,133 23	10,133 23	20,266 46
Dividends unpaid.....		15 00		15 00
Individual deposits subject to check.....		210,828 40		210,828 40
Savings deposits.....			353,062 78	353,062 78
Demand certificates of deposit.....		1,536 76		1,536 76
Time certificates of deposit.....		27,910 26		27,910 26
Certified checks.....		33 86		33 86
Cashier's checks.....		1,136 00		1,136 00
State, county and municipal deposits.....				
Postal savings deposits.....		13,577 37	15,000 00	28,577 37
Other liabilities.....				
Totals.....		\$320,186 05	\$410,526 82	\$730,712 87

252. SOUTH BERKELEY BANK—BERKELEY.

Incorporated March 5, 1903.

OFFICERS—A. W. Naylor, President; H. D. Irwin, Vice-President; E. K. Cole, Secretary, Treasurer and Cashier; H. C. Mohrhardt, Assistant Cashier.

DIRECTORS—A. A. Fink, H. D. Irwin, F. L. Naylor, A. W. Naylor, Wm. F. Lorenz.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$83,914 23	\$202,442 00	\$286,357 13
Overdrafts		39 79		39 79
Bonds, warrants, and other securities		39,334 51	18,641 07	58,226 18
Bank premises, furniture and fixtures		45,000 00	30,000 00	75,000 00
Safe deposit vaults			1,894 70	1,894 70
Other real estate owned			500 00	500 00
Due from reserve banks		18,771 73	16,070 99	34,842 72
Due from other banks				
Actual cash on hand		15,594 06	7,025 82	22,619 88
Exchanges for clearing house		1,270 92		1,270 92
Checks and other cash items				
Other resources				
Totals		\$204,205 24	\$377,176 08	\$581,381 32
LIABILITIES				
Capital stock paid in		\$35,000 00	\$15,000 00	\$50,000 00
Surplus		10,000 00	23,000 00	33,000 00
Undivided profits, less expenses and taxes paid		576 29	10,236 33	10,812 53
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		20 00		20 00
Savings deposits		126,303 24	328,939 75	455,243 00
Demand certificates of deposit		1,762 37		1,762 37
Time certificates of deposit		3,651 28		3,651 28
Certified checks		1,533 15		1,533 15
Cashier's checks		359 00		359 00
State, county and municipal deposits		25,000 00		25,000 00
Postal savings deposits				
Other liabilities				
Totals		\$204,205 24	\$377,176 08	\$581,381 32

257. "THE NAPA SAVINGS BANK"—NAPA.

Incorporated March 5, 1903.

OFFICERS—E. L. Bickford, President; D. A. Dunlap, Vice-President; Hensley S. Davis, Secretary, Treasurer and Cashier.
 DIRECTORS—E. L. Bickford, H. P. Goodman, J. A. McClelland, D. A. Dunlap, H. A. Crawford, H. C. Melone, H. S. Davis.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$250,873 68	
Overdrafts.....				
Bonds, warrants, and other securities.....			94,271 13	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			32,848 88	
Due from reserve banks.....				
Due from other banks.....			7,084 96	
Actual cash on hand.....			204 20	
Exchanges for clearing house.....			7 50	
Checks and other cash items.....				
Other resources.....				
Totals.....			\$385,290 35	
LIABILITIES				
Capital stock paid in.....			\$25,000 00	
Surplus.....			10,000 00	
Undivided profits, less expenses and taxes paid.....			8,256 97	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			329,433 38	
Demand certificates of deposit.....				
Time certificates of deposit.....			100 00	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			12 500 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$385,290 35	

258 AND 258A. "SECURITY BANK"—OAKLAND.

Incorporated March 5, 1903.

OFFICERS—H. C. Capwell, President; S. E. Biddle, Vice-President; Chas. A. Smith, Secretary, Treasurer and Cashier; J. R. Westdahl, Assistant Cashier and Assistant Secretary.
 DIRECTORS—H. C. Capwell, A. D. Wilson, W. H. L. Hynes, Carl Plaut, Chas. W. Snook, H. G. Thomas, John A. Beckwith, T. W. Corder, Wm. W. Westover, S. E. Biddle, Arthur D. King.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$492,280 03	\$276,492 47	\$1,168,772 50
Overdrafts		563 63		563 63
Bonds, warrants, and other securities		226,660 16	172,810 06	399,470 22
Bank premises, furniture and fixtures		292,879 51	92,935 13	385,814 64
Safe deposit vaults		12,745 20		12,745 20
Other real estate owned		7,874 38	1,837 49	9,711 87
Due from reserve banks		34,979 04	33,499 47	68,478 51
Due from other banks		18,264 40		18,264 40
Actual cash on hand		82,439 96	19,930 22	102,370 18
Exchanges for clearing house		13,753 08		13,753 08
Checks and other cash items		474 00		474 00
Other resources				
Totals		\$1,182,913 39	\$267,504 84	\$2,180,418 23
LIABILITIES				
Capital stock paid in		\$240,300 00		\$240,300 00
Surplus		40,303 85		52,330 73
Undivided profits, less expenses and taxes paid		5,877 37	15,725 16	21,602 53
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		50,000 00		90,000 00
Dividends unpaid		71,731 23		71,731 23
Individual deposits subject to check		186 00		186 00
Savings deposits				
Demand certificates of deposit		398,275 73	771,690 11	398,275 73
Time certificates of deposit		1,395 03		771,690 11
Certified checks				1,395 03
Cashier's checks		4,348 88		730 00
State, county and municipal deposits		5,815 30		4,348 88
Postal savings deposits		108,990 00		5,815 30
Other liabilities			97,700 00	206,600 00
			17,157 69	17,157 69
			5 00	115,035 00
Totals		\$1,182,913 39	\$267,504 84	\$2,180,418 23

NOTE.—The above statement includes the business of the College avenue branch office.

260. "ROSEVILLE BANKING COMPANY"—ROSEVILLE.

Incorporated March 5, 1903.

OFFICERS—J. A. Hill, President; Alden Anderson, Vice-President; T. H. Kelsey, Secretary, Treasurer and Cashier.
 DIRECTORS—J. A. Hill, T. H. Kelsey, E. C. Bedell, W. T. Butler, M. B. Johnson, A. B. McKae, E. J. Schellhaus, W. J. Doyle, Alden Anderson.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$125,128 99	\$88,272 69	\$213,401 68
Overdrafts		102 59		102 59
Bonds, warrants, and other securities			28,000 00	36,429 59
Bank premises, furniture and fixtures		8,429 59	15,500 00	23,930 00
Safe deposit vaults				
Other real estate owned			810 00	810 00
Due from reserve banks		14,635 87	4,978 37	19,614 24
Due from other banks				
Actual cash on hand		14,690 68	4,335 27	19,025 95
Exchanges for clearing house				
Checks and other cash items		3,744 74		3,744 74
Other resources				
Totals		\$165,532 46	\$141,896 33	\$307,428 79
LIABILITIES				
Capital stock paid in		\$40,000 00	\$10,000 00	\$50,000 00
Surplus			7,300 00	7,300 00
Undivided profits, less expenses and taxes paid		1,868 85	1,165 36	3,034 21
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		102,806 75		102,806 75
Savings deposits			98,986 94	98,986 94
Demand certificates of deposit		1,225 40		1,225 40
Time certificates of deposit		12,462 69		12,462 69
Certified checks		58 13		58 13
Cashier's checks		33 13		33 13
State, county and municipal deposits		7,047 49	17,000 00	24,047 49
Postal savings deposits			7,444 03	7,444 03
Other liabilities				
Totals		\$165,532 46	\$141,896 33	\$307,428 79

263. FARMERS & MERCHANTS' BANK—MODESTO.

Incorporated March 25, 1903.

OFFICERS—W. A. Harter, President; I. W. Updike, Vice-President; C. J. Cressey, Secretary and Cashier; W. A. Harter, Treasurer;
 C. W. Sikes, Assistant Cashier;
 DIRECTORS—I. W. Updike, W. A. Harter, J. K. Corson, Fred Bartch, C. M. Maze, A. B. Shoemaker, J. M. Finley.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$234,651 69		
Overdrafts		766 79		
Bonds, warrants, and other securities		27,335 40		
Bank premises, furniture and fixtures		1,500 00		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		6,681 76		
Due from other banks				
Actual cash on hand		27,576 00		
Exchanges for clearing house				
Checks and other cash items		4,211 18		
Other resources		847 61		
Totals		\$303,710 43		
LIABILITIES				
Capital stock paid in		\$49,500 00		
Surplus		35,000 00		
Undivided profits, less expenses and taxes paid		3,206 53		
Other existing profits, collected, but not in undivided profits account		937 88		
Bills payable (including certificates of deposit representing money borrowed)		15,000 00		
Deposits, due to banks		4,475 59		
Dividends unpaid				
Individual deposits subject to check		164,849 50		
Savings deposits				
Demand certificates of deposit		9,223 98		
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits		20,080 00		
Postal savings deposits		1,516 95		
Other liabilities				
Totals		\$303,710 43		

265, 265A AND 265B. THE SAN BERNARDINO COUNTY SAVINGS BANK—SAN BERNARDINO.

Incorporated April 27, 1903.

OFFICERS—E. D. Roberts, President; H. E. Harris, Vice-President; A. M. Ham, Vice-President; J. H. Wilson, Secretary, Treasurer and Cashier; J. C. Ralphs, Jr., Assistant Cashier.

DIRECTORS—E. D. Roberts, Victor C. Smith, H. E. Harris, J. H. Wilson, T. A. Blakeley, W. J. Curtis, J. B. Gill, A. M. Ham, W. S. Hooper, G. W. Parsons, Howard B. Smith.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$1,449,402 43	
Overdrafts				
Roads, warrants, and other securities				
Bank premises, furniture and fixtures			181,325 02	
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			193,127 96	
Due from other banks				
Actual cash on hand			31,500 50	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$1,855,415 91	
LIABILITIES				
Capital stock paid in			\$150,000 00	
Surplus			60,000 00	
Undivided profits, less expenses and taxes paid			44,221 10	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			1,479,469 83	
Demand certificates of deposit				
Time certificates of deposit			46,704 98	
Certified checks				
Cashier's checks				
State, county and municipal deposits			75,000 00	
Postal savings deposits				
Other liabilities				
Totals			\$1,855,415 91	

NOTE.—The above statement includes the business of the Colton and Rialto branch offices.

266 AND 266A. BANK OF NEWMAN—NEWMAN.

Incorporated May 4, 1903.

OFFICERS—E. S. Wangenheim, President; J. H. Effers, Vice-President; W. W. Giddings, Secretary and Cashier; J. L. Kinneer, Treasurer; E. R. Dixon, Assistant Cashier; A. B. Joseph, Manager Branch at Crows Landing.
 DIRECTORS—E. S. Wangenheim, A. M. Souza, J. H. Effers, W. W. Giddings, Fred Bartch, A. J. Stevinson, J. L. Kinneer, W. W. Cox, H. V. Armistead.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$250,218 57	\$324,192 60	\$574,411 17
Overdrafts		536 20		78,566 20
Bonds, warrants, and other securities		54,600 00	19,500 00	73,600 00
Bank premises, furniture and fixtures		41,051 00	15,000 00	56,051 00
Safe deposit vaults		3,500 00		3,500 00
Other real estate owned		7,000 00		7,000 00
Due from reserve banks		57,629 75	38,436 82	96,066 57
Due from other banks				
Actual cash on hand		19,851 57	9,366 39	29,217 96
Exchanges for clearing house		265 91		265 91
Checks and other cash items		1,037 56		1,037 56
Other resources				
Totals		\$435,150 56	\$406,495 81	\$841,646 37
LIABILITIES				
Capital stock paid in				
Surplus		\$85,000 00	\$15,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid		32,500 00	21,500 00	54,000 00
Other existing profits, collected, but not in undivided profits account		1,495 19		1,495 19
Bills payable (including certificates of deposit representing money borrowed)			8,195 30	
Deposits, due to banks				
Individual deposits		184 50		184 50
Individual deposits subject to check		249,225 19		249,225 19
Savings deposits				
Demand certificates of deposit		8,914 98	361,800 51	361,800 51
Time certificates of deposit		7,431 64		8,914 98
Certified checks		20 00		7,431 64
Cashier's checks				20 00
State, county and municipal deposits		50,000 00		50,000 00
Postal savings deposits		379 06		379 06
Other liabilities				
Totals		\$435,150 56	\$406,495 81	\$841,646 37

NOTE.—The above statement includes the business of the Crows Landing branch office.

268. BANK OF GEYSERVILLE—GEYSERVILLE.

Incorporated June 22, 1903.

OFFICERS—C. B. Shaw, President; W. A. Black, Vice-President; H. E. Black, Secretary, Treasurer and Cashier; E. L. Wisecarver, Assistant Cashier.

DIRECTORS—C. B. Shaw, F. E. Sohler, W. A. Black, H. E. Black, J. H. Meyer.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$79,611 80	\$68,660 50	\$148,272 30
Overdrafts		3 84		3 84
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			13,800 00	13,800 00
Safe deposit vaults			2,500 00	2,500 00
Other real estate owned				
Due from reserve banks		3,332 57	1,500 00	4,832 57
Due from other banks				
Actual cash on hand		4,872 90	1,575 69	6,448 59
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$87,820 61	\$88,036 19	\$175,856 80

LIABILITIES		Commercial department	Savings department	Combined
Capital stock paid in		\$15,000 00	\$10,000 00	\$25,000 00
Surplus		10,000 00	2,500 00	12,500 00
Undivided profits, less expenses and taxes paid		824 44		824 44
Other existing profits, collected, but not in undivided profits account		1,214 17		1,214 17
Bills payable (including certificates of deposit representing money borrowed)		23,000 00		23,000 00
Deposits, due to banks		321 87		321 87
Dividends unpaid				
Individual deposits subject to check		30,989 14		30,989 14
Savings deposits				
Demand certificates of deposit		1,199 46	61,822 02	61,822 02
Time certificates of deposit		6,485 70		6,485 70
Certified checks				
Cashier's checks				
State, county and municipal deposits			12,500 00	12,500 00
Postal savings deposits				
Other liabilities				
Totals		\$87,820 61	\$88,036 19	\$175,856 80

269. COMMERCIAL AND SAVINGS BANK OF STOCKTON—STOCKTON.

Incorporated June 26, 1903.

OFFICERS—John Raggio, President; F. D. Cobb, Vice-President; E. F. Harris, Secretary, Treasurer and Cashier; A. J. Zitlau, Assistant Cashier.
 DIRECTORS—John Raggio, F. D. Cobb, J. A. Patterson, Wm. Snow, J. S. Silva, N. Copello, F. J. Dietrich, W. S. Montgomery, Ed C. Wagner, Chas. L. Neumiller, Edward F. Harris.

Statement of June 23, 1915.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts			\$747,013 32	\$1,398,046 33	\$2,145,059 65
Overdrafts			1,889 42		1,889 42
Bonds, warrants, and other securities			171,747 92	116,481 25	288,229 17
Bank premises, furniture and fixtures			94,406 41	200,000 00	294,406 41
Safe deposit vaults				20,000 00	20,000 00
Other real estate owned				1,986 82	1,986 82
Due from reserve banks			149,426 01	81,776 59	231,202 20
Due from other banks			5,899 00		5,899 00
Actual cash on hand			79,252 00	40,164 18	119,416 18
Exchanges for clearing house			9,429 36		9,429 36
Checks and other cash items			867 25		867 25
Other resources			426 99		426 99
Totals			\$1,260,358 28	\$1,838,455 17	\$3,118,813 45
LIABILITIES					
Capital stock paid in			\$200,000 00	\$100,000 00	\$300,000 00
Surplus			100,000 00	100,000 00	200,000 00
Undivided profits, less expenses and taxes paid			*15,429 01	3,021 57	*12,398 44
Other existing profits, collected, but not in undivided profits account			14,907 28	27,384 48	42,491 76
Bills payable (including certificates of deposit representing money borrowed)			90,000 00		90,000 00
Deposits, due to banks			47,763 26		47,763 26
Dividends unpaid			156 00		156 00
Individual deposits subject to check			683,861 89		683,861 89
Savings deposits				1,565,679 79	1,565,679 79
Demand certificates of deposit			37,038 26		37,038 26
Time certificates of deposit				17,169 33	17,169 33
Certified checks			15,812 25		15,812 25
Cashier's checks			319 25		319 25
State, county and municipal deposits			85,900 06	45,000 00	130,900 06
Postal savings deposits					
Other liabilities					
Totals			\$1,260,358 28	\$1,838,455 17	\$3,118,813 45

*Deficit.

273. THE GRANITE SAVINGS BANK—MONROVIA.

Incorporated July 27, 1903.

OFFICERS—W. L. Hodges, President; Chas. Anderson, Vice-President; Augustus Adams, Secretary, Treasurer and Cashier; M. E. Conable, Assistant Cashier and Assistant Secretary.
 DIRECTORS—C. H. Ainley, Chas. Anderson, W. L. Hodges, M. S. Pottenger, Augustus Adams, W. M. Baird, F. M. Pottenger.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$159,411 57	
Overdrafts.....			14,375 00	
Bonds, warrants, and other securities.....			9,249 89	
Bank premises, furniture and fixtures.....			2,059 00	
Safe deposit vaults.....				
Other real estate owned.....			6,006 95	
Due from reserve banks.....				
Due from other banks.....			3,266 99	
Actual cash on hand.....			11 70	
Exchanges for clearing house.....			5 90	
Checks and other cash items.....				
Other resources.....				
Totals.....			\$194,386 91	
LIABILITIES				
Capital stock paid in.....			\$25,000 00	
Surplus.....			2,500 00	
Undivided profits, less expenses and taxes paid.....			4,137 41	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			143,233 50	
Demand certificates of deposit.....				
Time certificates of deposit.....			7,016 00	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....			12,500 00	
Other liabilities.....				
Totals.....			\$194,386 91	

274. CITIZENS' SAVINGS BANK OF SAN PEDRO—SAN PEDRO.

Incorporated August 14, 1903.

OFFICERS—Henry Baly, President; Geo. P. Adams, Vice-President; Robert C. Baly, Secretary and Assistant Cashier; Henry Sherer, Treasurer, Cashier and Assistant Secretary.

DIRECTORS—Henry Baly, Geo. P. Adams, Henry Sherer, E. D. Seward, John Gray, William Davis, C. N. Krog.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$21,367 24	
Overdrafts.....				
Bonds, warrants, and other securities.....			18,944 71	
Bank premises, furniture and fixtures.....			1,750 00	
Safe deposit vaults.....				
Other real estate owned.....			3,276 97	
Due from reserve banks.....			29,745 81	
Due from other banks.....				
Actual cash on hand.....			6,174 08	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$851,238 81	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$25,000 00	
Undivided profits, less expenses and taxes paid.....			10,000 00	
Other existing profits, collected, but not in undivided profits account.....			7,990 37	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			295,768 44	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....			12,500 00	
Other liabilities.....				
Totals.....			\$851,238 81	

275. THE WHITTIER SAVINGS BANK—WHITTIER.

Incorporated August 14, 1903.

OFFICERS—A. C. Maple, President; C. W. Clayton, Vice-President; C. A. Carden, Secretary, Treasurer and Cashier; Helen Fulghum, Assistant Cashier and Assistant Secretary.

DIRECTORS—W. V. Coffin, C. W. Clayton, W. H. Crook, John Crook, A. C. Maple.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$336,689 00	
Overdrafts				
Bonds, warrants, and other securities			30,108 40	
Bank premises, furniture and fixtures			35,913 89	
Safe deposit vaults			4,000 00	
Other real estate owned				
Due from reserve banks			45,790 71	
Due from other banks			12,279 17	
Actual cash on hand			11,051 39	
Exchanges for clearing house				
Checks and other cash items			2,302 62	
Other resources				
Totals			\$478,135 18	
LIABILITIES				
Capital stock paid in				
Surplus			\$50,000 00	
Undivided profits, less expenses and taxes paid			5,000 00	
Other existing profits, collected, but not in undivided profits account			8,382 53	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			365,592 09	
Demand certificates of deposit				
Time certificates of deposit			29,610 56	
Certified checks				
Cashier's checks				
State, county and municipal deposits			11,000 00	
Postal savings deposits				
Other liabilities			8,550 00	
Totals			\$478,135 18	

276. PLUMAS COUNTY BANK—QUINCY.

Incorporated September 2, 1903.

OFFICERS—Clark J. Lee, President; Ed Huskinson, Vice-President; J. T. Spooner, Secretary, Treasurer and Cashier; J. N. Stephen, Assistant Cashier, Assistant Secretary and Assistant Treasurer.
 DIRECTORS—Clark J. Lee, Ed Huskinson, H. S. Lee, W. J. Clinch, J. F. Spooner, L. N. Peter, H. C. Flournoy.

Statement of June 23, 1915.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts	\$16,178 35	\$93,917 35	\$140,095 70
Overdrafts	3 28		3 28
Bonds, warrants, and other securities	13,798 32	5,840 00	19,638 32
Bank premises, furniture and fixtures	10,936 82		10,936 82
Safe deposit vaults			
Other real estate owned	2,891 67		2,891 67
Due from reserve banks	10,647 47		10,647 47
Due from other banks	3,419 50		3,419 50
Actual cash on hand	10,958 70	5,263 03	16,221 73
Exchanges for clearing house			
Checks and other cash items	405 03		405 03
Other resources	2,132 99		2,132 99
Totals	\$101,412 13	\$105,020 38	\$206,432 51
LIABILITIES			
Capital stock paid in	\$16,500 00	\$8,500 00	\$25,000 00
Surplus	4,257 41	3,037 55	7,294 96
Undivided profits, less expenses and taxes paid	465 59	1,111 80	706 21
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	81,265 40		80,265 40
Demand certificates of deposit		86,726 05	86,726 05
Time certificates of deposit	20 00		20 00
Certified checks		5,397 50	5,397 50
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	774 91		774 91
Other liabilities		247 48	247 48
Totals	\$101,412 13	\$105,020 38	\$206,432 51

* Deficit.

277. THE PEOPLE'S SAVINGS BANK—HANFORD.

Incorporated October 15, 1903.

OFFICERS—W. V. Buckner, President; Chas. A. Kimble, Vice-President; H. E. Wright, Secretary, Treasurer and Cashier.
 DIRECTORS—W. V. Buckner, Chas. A. Kimble, Jos. Schnereger, S. E. Railsback, H. E. Wright.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts				
Overdrafts			\$139,180 25	
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			11,311 60	
Due from reserve banks				
Due from other banks				
Actual cash on hand			709 99	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$151,201 84	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			4,010 00	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)			45,629 30	
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			76,562 54	
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$151,201 84	

279. HOME SAVINGS BANK OF WHITTIER—WHITTIER.

Incorporated October 31, 1903.

OFFICERS—J. Allen Osmun, President; A. H. Dunlap, Vice-President; A. C. Johnson, Secretary and Cashier; W. E. Butler, Treasurer and Assistant Cashier.

DIRECTORS—J. Allen Osmun, A. H. Dunlap, W. E. Butler, E. S. Chase, T. L. Gooch, A. C. Johnson, E. W. Reider, S. M. Smith, C. Sorensen.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$280,796 93	\$280,796 93
Overdrafts.....				
Bonds, warrants, and other securities.....			45,033 99	50,063 31
Bank premises, furniture and fixtures.....		\$5,029 32	13,000 00	13,000 00
Safe deposit vaults.....			1,968 00	1,968 00
Other real estate owned.....				
Due from reserve banks.....		24 21	18,734 00	18,758 21
Due from other banks.....				
Actual cash on hand.....		239 98	6,769 13	7,009 11
Exchanges for clearing house.....				
Checks and other cash items.....			155 55	155 55
Other resources.....				
Totals.....		\$5,293 51	\$366,457 60	\$371,751 11
LIABILITIES				
Capital stock paid in.....		\$5,000 00		\$40,000 00
Surplus.....			\$35,000 00	10,000 00
Undivided profits, less expenses and taxes paid.....			1,048 89	1,048 89
Other existing profits, collected, but not in undivided profits account.....			9,406 71	9,546 55
Bills payable (including certificates of deposit representing money borrowed).....		138 84		
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		154 67		154 67
Savings deposits.....			298,567 00	298,567 00
Demand certificates of deposit.....				
Time certificates of deposit.....			12,435 00	12,435 00
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$5,293 51	\$366,457 60	\$371,751 11

280. BANK OF NEWCASTLE—NEWCASTLE.

Incorporated July 6, 1907.

OFFICERS—W. R. Fountain, President; F. L. Horne, Vice-President; J. F. Cook, Secretary and Cashier; John Henny, Treasurer;
T. K. Dahle, Jr., Assistant Cashier and Assistant Secretary.
DIRECTORS—F. L. Horne, John Henny, W. R. Fountain, Jr., W. R. Fountain, Frank Tupper.

Statement of June 23, 1915.

	RESOURCES		
	Commercial department	Savings department	Combined
Loans and discounts	\$31,446 42	\$34,830 00	\$66,276 42
Overdrafts	52 52		52 52
Bonds, warrants, and other securities			1,500 00
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned	2,100 04	408 45	2,509 09
Due from reserve banks			
Due from other banks	4,066 48	965 18	5,031 66
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$49,896 06	\$36,233 63	\$106,039 69
LIABILITIES			
Capital stock paid in	\$36,800 00	\$6,700 00	\$43,500 00
Surplus	1,140 00	260 00	1,400 00
Undivided profits, less expenses and taxes paid	1,103 92	837 31	1,941 23
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	2,500 00		2,500 00
Deposits, due to banks			
Deposits, due to individuals			
Individual deposits subject to check	34,333 21		34,333 21
Savings deposits			
Demand certificates of deposit	720 00	28,436 32	29,156 32
Time certificates of deposit	3,050 78		3,050 78
Certified checks	2 40		2 40
Cashier's checks	135 75		135 75
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$49,896 06	\$36,233 63	\$106,039 69

281. BANK OF ARROYO GRANDE—ARROYO GRANDE.

Incorporated November 7, 1903.

OFFICERS—M. R. Swall, President and Manager; S. A. Dana, Vice-President; W. A. Conrad, Jr., Secretary; Jos. S. Gibson, Treasurer and Cashier.
 DIRECTORS—M. R. Swall, S. A. Dana, Peter Olohan, W. A. Conrad, Jr., L. C. Routzahn, I. Benchinol, Paul M. Gregg.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$2,777 10		\$146,307 10
Overdrafts		18 43	\$83,530 00	18 43
Bonds, warrants, and other securities		46,612 76	6,400 00	53,012 76
Bank premises, furniture and fixtures		14,000 00		14,000 00
Safe deposit vaults				
Other real estate owned			2,378 55	2,378 55
Due from reserve banks		37,238 54	8,420 88	45,659 42
Due from other banks				
Actual cash on hand		13,817 25	2,507 04	16,324 29
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$174,484 08	\$103,236 47	\$277,720 55
LIABILITIES				
Capital stock paid in				
Surplus		\$35,000 00	\$15,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid		2,200 00		2,200 00
Other existing profits, collected, but not in undivided profits account		2,503 40	2,069 45	4,562 85
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Deposits unpaid				
Individual deposits subject to check		101,006 72		101,006 72
Savings deposits			79,367 02	79,367 02
Demand certificates of deposit		40 00		40 00
Time certificates of deposit		26,427 47	6,810 00	33,237 47
Certified checks				
Cashier's checks				
State, county and municipal deposits		7,300 82		7,300 82
Postal savings deposits				
Other liabilities		5 67		5 67
Totals		\$174,484 08	\$103,236 47	\$277,720 55

282. "BANK OF PACIFIC GROVE"—PACIFIC GROVE.

Incorporated November 17, 1903.

OFFICERS—Chas. D. Henry, Vice-President; F. H. Gonsalves, Secretary, Treasurer and Cashier; Wm. Boutadelli, Assistant Cashier.
 DIRECTORS—A. J. McNab, Chas. D. Henry, H. S. Ball, D. T. Welch, M. M. McPherson, E. S. Johnson, I. K. Miller.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$131,321 45	\$176,434 01	\$307,755 46
Overdrafts.....		973 31		973 31
Bonds, warrants, and other securities.....		10,000 00	40,339 64	50,339 64
Bank premises, furniture and fixtures.....		18,500 00		18,500 00
Safe deposit vaults.....		3,200 00		3,200 00
Other real estate owned.....		4,476 35		4,476 35
Due from reserve banks.....		17,632 25	7,803 22	25,435 47
Due from other banks.....				
Actual cash on hand.....		15,329 11	4,000 00	19,329 11
Exchanges for clearing house.....				
Checks and other cash items.....		784 00		784 00
Other resources.....		6,456 69		6,456 69
Totals.....		\$208,673 16	\$228,576 87	\$437,250 03
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$40,000 00	\$10,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid.....		11,500 00	10,000 00	21,500 00
Other existing profits, collected, but not in undivided profits account.....		4,523 22	8,814 94	13,338 16
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....		941 91		941 91
Individual deposits subject to check.....				
Savings deposits.....		136,454 79		136,454 79
Demand certificates of deposit.....			199,761 93	199,761 93
Time certificates of deposit.....		1,692 46		1,692 46
Certified checks.....		11,694 76		11,694 76
Cashier's checks.....		472 00		472 00
State, county and municipal deposits.....				
Postal savings deposits.....		1,462 13		1,462 13
Other liabilities.....		21 89		21 89
Totals.....		\$208,673 16	\$228,576 87	\$437,250 03

284. SAVINGS BANK OF MENDOCINO COUNTY—UKIAH.

Incorporated November 28, 1903.

OFFICERS—J. M. Mannon, President; J. L. McCracken, Vice-President; Dr. G. W. Stout, Secretary; Arthur L. Tracy, Treasurer and Cashier; L. V. Ray, Assistant Cashier.

DIRECTORS—F. T. Barker, J. M. Mannon, J. L. McCracken, George W. Stout, Otis Redemeyer.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$35,845 01	\$201,521 38	\$237,366 39
Overdrafts.....		32 33		32 33
Bonds, warrants, and other securities.....		28,759 15	68,785 00	97,544 15
Bank premises, furniture and fixtures.....			2,622 71	2,622 71
Safe deposit vaults.....				150 00
Other real estate owned.....		45,147 79	150 00	67,221 04
Due from reserve banks.....		405 38	22,073 25	405 38
Due from other banks.....		11,792 79	6,959 50	18,752 29
Actual cash on hand.....				
Exchanges for clearing house.....		1,123 04		1,123 04
Checks and other cash items.....		10 00	22 96	32 96
Other resources.....				
Totals.....		\$123,115 49	\$302,114 80	\$425,230 29
LIABILITIES				
Capital stock paid in.....		\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....		3,000 00	3,500 00	6,500 00
Undivided profits, less expenses and taxes paid.....		1,276 10	124 69	1,400 79
Other existing profits, collected, but not in undivided profits account.....		1,685 73	3,659 98	5,345 71
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		16 51		16 51
Dividends unpaid.....		240 00		240 00
Individual deposits subject to check.....		76,464 92		76,464 92
Savings deposits.....			265,030 13	265,030 13
Demand certificates of deposit.....				
Time certificates of deposit.....		1,147 81		1,147 81
Certified checks.....		135 00		135 00
Cashier's checks.....		139 05		139 05
State, county and municipal deposits.....		12,000 00	4,800 00	16,800 00
Postal savings deposits.....		1,870 37		1,870 37
Other liabilities.....		60 00		60 00
Totals.....		\$123,115 49	\$302,114 80	\$425,230 29

285. "CONTRA COSTA COUNTY BANK"—PITTSBURG.

Incorporated November 30, 1903.

OFFICERS—W. E. Creed, President; W. J. Buchanan, Vice-President; G. Todaro, Secretary, Treasurer and Cashier; Miss N. Canevaro, Assistant Cashier.

DIRECTORS—W. J. Buchanan, C. J. Wood, W. E. Creed, G. Todaro, A. Sbarboro, Otis Loveridge, N. Canevaro.

Statement of June 23, 1915.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts.....			\$96,511 75	\$148,055 00	\$244,566 75
Overdrafts.....			563 20		563 20
Bonds, warrants, and other securities.....			2,670 00	50,512 90	53,182 90
Bank premises, furniture and fixtures.....			1,726 88	8,617 69	10,344 57
Safe deposit vaults.....			2,593 31		2,593 31
Other real estate owned.....					
Due from reserve banks.....			21,913 94	27,330 95	49,244 89
Due from other banks.....					
Actual cash on hand.....			14,654 85	8,943 55	23,598 40
Exchanges for clearing house.....			1,128 67		1,128 67
Checks and other cash items.....			71 05	1,198 29	1,269 34
Other resources.....					
Totals.....			\$141,833 65	\$244,258 38	\$386,092 03
LIABILITIES					
Capital stock paid in.....					
Surplus.....			\$37,500 00	\$12,500 00	\$50,000 00
Undivided profits, less expenses and taxes paid.....			3,000 00	13,000 00	16,000 00
Other existing profits, collected, but not in undivided profits account.....			574 61	3,854 74	4,429 35
Bills payable (including certificates of deposit representing money borrowed).....				80 00	80 00
Deposits, due to banks.....					
Dividends unpaid.....			2,241 69		2,241 69
Individual deposits subject to check.....					
Savings deposits.....			95,733 31		95,733 31
Demand certificates of deposit.....				186,934 46	186,934 46
Time certificates of deposit.....			615 00		615 00
Certified checks.....			900 00		900 00
Cashier's checks.....					
State, county and municipal deposits.....			200 00		200 00
Postal savings deposits.....				22,500 00	22,500 00
Other liabilities.....				5,389 18	5,389 18
Totals.....			\$141,833 65	\$244,258 38	\$386,092 03

286. SAN MATEO COUNTY SAVINGS BANK—REDWOOD CITY.

Incorporated December 28, 1903.

OFFICERS—L. P. Behrens, President and Treasurer; A. D. Walsh, Vice-President; F. K. Towne, Secretary and Cashier; E. K. Whitehead, Assistant Cashier.
 DIRECTORS—L. P. Behrens, P. P. Chamberlain, Chas. Holbrook, El. Avenali, George C. Ross, A. D. Walsh, J. L. Ross.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$538,433 68	
Overdrafts.....				
Bonds, warrants, and other securities.....			175,803 12	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....			10,500 00	
Other real estate owned.....			10,884 00	
Due from reserve banks.....				
Due from other banks.....			78,811 18	
Actual cash on hand.....			14,000 00	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$828,431 98	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$50,000 00	
Undivided profits, less expenses and taxes paid.....			25,000 00	
Other existing profits, collected, but not in undivided profits account.....			59,500 82	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....			3,826 25	
Individual deposits subject to check.....				
Savings deposits.....			665,604 91	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			25,000 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$828,431 98	

287. COMMERCIAL BANK OF UKIAH—UKIAH.

Incorporated December 18, 1903.

OFFICERS—W. P. Thomas, President; H. B. Muir, Vice-President; H. B. Smith, Secretary, Treasurer and Cashier; J. G. Thomas, Assistant Cashier.

DIRECTORS—W. P. Thomas, H. B. Muir, P. Connolly, R. E. Donohue, George W. Scott.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$198,571 09		
Overdrafts		2,773 46		
Bonds, warrants, and other securities		39,000 00		
Bank premises, furniture and fixtures		15,403 89		
Safe deposit vaults				
Other real estate owned		1,153 87		
Due from reserve banks		21,031 06		
Due from other banks		1,637 85		
Actual cash on hand		27,209 55		
Exchanges for clearing house				
Checks and other cash items		1,701 57		
Other resources				
Totals		\$309,872 84		
LIABILITIES				
Capital stock paid in		\$50,000 00		
Surplus		30,000 00		
Undivided profits, less expenses and taxes paid		3,178 89		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		35,000 00		
Deposits, due to banks		37,214 12		
Dividends unpaid				
Individual deposits subject to check		131,451 65		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks		27 00		
State, county and municipal deposits				
Postal savings deposits		23,000 00		
Other liabilities		1 18		
Totals		\$309,872 84		

288 AND 288A. THE ANALY SAVINGS BANK—SEBASTOPOL.

Incorporated February 18, 1904.

OFFICERS—Frank A. Brush, President; Robert Cunningham, Vice-President; A. B. Swain, Secretary, Treasurer and Cashier; E. F. Jewell, Assistant Cashier; H. B. Fuller, Assistant Cashier; Thomas Silk, Cashier, Branch.

DIRECTORS—Frank A. Brush, Robert Cunningham, A. B. Swain, H. B. Morris, E. F. Jewell.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$122,755 20	\$188,308 12	\$311,063 32
Overdrafts.....		122 07	-----	122 07
Bonds, warrants, and other securities.....		31,837 50	-----	31,837 50
Bank premises, furniture and fixtures.....		21,700 00	-----	21,700 00
Safe deposit vaults.....		-----	-----	-----
Other real estate owned.....		-----	-----	-----
Due from reserve banks.....		22,080 06	4,000 00	26,080 06
Due from other banks.....		-----	-----	-----
Actual cash on hand.....		8,710 81	4,135 61	12,846 42
Exchanges for clearing house.....		-----	-----	-----
Checks and other cash items.....		904 15	-----	904 15
Other resources.....		198 47	-----	198 47
Totals.....		\$208,338 26	\$196,443 73	\$404,781 99
LIABILITIES				
Capital stock paid in.....		\$45,000 00	\$5,000 00	\$50,000 00
Surplus.....		1,000 00	15,000 00	16,000 00
Undivided profits, less expenses and taxes paid.....		4,056 98	1,876 34	5,933 32
Other existing profits, collected, but not in undivided profits account.....		-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed).....		22,500 00	-----	22,500 00
Deposits, due to banks.....		-----	-----	-----
Dividends unpaid.....		-----	-----	-----
Individual deposits subject to check.....		97,156 50	-----	97,156 50
Savings deposits.....		-----	170,117 39	170,117 39
Demand certificates of deposit.....		6,144 02	-----	6,144 02
Time certificates of deposit.....		8,849 12	4,450 00	13,299 12
Certified checks.....		383 45	-----	383 45
Cashier's checks.....		-----	-----	-----
State, county and municipal deposits.....		22,800 00	-----	22,800 00
Postal savings deposits.....		448 19	-----	448 19
Other liabilities.....		-----	-----	-----
Totals.....		\$208,338 26	\$196,443 73	\$404,781 99

NOTE.—The above statement includes the business of the Forestville branch office.

289. SOUTH PASADENA SAVINGS BANK—SOUTH PASADENA.

Incorporated February 23, 1904.

OFFICERS—E. T. Grua, President and Treasurer; W. M. Eason, Vice-President; A. P. Manning, Secretary and Cashier; W. C. Springer, Assistant Cashier.
 DIRECTORS—Jonathan S. Dodge, John H. Jacobs, E. T. Grua, W. M. Eason, W. J. Filley, W. C. Springer, H. C. Mason, A. P. Manning, Wm. Henry Smith.

Statement of June 23, 1915.

RESOURCES	Savings department		
	Commercial department	Savings department	Combined
Loans and discounts.....			5,695 36
Overdrafts.....	14,638 30	30,769 35	45,407 65
Bonds, warrants, and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....	\$37,706 31	\$156,718 11	\$194,424 42
Due from reserve banks.....	22 93		22 93
Due from other banks.....	12,912 96	9,586 33	22,499 29
Actual cash on hand.....	1,300 00	1,790 00	3,090 00
Exchanges for clearing house.....	4,775 59	5,950 79	10,726 38
Checks and other cash items.....			
Other resources.....		192 88	192 88
Totals.....	\$71,356 09	\$210,672 82	\$282,028 91
LIABILITIES			
Capital stock paid in.....			
Surplus.....	\$10,000 00	\$15,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid.....	700 00	5,300 00	6,000 00
Other existing profits, collected, but not in undivided profits account.....	1,465 12	3,755 76	5,220 88
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	51,379 30		51,379 30
Savings deposits.....		169,701 01	169,701 01
Demand certificates of deposit.....			
Time certificates of deposit.....		12,133 38	12,133 38
Certified checks.....	46 27	151 00	197 27
Cashier's checks.....	965 40		965 40
State, county and municipal deposits.....	6,800 00	4,631 67	11,431 67
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$71,356 09	\$210,672 82	\$282,028 91

291. "THE SAVINGS AND LOAN SOCIETY OF SAN MATEO COUNTY"—REDWOOD CITY.

Incorporated March 11, 1904.

OFFICERS—E. F. Fitzpatrick, President; M. F. X. Kavanaugh, Vice-President; J. P. Weller, Secretary and Manager; D. W. Williams, Treasurer and Cashier; F. E. Fitzpatrick, Assistant Cashier.
 DIRECTORS—E. F. Fitzpatrick, M. F. X. Kavanaugh, J. P. Weller, G. R. Sneath, M. T. Freitas, D. W. Williams, E. H. Sampson, James T. Casey, D. R. Stafford.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----		\$203,305 00	-----
Overdrafts	-----			-----
Bonds, warrants, and other securities	-----			-----
Bank premises, furniture and fixtures	-----		27,600 00	-----
Safe deposit vaults	-----			-----
Other real estate owned	-----		6,000 00	-----
Due from reserve banks	-----		14,972 83	-----
Due from other banks	-----			-----
Actual cash on hand	-----			-----
Exchanges for clearing house	-----			-----
Checks and other cash items	-----		6,389 87	-----
Other resources	-----			-----
Totals	-----		\$258,267 50	-----
LIABILITIES				
Capital stock paid in	-----			-----
Surplus	-----		\$25,850 00	-----
Undivided profits, less expenses and taxes paid	-----		3,200 00	-----
Other existing profits, collected, but not in undivided profits account	-----		5,757 34	-----
Bills payable (including certificates of deposit representing money borrowed)	-----			-----
Deposits, due to banks	-----			-----
Dividends unpaid	-----		145 25	-----
Individual deposits subject to check	-----			-----
Savings deposits	-----			-----
Demand certificates of deposit	-----		223,311 91	-----
Time certificates of deposit	-----			-----
Certified checks	-----			-----
Cashier's checks	-----			-----
State, county and municipal deposits	-----			-----
Postal savings deposits	-----			-----
Other liabilities	-----			-----
Totals	-----		\$258,267 50	-----

292, 292B, 292D, 292E, 292F, 292G AND 292H. HOME SAVINGS BANK OF LOS ANGELES —LOS ANGELES.

Incorporated March 15, 1904.

Officers—O. J. Wigdal, President; F. M. Douglass, Boyle Workman, H. J. Whitley and Wm. E. Oliver, Vice-Presidents; T. L. Thompson, Secretary and Cashier; Wm. T. Hopper, Treasurer; H. A. Hawley, Geo. E. Reid, H. M. Coffin and Edw. B. Monk, Assistant Cashiers; George E. Reid, Assistant Secretary.
 Directors—Julio C. Kenyon, Wm. Bowen, Walter J. Wien, F. M. Douglass, Herbert J. Goudge, Wm. T. Hopper, George Hanna, George E. Reid, George R. Murdock, W. E. Oliver, F. L. Thompson, H. J. Whitley, O. J. Wigdal, Boyle Workman, T. A. Thompson, R. E. Lane, H. M. Coffin.

Statement of June 23, 1915.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----	\$1,144,447 76	\$3,741,665 73	\$4,886,113 49
Overdrafts-----	2,403 77		2,403 77
Bonds, warrants, and other securities-----	77,307 66	667,488 82	744,796 48
Bank premises-----	49,170 14	96,163 87	145,334 01
Safe deposit vaults-----	30,000 00	63,917 58	93,917 58
Other real estate owned-----		63,205 84	63,205 84
Due from reserve banks-----	501,593 85	186,871 03	688,464 88
Due from other banks-----	1,760 50	30,746 18	30,746 18
Actual cash on hand-----	248,872 38	28,985 68	277,858 06
Exchanges for clearing house-----	19,781 72	90,000 00	109,781 72
Checks and other cash items-----	6,272 66		6,272 66
Other resources-----	3,912 02	5 35	3,917 37
Totals-----	\$2,085,522 46	\$4,938,303 90	\$7,023,826 36

LIABILITIES

Capital stock paid in-----	\$300,000 00	\$700,000 00	\$1,000,000 00
Surplus-----	3,475 67	24,100 00	27,575 67
Undivided profits, less expenses and taxes paid-----	23,396 18	16,027 90	39,424 08
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Individual deposits-----	130,560 83		130,560 83
Individual deposits subject to check-----		350 00	350 00
Savings deposits-----	1,260,055 80		1,260,055 80
Demand certificates of deposit-----	171,760 91	3,594,262 73	3,594,262 73
Time certificates of deposit-----		67,249 39	67,249 39
Certified checks-----	2,822 82		2,822 82
Cashier's checks-----	203,361 70		203,361 70
State, county and municipal deposits-----		358,013 83	358,013 83
Postal savings deposits-----		178,300 05	178,300 05
Other liabilities-----	88 55		88 55
Totals-----	\$2,085,522 46	\$4,938,303 90	\$7,023,826 36

Note.—The above statement includes the business of the Central avenue, Second and Spring streets, East First street, Vernon and Central avenues, South Vermont avenue, and Vernon and Moneta avenues branch offices.

293. 'FIRST BANK OF HIGHLAND'—HIGHLAND.

Incorporated March 28, 1904.

OFFICERS—N. L. Levering, President; C. A. Sherrod, Vice-President; J. M. Spaulding, Secretary, Treasurer and Cashier.

DIRECTORS—N. L. Levering, C. A. Sherrod, Guy L. Frazer, M. M. Randall, F. H. Cole, John A. Reilly, H. H. Lienau, J. E. Allen, G. V. Cadwallader.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$106,053 50	\$47,123 50	\$153,177 00
Overdrafts.....		182 95		22,182 95
Bonds, warrants, and other securities.....		20,589 67	2,175 00	22,764 67
Bank premises, furniture and fixtures.....		14,150 00		14,150 00
Safe deposit vaults.....				
Other real estate owned.....		28,354 84	1,835 34	30,190 18
Due from reserve banks.....				
Due from other banks.....				
Actual cash on hand.....		10,243 02	1,007 57	11,250 59
Exchanges for clearing house.....				
Checks and other cash items.....		938 95		938 95
Other resources.....				
Totals.....		\$180,512 93	\$52,141 41	\$232,654 34
LIABILITIES				
Capital stock paid in.....		\$30,000 00	\$5,000 00	\$35,000 00
Surplus.....		7,750 00	500 00	8,250 00
Undivided profits, less expenses and taxes paid.....		50 95	124 01	174 95
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		3,816 26	904 02	4,720 28
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		83,393 93		83,393 93
Savings deposits.....				
Demand certificates of deposit.....		18,505 00	45,613 38	45,613 38
Time certificates of deposit.....		19,523 26		18,505 00
Certified checks.....		100 99		19,523 26
Cashier's checks.....		372 54		100 99
State, county and municipal deposits.....				372 54
Postal savings deposits.....		17,000 00		17,000 00
Other liabilities.....				
Totals.....		\$180,512 93	\$52,141 41	\$232,654 34

294. THE STATE BANK OF DUNSMUIR—DUNSMUIR.

Incorporated April 2, 1904.

OFFICERS—George Engwicht, President; G. A. Hutaft, Vice-President; W. M. Goggin, Secretary, Treasurer and Cashier; Andrew Leach Assistant Cashier.

DIRECTORS—A. Levy, George Engwicht, B. K. Collier, G. A. Hutaft, A. A. Conger.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$56,192 25	\$10,000 00	\$66,192 25
Overdrafts		2 91		2 91
Bonds, warrants, and other securities		34,930 81	7,000 00	41,930 81
Bank premises, furniture and fixtures		12,439 14		12,439 14
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		17,821 26		17,821 26
Due from other banks				
Actual cash on hand		19,534 96	709 39	20,244 35
Exchanges for clearing house		37 27		37 27
Checks and other cash items		68 55		68 55
Other resources				
Totals		\$141,027 15	\$17,709 39	\$158,736 54
LIABILITIES				
Capital stock paid in		\$15,000 00	\$10,000 00	\$25,000 00
Surplus		3,671 65		3,671 65
Undivided profits, less expenses and taxes paid		*871 37	*148 11	*1,019 48
Other existing profits, collected, but not in undivided profits account		482 42		482 42
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		8 00		8 00
Individual deposits subject to check		99,580 76		99,580 76
Savings deposits				
Demand certificates of deposit			2,857 50	2,857 50
Time certificates of deposit		2,704 65		2,704 65
Certified checks		12,918 00		12,918 00
Cashier's checks		25 00		25 00
State, county and municipal deposits			5,000 00	12,440 29
Postal savings deposits		7,440 29		7,440 29
Other liabilities		1,067 75		1,067 75
Totals		\$141,027 15	\$17,709 39	\$158,736 54

*Deficit.

NOTE.—Added savings department May 1, 1915.

295. UNION SAVINGS BANK OF REDLANDS—REDLANDS.

Incorporated April 7, 1904.

OFFICERS—H. H. Ford, President; E. M. Lyon, Vice-President; M. M. Phinney, Vice-President; B. W. Cave, Secretary, Treasurer, and Cashier; Thomas A. Ogden, Assistant Cashier.
 DIRECTORS—H. H. Ford, E. M. Lyon, M. M. Phinney, B. W. Cave, C. A. Tripp, M. W. Hill, K. H. Field, F. C. Hornby, C. J. Curtis, L. M. King.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts				
Overdrafts			\$568,617 47	
Bonds, warrants, and other securities			115,509 81	
Bank premises, furniture and fixtures			2,000 00	
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			84,773 85	
Due from other banks				
Actual cash on hand			17,799 91	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$788,701 04	
LIABILITIES				
Capital stock paid in				
Surplus			\$50,000 00	
Undivided profits, less expenses and taxes paid			25,000 00	
Other existing profits, collected, but not in undivided profits account			29,753 85	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			645,084 69	
Demand certificates of deposit				
Time certificates of deposit			15,362 50	
Certified checks				
Cashier's checks				
State, county and municipal deposits			23,500 00	
Postal savings deposits				
Other liabilities				
Totals			\$788,701 04	

296. BANK OF WILLITS—WILLITS.

Incorporated April 11, 1904.

OFFICERS—W. A. S. Foster, President; P. I. Lancaster, Vice-President; W. H. Baechtcl, Secretary, Treasurer and Cashier; H. M. Burke, Assistant Cashier.
 DIRECTORS—W. A. S. Foster, J. S. Rohrbough, A. J. Fairbanks, W. H. Baechtcl, P. I. Lancaster.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$269,075 74	\$81,331 43	\$350,407 17
Overdrafts				
Bonds, warrants, and other securities		51,490 00	16,000 00	67,490 00
Bank premises, furniture and fixtures		14,195 30		14,195 30
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		36,059 80	1,535 93	37,595 73
Due from other banks		5,590 63		5,590 63
Actual cash on hand		22,116 45	16,149 69	38,266 14
Exchanges for clearing house				
Checks and other cash items		550 88		550 88
Other resources		5,040 47		5,040 47
Totals		\$304,119 27	\$65,017 05	\$369,136 32
LIABILITIES				
Capital stock paid in				
Surplus		\$40,000 00	\$10,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid		40,000 00	5,000 00	45,000 00
Other existing profits, collected, but not in undivided profits account		7,406 44	586 99	7,993 43
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		10,000 00		10,000 00
Dividends unpaid				
Individual deposits subject to check		1,500 00		1,500 00
Savings deposits		187,847 86		187,847 86
Demand certificates of deposit			38,430 06	38,430 06
Time certificates of deposit		611 08		611 08
Certified checks		104,143 83		104,143 83
Cashier's checks		25 00		25 00
State, county and municipal deposits			11,000 00	11,000 00
Postal savings deposits		7,700 00		7,700 00
Other liabilities		4,885 06		4,885 06
Totals		\$304,119 27	\$65,017 05	\$369,136 32

NOTE.—Added savings department July 30, 1914.

297. BANK OF RIO VISTA—RIO VISTA.

Incorporated April 12, 1904.

OFFICERS—L. P. Larsen, President; Peter Hamilton, Vice-President; J. W. Hamilton, Secretary, Treasurer and Cashier.
 DIRECTIONS—L. P. Larsen, H. J. Dier, Peter Hamilton, P. F. Heringer, Thomas McCormack, Dan McCormack, J. W. Hamilton.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$243,404 00	\$169,714 87	\$413,208 87
Overdrafts		2,021 10		2,021 10
Bonds, warrants, and other securities		72,612 48	31,982 70	104,595 18
Bank premises, furniture and fixtures			7,600 00	7,600 00
Safe deposit vaults				
Other real estate owned		38,633 57	17,937 46	56,611 03
Due from reserve banks				
Due from other banks		24,494 14	5,709 12	30,163 26
Actual cash on hand				
Exchanges for clearing house		861 75	1,600 00	2,461 75
Checks and other cash items		51 00		51 00
Other resources				
Totals		\$382,148 04	\$234,564 15	\$616,712 19
LIABILITIES				
Capital stock paid in				
Surplus		\$75,000 00	\$25,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid		20,000 00		20,000 00
Other existing profits, collected, but not in undivided profits account		3,288 38	4,416 84	7,705 22
Bills payable (including certificates of deposit representing money borrowed)		60,000 00		60,000 00
Deposits, due to banks				
Deposits unpaid				
Individual deposits subject to check		152,659 58		152,659 58
Savings deposits			205,147 31	205,147 31
Demand certificates of deposit		10,117 62		10,117 62
Time certificates of deposit		26,103 70		26,103 70
Certified checks		325 00		325 00
Cashier's checks				
State, county and municipal deposits		30,000 00		30,000 00
Postal savings deposits		4,653 76		4,653 76
Other liabilities				
Totals		\$382,148 04	\$234,564 15	\$616,712 19

301. PEOPLE'S BANK OF BENICIA—BENICIA.

Incorporated June 15, 1904.

OFFICERS—W. L. Crooks, President, Manager; L. W. Kuhland, Vice-President; A. J. Pine, Secretary and Treasurer; Miss O. Bandel, Assistant Cashier.
 DIRECTORS—W. L. Crooks, L. W. Kuhland, D. J. Quinn, W. Z. Rankin, Joe Enos, A. J. Pine, J. Kullman.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$117,208 24	\$63,425 00	\$180,633 24
Overdrafts.....		17 57		17 57
Bonds, warrants, and other securities.....		2,800 00	1,500 00	4,300 00
Bank premises, furniture and fixtures.....		15,000 00		15,000 00
Safe deposit vaults.....				
Other real estate owned.....			1,500 00	1,500 00
Due from reserve banks.....		75,004 89	11,666 65	86,671 54
Due from other banks.....		280 26		280 26
Actual cash on hand.....		13,391 43	1,344 57	14,736 00
Exchanges for clearing house.....				
Checks and other cash items.....		1,561 50		1,561 50
Other resources.....				
Totals.....		\$225,263 89	\$79,436 22	\$304,700 11
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$40,000 00	\$10,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid.....		3,983 18	726 65	4,709 83
Other existing profits, collected, but not in undivided profits account.....		2,714 85	166 58	2,881 43
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		158,191 57		158,191 57
Savings deposits.....			68,542 99	68,542 99
Demand certificates of deposit.....		13,743 84		13,743 84
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		6,247 51		6,247 51
Postal savings deposits.....		382 94		382 94
Other liabilities.....				
Totals.....		\$225,263 89	\$79,436 22	\$304,700 11

302. "SAVINGS BANK OF POMONA"—POMONA.

Incorporated July 7, 1904.

Officers—Wm. Benesh, President; W. M. Lattin, Vice-President; E. Hinman, Vice-President; A. B. Endicott, Secretary, Treasurer and Cashier.
 Directors—Wm. Benesh, E. Hinman, J. M. Booth, Chas. P. Curran, H. B. Miller, G. S. Phillips, S. C. Pitzer, W. S. Hufford, W. M. Lattin.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----		\$302,238 00	-----
Overdrafts	-----			-----
Bonds, warrants, and other securities	-----		23,925 00	-----
Bank premises, furniture and fixtures	-----		3,600 00	-----
Safe deposit vaults	-----		2,000 00	-----
Other real estate owned	-----			-----
Due from reserve banks	-----		56,479 86	-----
Due from other banks	-----			-----
Actual cash on hand	-----		9,435 51	-----
Exchanges for clearing house	-----		168 15	-----
Checks and other cash items	-----			-----
Other resources	-----			-----
Totals	-----		\$397,866 52	-----
LIABILITIES				
Capital stock paid in	-----			-----
Surplus	-----		\$50,000 00	-----
Undivided profits, less expenses and taxes paid	-----		12,500 00	-----
Other existing profits, collected, but not in undivided profits account	-----		5,178 61	-----
Bills payable (including certificates of deposit representing money borrowed)	-----		11,397 48	-----
Deposits, due to banks	-----			-----
Dividends unpaid	-----			-----
Individual deposits subject to check	-----			-----
Savings deposits	-----		287,399 33	-----
Demand certificates of deposit	-----			-----
Time certificates of deposit	-----		10,369 49	-----
Certified checks	-----			-----
Cashier's checks	-----			-----
State, county and municipal deposits	-----		20,981 61	-----
Postal savings deposits	-----			-----
Other liabilities	-----		40 00	-----
Totals	-----		\$397,866 52	-----

303. FIRST STATE BANK OF CLOVIS—CLOVIS.

Incorporated August 6, 1904.

OFFICERS—R. Norrish, President; O. I. Chamberlain, Vice-President; Chas. T. Reyburn, Secretary, Treasurer and Cashier; Thomas Howison, Jr., Assistant Cashier.

DIRECTORS—R. Norrish, O. I. Chamberlain, Chas. T. Reyburn, Thomas Howison, Jr., R. E. L. Good.

Statement of June 23, 1915

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$112,385 79		
Overdrafts		402 12		
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures		1,000 00		
Safe deposit vaults				
Other real estate owned		10,797 42		
Due from reserve banks		838 23		
Due from other banks		7,924 47		
Actual cash on hand				
Exchanges for clearing house		754 39		
Checks and other cash items				
Other resources				
Totals		\$133,502 42		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		9,000 00		
Undivided profits, less expenses and taxes paid		1,652 67		
Other existing profits, collected, but not in undivided profits account		300 01		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		61,585 59		
Savings deposits				
Demand certificates of deposit		665 96		
Time certificates of deposit		35,296 94		
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities		1 25		
Totals		\$133,502 42		

304. "HOME SAVINGS BANK OF VENTURA"—VENTURA.

Incorporated September 15, 1904.

OFFICERS—Felix W. Ewing, President; Adolfo Camarillo, Vice-President; Edgar W. Carne, Secretary, Treasurer and Cashier; Chas. H. Carne, Assistant Cashier.
 DIRECTORS—Felix W. Ewing, Adolfo Camarillo, Edgar W. Carne, James F. Ewing, Juan E. Camarillo, Henry W. Connor, John Lagomarsino.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....		\$257,600 00	
Overdrafts.....		22,400 00	
Bonds, warrants, and other securities.....		800 00	
Bank premises, furniture and fixtures.....		1,000 00	
Safe deposit vaults.....		10,000 00	
Other real estate owned.....		5,665 48	
Due from reserve banks.....		9,880 87	
Due from other banks.....		5,621 03	
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$312,967 38	
LIABILITIES			
Capital stock paid in.....		\$40,000 00	
Surplus.....		14,000 00	
Undivided profits, less expenses and taxes paid.....		4,363 58	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....		235,203 80	
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		19,400 00	
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$312,967 38	

306. OXNARD SAVINGS BANK—OXNARD.

Incorporated October 4, 1904.

OFFICERS—T. A. Rice, President; Chas. Donlon, Vice-President; George E. Hume, Secretary and Cashier; Justin Petit, Treasurer; H. P. Spoor, Assistant Secretary.

DIRECTORS—T. A. Rice, George E. Hume, Frank Petit, Justin Petit, Charles Donlon.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$390,249 14	
Overdrafts				
Bonds, warrants, and other securities			615 00	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			11,432 49	
Due from reserve banks			97 19	
Due from other banks			8,050 02	
Actual cash on hand				
Exchanges for clearing house			5 00	
Checks and other cash items				
Other resources				
Totals			\$410,448 84	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			25,000 00	
Other existing profits, collected, but not in undivided profits account			28,502 54	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			331,616 30	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits			330 00	
Other liabilities				
Totals			\$410,448 84	

307. "REDWOOD CITY COMMERCIAL BANK"—REDWOOD CITY.

Incorporated October 10, 1904.

OFFICERS—E. F. Fitzpatrick, President; M. F. X. Kavanaugh, Vice-President; John P. Weller, Secretary and Manager; D. W. Williams, Treasurer and Cashier; R. E. Fitzpatrick, Assistant Cashier.

DIRECTORS—E. F. Fitzpatrick, M. F. X. Kavanaugh, J. P. Weller, G. R. Sneath, E. H. Sampson, D. R. Stafford, J. T. Casey, D. W. Williams, M. T. Freitas.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$120,851 45		
Overdrafts		385 08		
Bonds, warrants, and other securities		36,513 03		
Bank premises, furniture and fixtures		3,073 46		
Safe deposit vaults				
Other real estate owned		1,976 49		
Due from reserve banks		31,235 90		
Due from other banks		1,016 58		
Actual cash on hand		8,749 49		
Exchanges for clearing house				
Checks and other cash items		265 59		
Other resources		864 00		
Totals		\$204,871 07		
LIABILITIES				
Capital stock paid in				
Surplus		\$62,875 00		
Undivided profits, less expenses and taxes paid		7,700 00		
Other existing profits, collected, but not in undivided profits account		4,632 68		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		9 00		
Individual deposits subject to check		105,605 88		
Savings deposits				
Demand certificates of deposit		130 00		
Time certificates of deposit				
Certified checks		136 00		
Cashier's checks				
State, county and municipal deposits		25,863 01		
Postal savings deposits				
Other liabilities				
Totals		\$204,871 07		

308. THE SOUTHERN TRUST COMPANY—LOS ANGELES.

Incorporated October 24, 1904.

OFFICERS—J. F. Sartori, President and Manager; M. S. Hellman, Chas. H. Toll, and W. H. Booth, Vice-Presidents; W. A. Ellis, Secretary and Treasurer; W. D. Longyear, Cashier; C. M. Joy, Assistant Cashier and Assistant Secretary; L. H. Roseberry, Trust Attorney.

DIRECTORS—J. F. Sartori, M. S. Hellman, W. H. Booth, Chas. H. Toll, W. D. Longyear.

Statement of June 23, 1915.

RESOURCES.	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts-----					
Overdrafts-----					
Bonds, warrants and other securities-----					
Bank premises, furniture and fixtures-----			\$100,000 00	\$100,000 00	\$200,000 00
Safe deposit vaults and fixtures-----					
Other real estate owned-----					
Due from reserve banks-----			4,570 05	53,657 16	58,227 21
Actual cash on hand-----					
Exchanges for clearing house-----					
Checks and other cash items-----					
Other resources-----					
Personal assets received from executors, administrators, assignees, receivers or trustees-----				Private trusts not under supervision of State Banking Department	23 29
Trusts invested under order of court or? (Personal property in accordance with provisions of trust) (Real property-----			151,875 23		151,875 23
Totals-----			\$264,015 28	\$153,680 45	\$417,695 73
LIABILITIES.					
Capital stock paid in-----					
Surplus-----					
Undivided profits, less expenses and taxes paid-----			\$100,000 00	\$100,000 00	\$200,000 00
Other existing profits, collected, but not in undivided profits account-----				53,680 45	53,680 45
Bills payable (including certificates of deposit representing money borrowed)-----					
Notes rediscounted-----					
Deposits due to banks-----					
Dividends unpaid-----					
Individual deposits subject to check-----					
Savings deposits-----					
Demand certificates of deposit-----					
Time certificates of deposit-----					
Certified checks-----					
Cashier's checks-----					
State, county and municipal deposits-----					
Postal savings deposits-----					
Other liabilities-----					
Deposits of money received from executors, administrators, guardians assignees, receivers or trustees-----				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers or trustees-----					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court-----			164,015 28		164,015 28
Totals-----			\$264,015 28	\$153,680 45	\$417,695 73

309. SIERRA VALLEY BANK—LOYALTON.

Incorporated September 1, 1906.

OFFICERS—A. S. Nichols, President; Peter Scolari, Vice-President; W. H. Duncan, Secretary, Treasurer and Cashier; E. L. Breen, Assistant Cashier.

DIRECTORS—A. S. Nichols, George H. Taylor, W. H. Duncan, Matteo Ramelli, Peter Scolari.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	per cent
Loans and discounts		\$59,814 98	\$17,400 00	\$77,214 98
Overdrafts				
Bonds, warrants, and other securities		1,642 00	17,272 00	18,914 00
Bank premises, furniture and fixtures		1,550 00		1,550 00
Safe deposit vaults				
Other real estate owned		1,500 00		1,500 00
Due from reserve banks		5,451 26		5,451 26
Due from other banks				
Actual cash on hand		2,809 88	1,235 88	4,045 26
Exchanges for clearing house				
Checks and other cash items		33 24		33 24
Other resources		4,000 00		4,000 00
Totals		\$76,800 86	\$35,907 88	\$112,708 74
LIABILITIES				
Capital stock paid in		\$20,000 00	\$5,000 00	\$25,000 00
Surplus		100 00	500 00	600 00
Undivided profits, less expenses and taxes paid		714 43	777 23	1,491 66
Other existing profits, collected, but not in undivided profits account				
Notes rediscounted		9,100 00		9,100 00
Deposits, due to banks		938 89		938 89
Dividends unpaid				
Individual deposits subject to check		45,212 91		45,212 91
Savings deposits			13,013 78	13,013 78
Demand certificates of deposit		385 50		385 50
Time certificates of deposit			2,343 28	2,343 28
Certified checks				
Cashier's checks		349 33		349 33
State, county and municipal deposits			12,500 00	12,500 00
Postal savings deposits			1,773 59	1,773 59
Other liabilities				
Totals		\$76,800 86	\$35,907 88	\$112,708 74

310. HOLLYWOOD SAVINGS BANK—HOLLYWOOD.

Incorporated December 19, 1904.

OFFICERS—Joseph W. Norvell, President; Robert Hale, Vice-President; J. P. Roberts, Secretary, Treasurer and Cashier; E. D. Dietz, Assistant Secretary and Assistant Cashier.
DIRECTORS—Robert Hale, C. A. Frieburg, A. J. Witherell, Alan Gardner, Edward Winterer, Joseph W. Norvell, C. E. Walker.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$179,431 95	
Overdrafts				
Bonds, warrants, and other securities			14,880 97	
Bank premises, furniture and fixtures			15,440 02	
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			6,090 21	
Due from other banks				
Actual cash on hand			5,883 20	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$221,696 35	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			5,200 00	
Other existing profits, collected, but not in undivided profits account			3,980 23	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			115,955 99	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks			58,801 88	
Cashier's checks				
State, county and municipal deposits			12,500 00	
Postal savings deposits				
Other liabilities			258 25	
Totals			\$221,696 35	

311. THE MAYFIELD BANK—MAYFIELD.

Incorporated December 30, 1904.

OFFICERS—Ed C. Ellet, President; Joseph P. Ponce, Vice-President; Chas. Ellet, Secretary, Treasurer and Cashier.
 DIRECTORS—J. P. Ponce, L. Distel, G. R. Parkinson, E. D. Carothers, Ed C. Ellet, Charles Ellet, M. Carney.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$21,808 04	\$64,582 00	\$86,450 04
Overdrafts				
Bonds, warrants, and other securities		18,215 50	4,875 00	23,090 50
Bank premises, furniture and fixtures		6,000 00	6,000 00	12,000 00
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		4,335 84	1,730 11	1,730 11
Due from other banks			3,288 72	7,644 56
Actual cash on hand		4,295 57	1,854 49	6,090 06
Exchanges for clearing house				
Checks and other cash items		47 50		47 50
Other resources				
Totals		\$54,722 45	\$82,330 32	\$137,052 77
LIABILITIES				
Capital stock paid in				
Surplus		\$15,000 00	\$10,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		3,500 00	1,500 00	5,000 00
Other existing profits, collected, but not in undivided profits account		203 77	2,051 43	2,255 20
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		23,370 98		23,370 98
Savings deposits				
Demand certificates of deposit		335 00	68,778 89	68,778 89
Time certificates of deposit				
Certified checks				335 00
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		11,500 00		11,500 00
Other liabilities		807 48		807 48
		5 22		5 22
Totals		\$54,722 45	\$82,330 32	\$137,052 77

312. "UNION SAVINGS BANK"—SANTA ROSA.

Incorporated January 24, 1905.

OFFICERS—J. H. Brush, President; R. F. Crawford, Vice-President; F. A. Brush, Secretary, Treasurer and Cashier; H. W. Beardin, Assistant Cashier.

DIRECTORS—J. H. Brush, F. A. Brush, I. H. Brush, R. F. Crawford, D. P. Anderson, C. H. Thompson, J. E. Clark.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$914,060 82	
Overdrafts				
Bonds, warrants, and other securities			28,001 00	
Bank premises, furniture and fixtures				
Safe deposit vaults			1,437 80	
Other real estate owned			52,102 16	
Due from reserve banks				
Due from other banks			12,591 99	
Actual cash on hand			308 52	
Exchanges for clearing house			165 44	
Checks and other cash items			490 67	
Other resources				
Totals			\$706,158 40	
LIABILITIES				
Capital stock paid in				
Surplus			\$50,000 00	
Undivided profits, less expenses and taxes paid			17,500 00	
Other existing profits, collected, but not in undivided profits account			15,425 99	
Bills payable (including certificates of deposit representing money borrowed)			294 62	
Deposits, due to banks				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			613,937 79	
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			12,000 00	
Postal savings deposits				
Other liabilities				
Totals			\$706,158 40	

313. SALINAS VALLEY SAVINGS BANK—SALINAS.

Incorporated January 28, 1915.

OFFICERS—J. H. Menke, President; J. K. Alexander, Vice-President; C. J. Whisman, Secretary, Treasurer and Cashier; E. W. Palm-tag, Assistant Cashier; W. F. Menke, Assistant Cashier.

DIRECTORS—J. H. Menke, J. K. Alexander, Charles L. Pioda, P. Tavernetti, Walter Wallace, Dr. S. B. Gordon, John Olsen, George J. Fiese, John Berges.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts		\$570,751 25	
Overdrafts			
Bonds, warrants, and other securities		84,050 00	
Bank premises, furniture and fixtures		26,000 00	
Safe deposit vaults		1,750 00	
Other real estate owned		14,255 00	
Due from reserve banks		71,251 19	
Due from other banks			
Actual cash on hand		14,878 28	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$782,985 72	
LIABILITIES			
Capital stock paid in		\$50,000 00	
Surplus		23,000 00	
Undivided profits, less expenses and taxes paid		3,974 06	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)		20,232 61	
Deposits, due to banks			
Dividends unpaid		50 00	
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit		685,679 05	
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$782,985 72	

317. BANK OF FORTUNA—FORTUNA.

Incorporated March 2, 1905.

OFFICERS—E. W. Haight, President; I. H. Van Duzer, Vice-President; Fred P. Newell, Secretary, Treasurer and Cashier; Gordon R. Legg, Assistant Cashier.

DIRECTORS—E. W. Haight, I. H. Van Duzer, Fred P. Newell, M. P. Hansen, Frank W. Luther, George H. Newell, G. W. Williams.

Statement of June 23, 1915.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts.....					
Overdrafts.....			\$77,011 65	\$73,616 07	\$150,627 72
Bonds, warrants, and other securities.....			7 27		7 27
Bank premises, furniture and fixtures.....			7,569 04	19,357 45	26,926 49
Safe deposit vaults.....			1,065 00	14,500 00	15,565 00
Other real estate owned.....					
Due from reserve banks.....			18,623 84	14,944 56	32,968 40
Due from other banks.....					
Actual cash on hand.....			8,697 80	4,742 00	12,840 40
Exchanges for clearing house.....					
Checks and other cash items.....					
Other resources.....			1,588 15		1,588 15
Totals.....			\$113,392 75	\$127,160 08	\$240,553 43
LIABILITIES					
Capital stock paid in.....					
Surplus.....			\$15,000 00	\$10,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid.....			6,500 00	9,000 00	15,500 00
Other existing profits, collected, but not in undivided profits account.....			361 42	1,842 80	2,204 22
Bills payable (including certificates of deposit representing money borrowed).....					
Deposits, due to banks.....			1,500 00		1,500 00
Dividends unpaid.....					
Individual deposits subject to check.....			30 00		30 00
Savings deposits.....			84,104 21		84,104 21
Demand certificates of deposit.....					
Time certificates of deposit.....			1,372 50	102,513 24	102,513 24
Certified checks.....				1,250 00	1,250 00
Cashier's checks.....					
State, county and municipal deposits.....					
Postal savings deposits.....			4,524 62	2,000 00	6,524 62
Other liabilities.....				554 64	554 64
Totals.....			\$113,392 75	\$127,160 08	\$240,553 43

319. MODESTO SAVINGS BANK—MODESTO.

Incorporated March 8, 1905.

OFFICERS—J. R. Broughton, President; George A. Cressey, Vice-President, Secretary and Treasurer; W. T. Scoon, Cashier and Assistant Secretary; D. K. Young, Assistant Cashier.
 DIRECTORS—George A. Cressey, A. L. Cressey, J. R. Broughton, C. R. Tillson, J. J. McMahon, T. J. Wisecarver, L. W. Shearer.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$668,504 38	
Overdrafts-----				
Bonds, warrants, and other securities-----			15,818 00	
Bank premises, furniture and fixtures-----				
Safe deposit vaults-----				
Other real estate owned-----			24,194 96	
Due from reserve banks-----				
Due from other banks-----			11,836 67	
Actual cash on hand-----				
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----			\$720,354 01	
LIABILITIES				
Capital stock paid in-----			\$100,000 00	
Surplus-----			40,000 00	
Undivided profits, less expenses and taxes paid-----			11,891 31	
Other existing profits, collected, but not in undivided profits account-----			20,195 44	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----			535,047 20	
Demand certificates of deposit-----				
Time certificates of deposit-----			13,220 06	
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$720,354 01	

321. ESCONDIDO SAVINGS BANK—ESCONDIDO.

Incorporated March 28, 1905.

OFFICERS—A. W. Wohlford, President; G. V. Thomas, Vice-President; E. E. Turrentine, Secretary, Treasurer and Cashier.
 DIRECTORS—A. W. Wohlford, E. E. Turrentine, G. V. Thomas, Alexander Stewart, J. H. Sampson, Arthur B. Jones, E. G. Logan.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$183,451 00	
Overdrafts.....				
Bonds, warrants, and other securities.....			10,546 85	
Bank premises, furniture and fixtures.....			744 00	
Safe deposit vaults.....				
Other real estate owned.....			395 00	
Due from reserve banks.....			25,879 93	
Due from other banks.....				
Actual cash on hand.....			15,672 90	
Exchanges for clearing house.....				
Checks and other cash items.....			24 03	
Other resources.....				
Totals.....			\$236,643 71	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$25,000 00	
Undivided profits, less expenses and taxes paid.....			13,000 00	
Other existing profits, collected, but not in undivided profits account.....			6,240 69	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....			149,803 88	
Savings deposits.....				
Demand certificates of deposit.....			31,599 74	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			9,000 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$236,643 71	

323. LOMPOC VALLEY BANK—LOMPOC.

Incorporated April 1, 1905.

OFFICERS—George S. Edwards, President; George W. Harris, Vice-President; R. A. Lazier, Secretary, Treasurer and Cashier; C. D. McCabe, Assistant Cashier.
 DIRECTORS—George S. Edwards, M. M. Gragg, George W. Harris, Charles Rudolph, R. A. Lazier.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$216,601 29		
Overdrafts.....		1,058 11		
Bonds, warrants, and other securities.....		18,100 00		
Bank premises, furniture and fixtures.....		4,200 00		
Safe deposit vaults.....				
State real estate owned.....				
Due from reserve banks.....		22,154 94		
Due from other banks.....				
Actual cash on hand.....		15,960 36		
Exchanges for clearing house.....		321 27		
Checks and other cash items.....		430 00		
Other resources.....				
Totals.....		\$278,245 97		
LIABILITIES				
Capital stock paid in.....		\$50,000 00		
Surplus.....		16,565 00		
Undivided profits, less expenses and taxes paid.....		1,881 32		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		35,000 00		
Deposits, due to banks.....		38,169 46		
Dividends unpaid.....				
Individual deposits subject to check.....		98,610 04		
Savings deposits.....				
Demand certificates of deposit.....		22,419 00		
Time certificates of deposit.....				
Certified checks.....		165 40		
Cashier's checks.....				
State, county and municipal deposits.....		15,435 75		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$278,245 97		

324. LOMPOC VALLEY SAVINGS BANK—LOMPOC.

Incorporated April 1, 1905.

OFFICERS—George S. Edwards, President; George W. Harris, Vice-President; R. A. Lazier, Secretary, Treasurer and Cashier; C. D. McCabe, Assistant Cashier.
 DIRECTORS—George S. Edwards, M. M. Gragg, George W. Harris, Chas. Rudolph, R. A. Lazier.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----	-----	\$254,949 93	-----
Overdrafts	-----	-----	-----	-----
Bonds, warrants, and other securities	-----	-----	16,000 00	-----
Bank premises, furniture and fixtures	-----	-----	4,100 00	-----
Safe deposit vaults	-----	-----	31,338 07	-----
Other real estate owned	-----	-----	-----	-----
Due from reserve banks	-----	-----	6,800 00	-----
Due from other banks	-----	-----	-----	-----
Actual cash on hand	-----	-----	-----	-----
Exchanges for clearing house	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----
Other resources	-----	-----	-----	-----
Totals	-----	-----	\$313,208 00	-----
LIABILITIES		-----	-----	-----
Capital stock paid in	-----	-----	-----	-----
Surplus	-----	-----	\$25,000 00	-----
Undivided profits, less expenses and taxes paid	-----	-----	18,000 00	-----
Other existing profits, collected, but not in undivided profits account	-----	-----	7,775 72	-----
Bills payable (including certificates of deposit representing money borrowed)	-----	-----	-----	-----
Deposits, due to banks	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	262,432 28	-----
Savings deposits	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	-----	-----
Time certificates of deposit	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	-----	-----
Postal savings deposits	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----
Totals	-----	-----	\$313,208 00	-----

325. SOLANO COUNTY SAVINGS BANK—SUISUN.

Incorporated April 3, 1905.

OFFICERS—E. L. Reese, President; A. L. Reed, Vice-President and Treasurer; E. D. Holly, Secretary and Cashier.
 DIRECTORS—E. L. Reese, A. L. Reed, E. E. Long, F. A. Chadbourn, James McNulty, B. N. Sheldon, Joseph L. Neitzel.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$170,150 41	
Overdrafts.....				
Bonds, warrants, and other securities.....			9,782 50	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			13,999 92	
Due from reserve banks.....				
Due from other banks.....			5,100 22	
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$199,033 05	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$25,000 00	
Undivided profits, less expenses and taxes paid.....			6,500 00	
Other existing profits, collected, but not in undivided profits account.....			4,280 23	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....			16 50	
Individual deposits subject to check.....				
Savings deposits.....			103,246 32	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$199,033 05	

326. SURPRISE VALLEY BANK—CEDARVILLE.

Incorporated April 18, 1905.

OFFICERS—F. E. Bush, President and Treasurer; Geo. C. Turner, Vice-President; Miss K. M. Lester, Secretary and Cashier.
 DIRECTORS—H. L. Merryfield, Miss K. M. Lester, John Fritz, George C. Turner, G. F. Hill, C. E. Merryfield, B. F. Lynip, C. A. Estes,
 F. E. Bush.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$121,864 15		
Overdrafts-----	627 24		
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----	10,375 00		
Safe deposit vaults-----	425 00		
Other real estate owned-----			
Due from reserve banks-----	29,504 17		
Due from other banks-----	15,610 27		
Actual cash on hand-----	10,817 10		
Exchanges for clearing house-----			
Checks and other cash items-----	203 43		
Other resources-----	387 10		
Totals-----	189,993 46		
LIABILITIES			
Capital stock paid in-----	\$25,000 00		
Surplus-----	17,000 00		
Undivided profits, less expenses and taxes paid-----	1,454 52		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----	1,629 05		
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	115,726 37		
Savings deposits-----			
Demand certificates of deposit-----	340 00		
Time certificates of deposit-----	24,922 63		
Certified checks-----			
Cashier's checks-----	60 00		
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----	3,770 80		
Totals-----	\$189,993 46		

327. FARMERS AND MERCHANTS' SAVINGS BANK—LOMPOC.

Incorporated May 4, 1905.

Officers—James Sloan, President; R. E. Sudden, Vice-President; W. C. Bissinger, Secretary and Cashier; L. Kahn, Assistant Cashier.

Directors—James Sloan, L. H. Sudden, R. C. Sudden, W. C. Bissinger, R. E. Sudden.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$277,430 00	
Overdrafts-----			
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----		41,000 00	
Safe deposit vaults-----			
Other real estate owned-----		4,814 82	
Due from reserve banks-----		6,242 50	
Due from other banks-----		8,612 70	
Actual cash on hand-----		6,000 00	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$344,000 72	
LIABILITIES			
Capital stock paid in-----		\$25,000 00	
Surplus-----		20,000 00	
Undivided profits, less expenses and taxes paid-----		10,650 85	
Other existing profits, collected, but not in undivided profits account-----		7,440 14	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		281,000 23	
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$344,000 72	

328. BANK OF HALFMOON BAY—HALFMOON BAY.

Incorporated May 6, 1905.

OFFICERS—Joseph M. Francis, President; Horace Nelson, Vice-President; M. J. Bettencourt, Secretary and Cashier; J. C. Williamson, Treasurer.
 DIRECTORS—M. Girard, Horace Nelson, Joseph M. Francis, Joseph Fernandez, Jr., John Souza, J. C. Williamson, Teresa Debenediti, C. W. Borden, M. J. Bettencourt.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$48,415 39	\$117,384 28	\$165,799 67
Overdrafts		360 46		360 46
Bonds, warrants, and other securities		132 62	12,155 54	12,288 16
Bank premises, furniture and fixtures			3,382 03	3,382 03
Safe deposit vaults				
Other real estate owned			1,788 29	1,788 29
Due from reserve banks		5,401 19	6,471 31	11,872 50
Due from other banks				
Actual cash on hand		3,301 96	3,083 45	6,385 41
Exchanges for clearing house		528 45		528 45
Checks and other cash items		1,810 14		1,810 14
Other resources				
Totals		\$59,950 21	\$144,264 90	\$204,215 11

LIABILITIES				
Capital stock paid in		\$12,500 00	\$12,500 00	\$25,000 00
Surplus		1,630 00	2,500 00	4,130 00
Undivided profits, less expenses and taxes paid		3,367 86	6,421 05	9,788 91
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		41,285 35		41,285 35
Savings deposits			111,993 85	111,993 85
Demand certificates of deposit		1,050 00		1,050 00
Time certificates of deposit			50 00	50 00
Certified checks		117 00		117 00
Cashier's checks				
State, county and municipal deposits			10,800 00	10,800 00
Postal savings deposits				
Other liabilities				
Totals		\$59,950 21	\$144,264 90	\$204,215 11

329. AMERICAN SAVINGS BANK OF ANAHEIM—ANAHEIM.

Incorporated May 8, 1905.

OFFICERS—Frank Shanley, President; C. E. Holcomb, Vice-President and Assistant Secretary; Samuel Kraemer, Vice-President; E. J. Hartung, Secretary, Treasurer and Cashier; John Hartung, Assistant Cashier.

DIRECTORS—Frank Shanley, C. E. Holcomb, S. Kraemer, A. S. Bradford, E. J. Hartung.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$153,437 50	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			900 00	
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			18,239 24	
Due from other banks			8,108 61	
Actual cash on hand				
Exchanges for clearing house			624 61	
Checks and other cash items				
Other resources				
Totals			\$181,369 96	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,640 00	
Undivided profits, less expenses and taxes paid			4,354 00	
Other existing profits, collected, but not in undivided profits account			5,709 32	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			115,306 64	
Demand certificates of deposit				
Time certificates of deposit			1,000 00	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$181,369 96	

330. BANK OF COALINGA—COALINGA.

Incorporated May 12, 1905.

OFFICERS—A. P. May, President; A. T. Borst, Vice-President; J. Zwang, Vice-President; J. A. Fluetsch, Secretary, Treasurer and Cashier; B. L. Wyllie, Assistant Cashier.
 DIRECTORS—A. P. May, G. A. Scott, R. J. King, Jacob Zwang, A. Broeyenhagen, A. T. Borst, W. A. Greer.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$25,652 80	\$134,018 54	\$159,671 34
Overdrafts-----				
Bonds, warrants, and other securities-----			10,408 03	10,408 03
Bank premises, furniture and fixtures-----			5,447 00	5,447 00
Safe deposit vaults-----				
Other real estate owned-----		17,810 81	5,753 49	23,564 30
Due from reserve banks-----			23,006 56	23,006 56
Due from other banks-----				
Actual cash on hand-----		980 77	11,582 08	12,562 85
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----		378 86	1,320 00	1,698 86
Totals-----		\$44,823 24	\$191,535 70	\$236,358 94
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$2,500 00	\$22,500 00	\$25,000 00
Undivided profits, less expenses and taxes paid-----		16,000 00	2,000 00	18,000 00
Other existing profits, collected, but not in undivided profits account-----		1,263 24	3,107 13	4,370 37
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----		60 00		60 00
Individual deposits subject to check-----				
Savings deposits-----			158,869 21	158,869 21
Demand certificates of deposit-----				
Time certificates of deposit-----			5,059 36	5,059 36
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----		25,000 00		25,000 00
Totals-----		\$44,823 24	\$191,535 70	\$236,358 94

331. SECURITY SAVINGS BANK OF STANISLAUS COUNTY—MODESTO.

Incorporated May 15, 1905.

OFFICERS—W. A. Harter, President and Treasurer; I. W. Updike, Vice-President; C. J. Cressey, Secretary and Cashier; C. W. Sikes, Assistant Cashier.

DIRECTORS—I. W. Updike, W. A. Harter, J. K. Corson, Fred Bartch, C. M. Maze, A. B. Shoemaker, J. M. Finley.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$190,911 23	
Overdrafts				
Bonds, warrants, and other securities			2,620 00	
Bank premises, furniture and fixtures				
Safe deposit vaults			2,250 00	
Other real estate owned				
Due from reserve banks				
Due from other banks			13,044 84	
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$206,826 07	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,500 00	
Undivided profits, less expenses and taxes paid			21,000 00	
Other existing profits, collected, but not in undivided profits account			6,153 13	
Bills payable (including certificates of deposit representing money borrowed)			85 05	
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			152,542 34	
Demand certificates of deposit				
Time certificates of deposit			3,545 55	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$206,826 07	

332. BANK OF GLENDALE—GLENDALE.

Incorporated May 19, 1905.

OFFICERS—F. H. Vesper, President; C. M. Walton, Vice-President; Herman Nelson, Secretary, Treasurer and Cashier; M. G. Smith, Assistant Cashier and Assistant Secretary.

DIRECTORS—F. H. Vesper, J. F. McIntyre, C. M. Walton, Frank Campbell, Thomas F. Cooke, Herman Nelson, A. W. Beach.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$132,389 40	\$65,418 28	\$197,807 68
Overdrafts.....		158 80		158 80
Bonds, warrants, and other securities.....		6,746 06	17,736 98	24,483 04
Bank premises, furniture and fixtures.....		14,791 10		14,791 10
Safe deposit vaults.....				
Other real estate owned.....		518 57		518 57
Due from reserve banks.....		19,923 52	8,965 78	28,889 30
Due from other banks.....		3,000 00		3,000 00
Actual cash on hand.....		14,575 50		16,375 50
Exchanges for clearing house.....		1,492 93	1,800 00	1,492 93
Checks and other cash items.....		148 28		148 28
Other resources.....				
Totals.....		\$193,744 16	\$93,921 04	\$287,665 20

LIABILITIES		Commercial department	Savings department	Combined
Capital stock paid in.....		\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....		5,000 00		5,000 00
Undivided profits, less expenses and taxes paid.....		9,149 80	338 45	9,487 85
Other existing profits, collected, but not in undivided profits account.....		1,827 58		1,827 58
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		135,109 32		135,109 32
Savings deposits.....			30,427 77	30,427 77
Demand certificates of deposit.....				
Time certificates of deposit.....		9,058 80	28,575 22	37,634 02
Certified checks.....		157 50		157 50
Cashier's checks.....				
State, county and municipal deposits.....		8,441 16	9,400 00	17,841 16
Postal savings deposits.....				
Other liabilities.....			180 00	180 00
Totals.....		\$193,744 16	\$93,921 04	\$287,665 20

333. BANK OF SOUTH SAN FRANCISCO—SOUTH SAN FRANCISCO

Incorporated May 27, 1905.

OFFICERS—W. H. Coffinberry, President; D. W. Ratto, Secretary and Assistant Cashier; H. L. Haaker, Treasurer and Cashier.
 DIRECTORS—W. H. Coffinberry, C. M. McFarland, W. L. Haaker, S. Lombardi, T. L. Hickey, J. O. Snyder.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$116,434 15	\$205,926 86	\$322,361 01
Overdrafts-----		304 56		304 96
Bonds, warrants, and other securities-----		35,159 50	45,745 04	80,904 54
Bank premises, furniture and fixtures-----		43 25	10,371 26	10,414 51
Safe deposit vaults-----				
Other real estate owned-----		3,031 20	3,016 49	6,067 69
Due from reserve banks-----		14,461 78	23,213 89	37,675 67
Due from other banks-----				
Actual cash on hand-----		9,932 17	6,416 96	16,349 13
Exchanges for clearing house-----				
Checks and other cash items-----		366 57		366 57
Other resources-----		3 00		3 00
Totals-----		\$179,756 58	\$294,690 50	\$474,447 08

LIABILITIES		Commercial department	Savings department	Combined
Capital stock paid in-----		\$25,000 00	\$25,000 00	\$50,000 00
Surplus-----		6,250 00	6,250 00	12,500 00
Undivided profits, less expenses and taxes paid-----		6,088 88	5,221 80	11,310 68
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		118,198 57		118,198 57
Savings deposits-----				
Demand certificates of deposit-----		4,990 15	237,313 55	237,313 55
Time certificates of deposit-----				
Certified checks-----			905 15	905 15
Cashier's checks-----		31 25		31 25
State, county and municipal deposits-----		1,249 31		1,249 31
Postal savings deposits-----		17,948 42	20,000 00	37,948 42
Other liabilities-----				
Totals-----		\$179,756 58	\$294,690 50	\$474,447 08

335. "CROWN CITY TRUST AND SAVINGS BANK"—PASADENA.

Incorporated May 29, 1905.

OFFICERS—J. B. Coulston, President; C. A. Goodyear, Vice-President; E. J. Pyle, Vice-President; R. C. Davis, Secretary, Treasurer, Cashier and Trust Officer; H. E. Allen, Assistant Cashier.
 DIRECTORS—T. D. Allin, J. B. Coulston, G. A. Gibbs, N. T. Nixon, H. G. Chaffee, J. M. McKibben, Henry Newby, E. J. Pyle, Garfield R. Jones, Herman R. Hertel, Thomas Chisholm, L. W. Jutten, C. A. Goodyear, G. L. Stimson, W. E. Nichols.

Statement of June 23, 1915.

RESOURCES.	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....	\$55,331 84	\$412,277 21	\$50,000 00	\$50,000 00	\$507,639 05
Overdrafts.....					
Bonds, mortgages and other securities.....	5,815 98	117,238 40			123,054 38
Bank prepaids, furniture and fixtures.....	50,000 00	63,000 00			113,000 00
Safe deposit vaults.....					
Other real estate owned.....		4,234 56			4,234 56
Due from reserve banks.....	26,215 20	43,400 47	144 00		69,855 67
Actual cash on hand.....	8,085 78	22,408 55			31,154 33
Exchanges for clearing house.....	742 04				6,664 61
Checks and other cash items.....	3 50	9,880 97			3 50
Other resources.....			40 50		40 50
Personal assets received from executors, administrators, assignees, receivers or trustees.....			2,000 00	Private trusts not under supervision of State Banking Department	2,600 00
Trusts invested under order of court or? (Personal property in accordance with provisions of trust) (Real property.....					
Totals.....	\$146,854 94	\$668,552 16	\$52,784 50	\$50,000 00	\$918,191 60
LIABILITIES					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00		\$200,000 00
Surplus.....		33,000 00			33,000 00
Undivided profits, less expenses and taxes paid.....		175 05			1,004 44
Other existing profits, collected, but not in undivided profits account.....	827 79		100 00		100 00
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....					
Dividends unpaid.....	7,938 47				7,938 47
Individual deposits subject to check.....	46 50				46 50
Savings deposits.....	82,191 18				82,191 18
Demand certificates of deposit.....		442,167 51			442,167 51
Time certificates of deposit.....					
Certified checks.....		112,998 20			112,998 20
Cashier's checks.....					
State, county and municipal deposits.....					
Postal savings deposits.....	5,848 00	50,300 00			5,848 00
Other liabilities.....					50,300 00
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			2,684 50		2,684 50
Totals.....	\$146,854 94	\$668,552 16	\$52,784 50	\$50,000 00	\$918,191 60

NOTE.—Added trust department August 8, 1914. Changed name from Crown City Savings and Trust Company November 18, 1914.

336. SAVINGS BANK OF HUNTINGTON BEACH—HUNTINGTON BEACH.

Incorporated July 1, 1905.

OFFICERS—W. T. Newland, President; C. H. Howard, Vice-President; W. S. Thompson, Vice-President; R. E. Graves, Secretary, Treasurer and Cashier; H. E. Little, Assistant Cashier, W. S. Thomson, R. Courreges, M. J. Newland, D. O. Stewart.

DIRECTORS—W. T. Newland, C. H. Howard, R. E. Graves, W. S. Thomson, R. Courreges, M. J. Newland, D. O. Stewart.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$73,397 61	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures				
Safe deposit vaults			3,434 95	
Other real estate owned			4,092 05	
Due from reserve banks				
Due from other banks				
Actual cash on hand			1,379 47	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$82,214 13	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			1,000 00	
Other existing profits, collected, but not in undivided profits account			1,569 05	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			37,255 08	
Demand certificates of deposit				
Time certificates of deposit			16,760 00	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$82,214 13	

338. BANK OF POINT ARENA—POINT ARENA.

Incorporated June 9, 1905.

OFFICERS—J. C. Halliday, President; C. F. O'Brien, Vice-President; Wm. Hanen, Secretary; A. Stornetta, Treasurer; P. W. Haggreen, Cashier; J. H. Halliday, Assistant Cashier.
 DIRECTORS—J. C. Halliday, C. F. O'Brien, J. H. Halliday, W. Hanen, A. Stornetta, Mrs. E. Antrim, A. D. Pitts.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$59,831 95		
Overdrafts.....		13,125 00		
Bonds, warrants, and other securities.....		709 46		
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....		29,255 39		
Due from reserve banks.....		4,050 84		
Due from other banks.....		8,983 97		
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$115,966 61		
/				
LIABILITIES				
Capital stock paid in.....		\$25,000 00		
Surplus.....		1,867 99		
Undivided profits, less expenses and taxes paid.....		446 93		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		185 00		
Dividends unpaid.....		86,114 49		
Individual deposits subject to check.....				
Savings deposits.....		575 00		
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		1,777 20		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$115,966 61		

339. "BANK OF CENTERVILLE"—CENTERVILLE.

Incorporated June 13, 1905.

OFFICERS—John G. Mattos, Jr., President; Joseph Dias, Vice-President; F. T. Dusterberry, Secretary, Treasurer and Cashier.
 DIRECTORS—John G. Mattos, Jr., Joseph Dias, F. T. Dusterberry, E. I. Lemos, C. H. Hale, M. F. Silva, Emanuel George.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$432,708 10		
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures		121,640 50		
Safe deposit vaults		6,000 00		
Other real estate owned				
Due from reserve banks		94,207 80		
Due from other banks		109 76		
Actual cash on hand		36,912 32		
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$891,638 48		
LIABILITIES				
Capital stock paid in		\$75,000 00		
Surplus		17,000 00		
Undivided profits, less expenses and taxes paid		4,456 97		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		102,969 59		
Savings deposits				
Demand certificates of deposit		2,775 00		
Time certificates of deposit		389,512 51		
Certified checks				
Cashier's checks				
State, county and municipal deposits		4,248 24		
Postal savings deposits		35,000 00		
Other liabilities		676 17		
Totals		\$891,638 48		

340. SELMA SAVINGS BANK—SELMA.

Incorporated June 22, 1905.

OFFICERS—M. Vincent, President; L. D. Scott, Vice-President; W. C. Freeland, Secretary, Treasurer and Cashier; G. W. Glines, Assistant Cashier; W. H. Lemmon, Assistant Cashier.

DIRECTORS—M. Vincent, L. D. Scott, M. Sides, W. C. Freeland, O. J. Woodward.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$184,337 00	
Overdrafts.....				
Bonds, warrants, and other securities.....			11,325 00	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			18,698 66	
Due from reserve banks.....				
Due from other banks.....			6,310 96	
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$220,671 62	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$25,000 00	
Undivided profits, less expenses and taxes paid.....			25,000 00	
Other existing profits, collected, but not in undivided profits account.....			10,092 18	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			134,579 44	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			6,000 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$220,671 62	

341. THE CALIFORNIA SAVINGS BANK—PETALUMA.

Incorporated June 23, 1905.

OFFICERS—A. J. Bloom, President; W. F. Farrell, Vice-President; J. H. Gwinn, Secretary, Treasurer and Cashier; Charles McNally, Assistant Cashier.

DIRECTORS—A. J. Bloom, W. F. Farrell, H. Schluckebier, J. H. Gwinn, H. S. Gossage, J. F. Burns, C. C. Boysen, B. B. Hinshaw, James Sorensen.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$1,049,254 87	
Overdrafts.....				
Bonds, warrants, and other securities.....			175,067 19	
Bank premises, furniture and fixtures.....			500 00	
Safe deposit vaults.....				
Other real estate owned.....			161,018 30	
Due from reserve banks.....				
Due from other banks.....			28,133 28	
Actual cash on hand.....				
Exchanges for clearing house.....			342 57	
Checks and other cash items.....				
Other resources.....				
Totals.....			\$1,414,346 21	
LIABILITIES				
Capital stock paid in.....			\$100,000 00	
Surplus.....			30,000 00	
Undivided profits, less expenses and taxes paid.....			33,441 66	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....			1,199,934 55	
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			51,000 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$1,414,346 21	

342. VENICE SAVINGS BANK—VENICE.

Incorporated July 1, 1905.

OFFICERS—A. McNally, President; R. A. Phillips, Vice-President; J. W. Lawrence, Jr., Secretary, Treasurer and Cashier.
 DIRECTORS—A. McNally, R. A. Phillips, R. A. Dalluge, J. W. Lawrence, Jr., Ward McFadden.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$64,930 33	
Overdrafts.....				
Bonds, warrants, and other securities.....			18,660 71	
Bank premises, furniture and fixtures.....			918 00	
Safe deposit vaults.....				
Other real estate owned.....			4,963 27	
Due from reserve banks.....				
Due from other banks.....			3,367 37	
Actual cash on hand.....			33 73	
Exchanges for clearing house.....				
Checks and other cash items.....			3,000 00	
Other resources.....				
Totals.....			\$95,873 41	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$25,000 00	
Undivided profits, less expenses and taxes paid.....			800 00	
Other existing profits, collected, but not in undivided profits account.....			1,173 60	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			42,900 83	
Demand certificates of deposit.....				
Time certificates of deposit.....			13,542 40	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			12,900 00	
Postal savings deposits.....			256 88	
Other liabilities.....				
Totals.....			\$95,873 41	

343. BANK OF A. LEVY (INCORPORATED)—OXNARD.

Incorporated July 20, 1905.

OFFICERS—A. Levy, President; James Leonard, Vice-President; Joseph P. Levy, Secretary; Alpha Adams, Treasurer and Cashier;
 Albert Guendmann, Assistant Cashier.
 DIRECTORS—A. Levy, James Leonard, Henry Levy, Alpha Adams, A. Camarillo, Louis Maulhardt, Justin Petit, Casper Borchard,
 Thomas Bell.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$905,027 63	\$275,779 00	\$1,180,806 63
Overdrafts.....		2,475 11		2,475 11
Bonds, warrants, and other securities.....		50,312 50		50,312 50
Bank premises, furniture and fixtures.....		8,090 79		8,090 79
Safe deposit vaults.....		5,000 00		5,000 00
Other real estate owned.....		1,407 45		1,407 45
Due from reserve banks.....		108,302 04		108,302 04
Due from other banks.....				
Actual cash on hand.....		40,743 33	10,317 77	51,061 10
Exchanges for clearing house.....		646 34		646 34
Checks and other cash items.....		2,863 38		2,863 38
Other resources.....				
Totals.....		\$1,124,868 57	\$286,096 77	\$1,410,965 34
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$180,000 00	\$20,000 00	\$200,000 00
Undivided profits, less expenses and taxes paid.....		120,000 00	5,000 00	125,000 00
Other existing profits, collected, but not in undivided profits account.....		102,795 72	25,450 87	128,246 69
Bills payable (including certificates of deposit representing money borrowed).....		31,115 52	4,099 63	35,215 15
Deposits, due to banks.....				
Dividends unpaid.....		160 00		160 00
Individual deposits subject to check.....		583,144 84		583,144 84
Savings deposits.....				
Demand certificates of deposit.....		15,434 00	231,546 77	231,546 77
Time certificates of deposit.....		51,216 86		51,216 86
Certified checks.....		214 00		214 00
Cashier's checks.....		604 30		604 30
State, county and municipal deposits.....		40,183 33		40,183 33
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$1,124,868 57	\$286,096 77	\$1,410,965 34

344. REDONDO SAVINGS BANK—REDONDO BEACH.

Incorporated July 22, 1905.

OFFICERS—N. Bonfilio, President; L. F. Wells, Vice-President; G. H. Anderson, Secretary, Treasurer and Cashier; C. E. Perkins, Assistant Secretary and Assistant Cashier.
 DIRECTORS—N. Bonfilio, L. F. Wells, J. B. Mullen, R. D. Smith, Marco H. Hellman, Irving H. Hellman, George S. Funk.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$100,240 00	
Overdrafts-----				
Bonds, warrants, and other securities-----			11,000 00	
Bank premises, furniture and fixtures-----				
Safe deposit vaults-----			1,200 00	
Other real estate owned-----			4,634 07	
Due from reserve banks-----				
Due from other banks-----			3,370 55	
Actual cash on hand-----				
Exchanges for clearing house-----				
Checks and other cash items-----			956 39	
Other resources-----				
Totals-----			\$121,401 01	
LIABILITIES				
Capital stock paid in-----				
Surplus-----			\$25,000 00	
Undivided profits, less expenses and taxes paid-----			5,000 00	
Other existing profits, collected, but not in undivided profits account-----			1,977 13	
Bills payable (including certificates of deposit representing money borrowed)-----			72 30	
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----			79,851 58	
Demand certificates of deposit-----				
Time certificates of deposit-----			500 00	
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----			9,000 00	
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$121,401 01	

346 AND 346A. BANK OF LOS BANOS—LOS BANOS.

Incorporated August 3, 1905.

OFFICERS—J. Leroy Nickel, President; J. F. Clyne, Vice-President; A. C. Smith, Secretary, Treasurer and Cashier.
 DIRECTORS—S. A. Smith, J. Leroy Nickel, J. F. Clyne, J. E. Place, Angelo Iacopi, A. R. Olsen, A. C. Smith.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$189,596 39	\$824,705 92	\$508,392 31
Overdrafts		24 85		24 85
Bonds, warrants, and other securities		45,098 37		45,098 37
Bank premises, furniture and fixtures		2,928 30		2,928 30
Safe deposit vaults				
Other real estate owned				
Due from reserve banks				
Due from other banks		87,789 44	28,297 14	116,086 58
Actual cash on hand				
Exchanges for clearing house		23,136 02	11,372 45	34,508 47
Checks and other cash items		452 88		452 88
Other resources		273 20		273 20
Totals		\$342,699 45	\$864,375 51	\$707,074 96
LIABILITIES				
Capital stock paid in				
Surplus		\$75,000 00	\$25,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid		18,750 00	6,250 00	25,000 00
Other existing profits, collected, but not in undivided profits account		3,543 17	9,347 46	12,890 63
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		168,367 58		168,367 58
Savings deposits			323,778 05	323,778 05
Demand certificates of deposit		1,704 80		1,704 80
Time certificates of deposit		33,267 55		33,267 55
Certified checks		114 35		114 35
Cashier's checks				
State, county and municipal deposits		37,144 55		37,144 55
Postal savings deposits				
Other liabilities		4,807 45		4,807 45
Totals		\$342,699 45	\$864,375 51	\$707,074 96

NOTE.—The above statement includes the business of the Dos Palos branch office.

347. BUTTE COUNTY SAVINGS BANK—CHICO.

Incorporated August 14, 1905.

OFFICERS—J. R. Robinson, President; B. Cussick, Vice-President; E. T. Williamson, Secretary, Treasurer and Cashier; L. S. Williams, Assistant Cashier.

DIRECTORS—J. R. Robinson, E. T. Williamson, Ed Harkness, B. Cussick, T. H. Barnard, Wm. J. O'Connor, J. W. Konning.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$687,963 69	
Overdrafts				
Bonds, warrants, and other securities			175,395 76	
Bank premises, furniture and fixtures			2,700 00	
Safe deposit vaults				
Other real estate owned			5,754 22	
Due from reserve banks			17,610 64	
Due from other banks				
Actual cash on hand			25,015 84	
Exchanges for clearing house				
Checks and other cash items			209 75	
Other resources			27 57	
Totals			\$914,737 77	
LIABILITIES				
Capital stock paid in			\$100,000 00	
Surplus			12,000 00	
Undivided profits, less expenses and taxes paid			23,880 11	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			726,835 16	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			50,045 84	
Postal savings deposits			1,935 66	
Other liabilities			41 00	
Totals			\$914,737 77	

348. MENDOCINO BANK OF COMMERCE—MENDOCINO.

Incorporated September 1, 1905.

OFFICERS—Joshua Grindle, President; John S. Ross, Vice-President; Fred W. Stickney, Secretary and Treasurer; J. N. Red, Cashier;
H. A. Atwood, Assistant Cashier.
DIRECTORS—Joshua Grindle, John S. Ross, C. J. Wood, Fred W. Stickney, W. B. Coombs.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$122,315 86		
Overdrafts		139 96		
Bonds, warrants, and other securities		38,125 00		
Bank premises, furniture and fixtures		11,850 00		
Sale deposit vaults				
Other real estate owned				
Due from reserve banks		21,200 52		
Due from other banks		533 22		
Actual cash on hand		8,125 70		
Exchanges for clearing house				
Checks and other cash items		205 12		
Other resources		2,665 25		
Totals		\$205,280 63		
LIABILITIES				
Capital stock paid in				
Surplus		\$25,000 00		
Undivided profits, less expenses and taxes paid		10,250 00		
Other existing profits, collected, but not in undivided profits account		2,500 55		
Bills payable (including certificates of deposit representing money borrowed)		4,802 30		
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		136,508 63		
Savings deposits				
Demand certificates of deposit		5,504 20		
Time certificates of deposit				
Certified checks		100 00		
Cashier's checks		8 50		
State, county and municipal deposits		12,500 00		
Postal savings deposits		7,000 36		
Other liabilities				
Totals		\$205,280 63		

349. LIVERMORE SAVINGS BANK—LIVERMORE.

Incorporated September 2, 1905.

OFFICERS—L. M. McDonald, President; Charles E. Beck, Vice-President; H. R. Parshall, Secretary, Treasurer and Cashier; E. Fuchs, Assistant Secretary and Assistant Cashier.
 DIRECTORS—L. M. McDonald, C. E. Beck, F. Mathiesen, M. G. Callaghan, Carl Holm, T. E. Knox, F. C. Lassen, D. J. Murphy, E. Fronzini, G. A. Therkof, John J. Callaghan.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$249,460 35	
Overdrafts-----				
Bonds, warrants, and other securities-----			37,725 00	
Bank premises, furniture and fixtures-----			200 00	
Safe deposit vaults-----				
Other real estate owned-----			4,870 00	
Due from reserve banks-----			25,059 71	
Due from other banks-----				
Actual cash on hand-----			5,641 93	
Exchanges for clearing house-----				
Checks and other cash items-----			50 00	
Other resources-----				
Totals-----			\$323,066 99	
LIABILITIES				
Capital stock paid in-----				
Surplus-----			\$25,000 00	
Undivided profits, less expenses and taxes paid-----			5,500 00	
Other existing profits, collected, but not in undivided profits account-----			3,202 18	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----			279,014 81	
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----			10,350 00	
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$323,066 99	

350. FARMERS AND MERCHANTS' STATE BANK—MOUNTAIN VIEW.

Incorporated September 16, 1905.

OFFICERS—George Swall, President; J. C. Mockbee, Vice-President; Wilbur L. Camp, Secretary, Treasurer and Cashier; O. W. Whaley, Assistant Cashier.
 DIRECTORS—J. S. Mockbee, George Swall, George Jagels, Wilbur L. Camp, James A. Huff, O. W. Butz, H. A. Rengstorff, M. Farrell, A. M. Crittenden.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$345,756 82		
Overdrafts				
Bonds, warrants, and other securities		49,413 42		
Bank premises, furniture and fixtures		17,449 78		
Safe deposit vaults		1,457 00		
Other real estate owned		1,493 00		
Due from reserve banks		60,436 72		
Due from other banks		5,994 61		
Actual cash on hand		31,534 65		
Exchanges for clearing house		317 34		
Checks and other cash items		379 35		
Other resources				
Totals		\$514,232 69		
LIABILITIES				
Capital stock paid in		\$50,000 00		
Surplus		25,000 00		
Undivided profits, less expenses and taxes paid		5,927 46		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		351,680 87		
Demand certificates of deposit				
Time certificates of deposit		1,973 20		
Certified checks		53,671 25		
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		25,000 00		
Other liabilities		979 91		
Totals		\$514,232 69		

351. BANK OF NEEDLES—NEEDLES.

Incorporated July 31, 1907.

OFFICERS—George E. Butler, President; William R. Hervey, Vice-President; J. H. Butler, Secretary, Treasurer and Cashier.
 DIRECTORS—George E. Butler, William R. Hervey, O. D. Collins, R. H. Tuttle, J. H. Butler.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$78,164 68	-----	-----
Overdrafts.....	675 66	-----	-----
Bonds, warrants, and other securities.....	36,100 00	-----	-----
Bank premises, furniture and fixtures.....	29,000 00	-----	-----
Safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	54,605 51	-----	-----
Due from reserve banks.....	1,784 24	-----	-----
Due from other banks.....	20,810 80	-----	-----
Actual cash on hand.....	-----	-----	-----
Exchanges for clearing house.....	1,462 25	-----	-----
Checks and other cash items.....	126 81	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$222,729 95	-----	-----
LIABILITIES	Commercial department	Savings department	Combined
Capital stock paid in.....	\$25,000 00	-----	-----
Surplus.....	6,230 00	-----	-----
Undivided profits, less expenses and taxes paid.....	6,342 10	-----	-----
Other existing profits, collected, but not in undivided profits account.....	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed).....	-----	-----	-----
Deposits, due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	138,681 76	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	6,134 22	-----	-----
Time certificates of deposit.....	20,973 77	-----	-----
Certified checks.....	13 20	-----	-----
Cashier's checks.....	-----	-----	-----
State, county and municipal deposits.....	12,500 00	-----	-----
Postal savings deposits.....	6,864 90	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$222,729 95	-----	-----

352. "LIVERMORE VALLEY SAVINGS BANK"—LIVERMORE.

Incorporated October 6, 1905.

OFFICERS—C. H. Wente, President; J. O. McKown, Vice-President; H. S. Goodell, Secretary, Treasurer and Cashier; C. F. Wente, Assistant Cashier and Assistant Secretary.
 DIRECTORS—C. H. Wente, T. W. Norris, H. S. Goodell, J. F. Carlston, C. F. Wente, Patrick Connolly, August Hagemann, J. O. McKown, Charles M. Nissen, D. D. Emminger, Joseph S. Conciunon.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$359,707 32	
Overdrafts-----				
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----			57,350 00	
Safe deposit vaults-----			1,000 00	
Other real estate owned-----				
Due from reserve banks-----			18,305 87	
Due from other banks-----			16,446 22	
Actual cash on hand-----			7,800 00	
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----			\$461,609 41	
LIABILITIES				
Capital stock paid in-----				
Surplus-----			\$50,000 00	
Undivided profits, less expenses and taxes paid-----			14,000 00	
Other existing profits, collected, but not in undivided profits account-----			9,264 42	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----			376,644 99	
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----			11,300 00	
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$460,609 41	

353. FILLMORE STATE BANK—FILLMORE.

Incorporated October 13, 1905.

OFFICERS—G. W. Tighe, President; John Lagomarsino, Vice-President; Fergus L. Fairbanks, Secretary, Treasurer and Cashier.
 DIRECTORS—C. C. Elkins, G. W. Tighe, J. P. Trotter, John Lagomarsino, Everett A. Pyle, Columbus A. Harmonson, William Shiels.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$221,179 62		
Overdrafts.....		501 30		
Bonds, warrants, and other securities.....		26,200 00		
Bank premises, furniture and fixtures.....		18,560 00		
Safe deposit vaults.....				
Other real estate owned.....		31,103 80		
Due from reserve banks.....		191 53		
Due from other banks.....		12,132 28		
Actual cash on hand.....				
Exchanges for clearing house.....		1,049 28		
Checks and other cash items.....				
Other resources.....				
Totals.....		\$310,917 81		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$70,000 00		
Undivided profits, less expenses and taxes paid.....		1,700 00		
Other existing profits, collected, but not in undivided profits account.....		2,683 83		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		60,000 00		
Dividends unpaid.....				
Individual deposits subject to check.....		130,596 48		
Savings deposits.....				
Demand certificates of deposit.....		16 00		
Time certificates of deposit.....		21,012 84		
Certified checks.....		177 14		
Cashier's checks.....				
State, county and municipal deposits.....		1,722 62		
Postal savings deposits.....		23,008 90		
Other liabilities.....				
Totals.....		\$310,917 81		

355. "BANK OF MORGAN HILL"—MORGAN HILL.

Incorporated October 14, 1905.

OFFICERS—J. A. Case, President; George R. Lynch, Vice-President; Claude Stark, Secretary, Treasurer and Cashier; Irwin E. Payne, Assistant Cashier.
 DIRECTORS—J. A. Case, George R. Lynch, S. D. Balch, I. Purcell, Claude Stark.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$105,290 46		
Overdrafts.....		85 52		
Bonds, warrants, and other securities.....		23,500 00		
Bank premises, furniture and fixtures.....		14,000 00		
Safe deposit vaults.....				
Other real estate owned.....		11,905 96		
Due from reserve banks.....		1,450 73		
Due from other banks.....				
Actual cash on hand.....		7,503 37		
Exchanges for clearing house.....		121 95		
Checks and other cash items.....		69 00		
Other resources.....				
Totals.....		\$163,926 99		
LIABILITIES				
Capital stock paid in.....		\$37,300 00		
Surplus.....		2,400 00		
Undivided profits, less expenses and taxes paid.....		2,465 40		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		62,703 01		
Savings deposits.....				
Demand certificates of deposit.....		2,005 07		
Time certificates of deposit.....		45,833 34		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		11,220 17		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$163,926 99		

356 AND 356A. BANK OF PINOLE—PINOLE.

Incorporated October 28, 1905.

OFFICERS—E. M. Downer, President; J. P. Connors, Vice-President; L. E. Hart, Secretary, Treasurer and Cashier; T. W. Hutchinson, Assistant Cashier.

DIRECTORS—E. M. Downer, L. F. Torney, L. E. Hart, S. R. Birmingham, W. K. Cole, J. P. Connors, W. A. Davis, S. S. Mackinley, J. A. Fraser.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$105,647 18	\$239,007 92	\$404,655 10
Overdrafts.....	1,214 36		1,214 36
Bonds, warrants, and other securities.....	75,218 10	46,725 00	121,943 10
Bank premises, furniture and fixtures.....	2,882 84	6,465 88	9,348 72
Safe deposit vaults.....			
Other real estate owned.....	2,500 00		2,500 00
Due from reserve banks.....	39,964 11	33,986 89	73,951 00
Due from other banks.....			
Actual cash on hand.....	17,843 14	9,137 01	26,980 15
Exchanges for clearing house.....			
Checks and other cash items.....	2,131 38		2,131 38
Other resources.....			
Totals.....	\$307,401 11	\$335,322 70	\$642,723 81
LIABILITIES			
Capital stock paid in.....			
Surplus.....	\$43,336 39	\$6,663 61	\$50,000 00
Undivided profits, less expenses and taxes paid.....	11,100 00	24,400 00	35,500 00
Other existing profits, collected, but not in undivided profits account.....	8,688 86	6,025 47	14,714 33
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	207,127 85		207,127 85
Savings deposits.....			
Demand certificates of deposit.....		298,233 62	298,233 62
Time certificates of deposit.....	567 80		567 80
Certified checks.....			
Cashier's checks.....	51 00		51 00
State, county and municipal deposits.....	231 75		231 75
Postal savings deposits.....	24,500 00		24,500 00
Other liabilities.....	11,797 46		11,797 46
Totals.....	\$307,401 11	\$335,322 70	\$642,723 81

NOTE.—The above statement includes the business of the Crockett branch office.

357. "GERMAN AMERICAN BANK"—ANAHEIM.

Incorporated October 30, 1905.

OFFICERS—Adolph Thomas, President; Joseph Helmsen, Vice-President; A. B. McCord, Secretary, Treasurer and Cashier; Earl E. Smith, Assistant Cashier and Assistant Secretary.

DIRECTORS—Adolph Thomas, Joseph Helmsen, W. A. Bonyunge, J. D. Lavin, J. B. Rea, Louis Denni, Chas. F. Grim, T. J. F. Boege, A. B. McCord.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$119,527 07	\$89,315 00	\$218,842 07
Overdrafts.....		55 95		55 95
Bonds, warrants, and other securities.....		4,244 70		4,244 70
Bank premises, furniture and fixtures.....		36,886 00	16,000 00	52,886 00
Safe deposit vaults.....		2,400 00		2,400 00
Other real estate owned.....			5,300 00	5,300 00
Due from reserve banks.....		19,587 27	516 34	20,103 61
Due from other banks.....				
Actual cash on hand.....		12,581 01	5,393 32	17,974 33
Exchanges for clearing house.....		715 70		715 70
Checks and other cash items.....		161 50		161 50
Other resources.....		1,368 58		1,368 58
Totals.....		\$197,527 78	\$126,524 66	\$324,052 44
LIABILITIES				
Capital stock paid in.....		\$35,000 00	\$15,000 00	\$50,000 00
Surplus.....		4,900 00	1,900 00	6,800 00
Undivided profits, less expenses and taxes paid.....		6,603 58		6,603 58
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		5,000 00		5,000 00
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		133,868 46		133,868 46
Savings deposits.....			86,345 94	86,345 94
Demand certificates of deposit.....		3,460 00		3,460 00
Time certificates of deposit.....			23,278 72	23,278 72
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		4,895 74		4,895 74
Postal savings deposits.....		3,600 00		3,600 00
Other liabilities.....				
Totals.....		\$197,527 78	\$126,524 66	\$324,052 44

358. BANK OF GUERNEVILLE—GUERNEVILLE.

Incorporated October 31, 1905.

OFFICERS—J. P. Overton, President; Wm. Carr, Vice-President; H. L. Bagley, Secretary, Treasurer and Cashier.

DIRECTORS—J. P. Overton, Wm. Carr, A. P. Mosely, J. T. Coon, L. V. Korbel, H. L. Bagley, T. C. Mellersh.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$81,737 59		
Overdrafts.....		557 63		
Bonds, warrants, and other securities.....		39,585 00		
Bank premises, furniture and fixtures.....		1,250 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		14,569 63		
Due from other banks.....				
Actual cash on hand.....		9,804 20		
Exchanges for clearing house.....				
Checks and other cash items.....		200 00		
Other resources.....				
Totals.....		\$147,734 05		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$25,000 00		
Undivided profits, less expenses and taxes paid.....		3,500 00		
Other existing profits, collected, but not in undivided profits account.....		2,181 15		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		10,000 00		
Dividends unpaid.....				
Individual deposits subject to check.....		34,465 98		
Savings deposits.....				
Demand certificates of deposit.....		431 80		
Time certificates of deposit.....		63,125 23		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....		9,000 00		
Other liabilities.....		29 89		
Totals.....		\$147,734 05		

360. THE MECHANICS BANK OF RICHMOND—RICHMOND.

Incorporated August 3, 1907.

OFFICERS—John H. Nicholl, President; J. F. Carlston, Vice-President; E. M. Downer, Vice-President; W. L. Ballenger, Secretary, Treasurer and Cashier; Chris Escobar, Assistant Cashier; George Lee, Assistant Cashier.
 DIRECTORS—B. H. Grifflins, H. A. Johnson, J. F. Carlston, John H. Nicholl, E. M. Downer, J. F. Brooks, E. M. Tilden.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$120,271 25	\$161,758 37	\$282,029 62
Overdrafts-----		150 67		150 67
Bonds, warrants, and other securities-----		41,137 87	27,991 90	69,129 77
Bank premises, furniture and fixtures-----		2,650 00		2,650 00
Safe deposit vaults-----		1,550 00		1,550 00
Other real estate owned-----				
Due from reserve banks-----		66,674 87	31,317 63	97,992 50
Due from other banks-----				
Actual cash on hand-----		19,198 59	6,430 73	25,629 32
Exchanges for clearing house-----		1,042 76		1,042 76
Checks and other cash items-----		653 88		653 88
Other resources-----		248 52		248 52
Totals-----		\$253,878 41	\$227,498 63	\$481,377 04
LIABILITIES				
Capital stock paid in-----		\$25,000 00	\$25,000 00	\$50,000 00
Surplus-----		5,300 00	3,500 00	8,800 00
Undivided profits, less expenses and taxes paid-----		1,798 17	4,087 20	5,885 37
Other existing profits, collected, but not in undivided profits account-----		2,000 00		2,000 00
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		205,504 75		205,504 75
Savings deposits-----			182,526 43	182,526 43
Demand certificates of deposit-----		70 00		70 00
Time certificates of deposit-----			2,185 00	2,185 00
Certified checks-----				
Cashier's checks-----		421 50		421 50
State, county and municipal deposits-----		7,235 47		7,235 47
Postal savings deposits-----		6,300 00	10,200 00	16,500 00
Other liabilities-----		248 52		248 52
Totals-----		\$253,878 41	\$227,498 63	\$481,377 04

361. FARMERS AND MERCHANTS' BANK OF HAYWARD—HAYWARD.

Incorporated November 21, 1905.

OFFICERS—J. H. Strobridge, President; M. C. Petersen, Vice-President; John A. Park, Secretary, Treasurer and Cashier; Geo. H. Park, Assistant Cashier.

DIRECTORS—J. H. Strobridge, M. C. Petersen, Jesse H. Woods, John E. Geary, John A. Park.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$503,108 00	
Overdrafts-----			
Bonds, warrants, and other securities-----		34,500 00	
Bank premises, furniture and fixtures-----		44,950 00	
Safe deposit vaults-----		4,645 00	
Other real estate owned-----		8,000 00	
Due from reserve banks-----		65,251 90	
Due from other banks-----		10,000 00	
Actual cash on hand-----		13,102 54	
Exchanges for clearing house-----			
Checks and other cash items-----		43 00	
Other resources-----			
Totals-----		\$683,600 44	
LIABILITIES			
Capital stock paid in-----			
Surplus-----		\$50,000 00	
Undivided profits, less expenses and taxes paid-----		14,000 00	
Other existing profits, collected, but not in undivided profits account-----		15,747 58	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		578,730 01	
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		12,500 00	
Postal savings deposits-----			
Other liabilities-----		12,622 85	
Totals-----		\$683,600 44	

362. BANK OF HUNTINGTON PARK—HUNTINGTON PARK.

Incorporated November 24, 1905.

OFFICERS—H. G. Candee, President; A. F. Keables, Vice-President; W. H. Candee, Secretary, Treasurer and Cashier; F. D. Clark, Assistant Cashier.

DIRECTORS—F. M. Douglass, A. F. Keables, W. T. Graham, F. B. Dublo, H. G. Candee.

Statement of June 23, 1915.

RESOURCES	Statement of June 23, 1915.		
	Commercial department	Savings department	Combined
Loans and discounts-----	\$69,547 92	\$33,486 25	\$103,034 17
Overdrafts-----	217 72		217 72
Bonds, warrants, and other securities-----	15,235 40	2,000 00	17,235 40
Bank premises, furniture and fixtures-----	14,484 65	1,000 00	15,484 65
Safe deposit vaults-----	437 50	200 00	637 50
Other real estate owned-----	800 00		800 00
Due from reserve banks-----	23,235 39		23,235 39
Due from other banks-----			
Actual cash on hand-----	10,453 43	1,800 65	12,254 08
Exchanges for clearing house-----	131 34		131 34
Checks and other cash items-----	8,932 64		8,932 64
Other resources-----			
Totals-----	\$143,475 99	\$38,486 90	\$181,962 89
LIABILITIES			
Capital stock paid in-----	\$15,000 00	\$10,000 00	\$25,000 00
Surplus-----	1,300 00		1,300 00
Undivided profits, less expenses and taxes paid-----	480 69	313 05	803 74
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Individual deposits unpaid-----			
Individual deposits subject to check-----	109,869 24	15,537 33	109,869 24
Savings deposits-----			
Demand certificates of deposit-----	6,333 10	12,036 52	19,029 62
Time certificates of deposit-----	68 15		68 15
Certified checks-----	1,434 67		1,434 67
Cashier's checks-----	8,808 40		8,808 40
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----	81 74		81 74
Totals-----	\$143,475 99	\$38,486 90	\$181,962 89

NOTE.—Added savings department August 29, 1914.

363. "SANTA PAULA SAVINGS BANK"—SANTA PAULA.

Incorporated November 28, 1905.

OFFICERS—C. C. Teague, President; D. W. Mott, Vice-President; A. L. Shively, Secretary and Cashier; B. C. Hedrick, Treasurer; A. H. Stovall, Assistant Cashier.

DIRECTORS—C. C. Teague, D. W. Mott, N. W. Blanchard, Jr., F. E. Davis, A. C. Hardison, L. B. Hogue, A. C. McKeet.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----				
Overdrafts-----			\$145,795 00	
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----				
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----			16,851 16	
Due from other banks-----				
Actual cash on hand-----				
Exchanges for clearing house-----				
Checks and other cash items-----			2,349 00	
Other resources-----				
Totals-----			\$164,985 16	
LIABILITIES				
Capital stock paid in-----				
Surplus-----			\$25,000 00	
Undivided profits, less expenses and taxes paid-----				
Other existing profits, collected, but not in undivided profits account-----			27,217 14	
Bills payable (including certificates of deposit representing money borrowed)-----			4,577 36	
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----				
Demand certificates of deposit-----			108,200 66	
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$164,985 16	

364. BANK OF SAN PEDRO—SAN PEDRO.

Incorporated March 26, 1888.

OFFICERS—Henry E. Sherer, President; Geo. P. Adams, Vice-President; Robt. C. Baly, Secretary and Assistant Cashier; Henry Baly, Treasurer, Cashier and Assistant Secretary.

DIRECTORS—Henry E. Sherer, Henry Baly, Geo. P. Adams, E. D. Seward, John Gray, Wm. Davis, C. N. Krog.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$222,896 89		
Overdrafts-----			
Bonds, warrants, and other securities-----	24,604 55		
Bank premises, furniture and fixtures-----	42,866 50		
Safe deposit vaults-----			
Other real estate owned-----	1,210 85		
Due from reserve banks-----	41,877 57		
Due from other banks-----			
Actual cash on hand-----	25,399 02		
Exchanges for clearing house-----	1,215 39		
Checks and other cash items-----	235 00		
Other resources-----	102 23		
Totals-----	\$359,909 00		
LIABILITIES			
Capital stock paid in-----	\$50,000 00		
Surplus-----	13,500 00		
Undivided profits, less expenses and taxes paid-----	2,985 84		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	212,498 93		
Savings deposits-----			
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----	56,553 09		
Cashier's checks-----	156 00		
State, county and municipal deposits-----	2,215 64		
Postal savings deposits-----	22,000 00		
Other liabilities-----			
Totals-----	\$359,909 00		

365. "THE HOME SAVINGS BANK OF SANTA ANA"—SANTA ANA.

Incorporated December 1, 1905.

OFFICERS—W. A. Huff, President; Chas. A. Riggs, Vice-President; J. A. Turner, Secretary, Treasurer and Cashier; E. P. Stafford, Assistant Cashier.
 DIRECTORS—W. A. Huff, F. W. Mansur, J. A. Turner, Chas. A. Riggs, J. D. Parsons, Sherman Stevens.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$239,849 52	
Overdrafts.....				
Bonds, warrants and other securities.....			84,500 00	
Bank premises, furniture and fixtures.....			2,150 00	
State deposit vaults.....				
Other real estate owned.....			5,550 00	
Due from reserve banks.....			12,500 00	
Due from other banks.....				
Actual cash on hand.....			10,264 21	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$304,813 73	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$50,000 00	
Undivided profits, less expenses and taxes paid.....			2,000 00	
Other existing profits, collected, but not in undivided profits account.....			21,680 24	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			231,127 49	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$304,813 73	

366. "BANK OF SUNNYVALE"—SUNNYVALE.

Incorporated December 8, 1905.

OFFICERS—C. C. Spalding, President; C. A. Austin, Vice-President; F. B. Hughes, Secretary, Treasurer and Cashier; H. R. Dunkelborg, Assistant Cashier.
 DIRECTORS—C. C. Spalding, C. A. Austin, C. W. Shephard, Jas. Ryan, T. B. Dalton, F. B. Hughes, Charlie H. Spalding.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$71,530 38	\$73,251 00	\$144,781 38
Overdrafts.....	162 56		162 56
Bonds, warrants, and other securities.....	10,200 59	7,000 00	17,200 59
Bank premises, furniture and fixtures.....	14,231 50		14,231 50
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	17,042 43	3,512 04	20,554 47
Due from other banks.....			
Actual cash on hand.....	7,466 74	2,893 15	10,359 89
Exchanges for clearing house.....			
Checks and other cash items.....	207 14		207 14
Other resources.....			
Totals.....	\$120,850 34	\$86,656 19	\$207,506 53
LIABILITIES			
Capital stock paid in.....			
Surplus.....	\$20,000 00	\$5,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid.....	5,000 00	6,000 00	11,000 00
Other existing profits, collected, but not in undivided profits account.....	1,010 96		1,010 96
Bills payable (including certificates of deposit representing money borrowed).....	10,000 00		10,000 00
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	70,709 51		70,709 51
Savings deposits.....			
Demand certificates of deposit.....		70,656 19	70,656 19
Time certificates of deposit.....	2,018 49		2,018 49
Certified checks.....	4,000 00		4,000 00
Cashier's checks.....	725 00		725 00
State, county and municipal deposits.....	6,500 00	5,000 00	11,500 00
Postal savings deposits.....	816 38		816 38
Other liabilities.....	70 00		70 00
Totals.....	\$120,850 34	\$86,656 19	\$207,506 53

367, 367A AND 367B. FARMERS AND MERCHANTS' BANK—SANTA PAULA.

Incorporated December 20, 1905.

OFFICERS—J. M. Sharp, President; Roger G. Edwards, Vice-President; M. N. Shedenhelm, Secretary, Treasurer and Cashier; E. C. Cory, Assistant Cashier; C. H. Sundquist, Assistant Cashier.
 DIRECTORS—J. M. Sharp, John Irwin, R. G. Edwards, Davis Felsenthal, David Darling, Benj. E. Merrill, Geo. W. Burson, Richard Stevens, John E. McNab.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$319,778 76		\$413,498 76
Overdrafts		447 22	\$93,650 00	447 22
Bonds, warrants, and other securities		257 00		46,257 00
Bank premises, furniture and fixtures		48,783 45	46,000 00	48,783 45
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		21,499 37	2,304 10	23,803 47
Due from other banks				
Actual cash on hand		16,832 68	5,247 72	22,100 40
Exchanges for clearing house		1,819 14		1,819 14
Checks and other cash items		557 45		557 45
Other resources		3,862 81		3,862 81
Totals		\$413,857 88	\$147,201 82	\$561,059 70
LIABILITIES				
Capital stock paid in		\$85,000 00	\$15,000 00	\$100,000 00
Surplus		5,000 00		5,000 00
Undivided profits, less expenses and taxes paid		424 99		424 99
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		72,000 00	1,220 24	72,000 00
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		221,130 37		221,130 37
Savings deposits			88,091 44	88,091 44
Demand certificates of deposit		1,333 75		1,333 75
Time certificates of deposit		29,554 53		29,554 53
Certified checks		217 50		217 50
Cashier's checks		46 72		46 72
State, county and municipal deposits			42,800 14	42,800 14
Postal savings deposits				
Other liabilities				
Totals		\$413,857 88	\$147,201 82	\$561,059 70

NOTE.—The above statement includes the business of the Satcoy and Fillmore branch offices.

*Deficit.

368. "THE PRODUCERS SAVINGS BANK"—VISALIA.

Incorporated December 30, 1905.

OFFICERS—S. Mitchell, President; A. Lewis, Vice-President; C. M. Griffith, Secretary, Treasurer and Cashier; C. E. Coughran, Assistant Cashier and Assistant Secretary.
 DIRECTORS—S. Mitchell, A. Lewis, George Morrell, Nathan Levy, B. M. Maddox, Chas. Togni, H. M. Money.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$255,790 00	
Overdrafts.....				
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....			21,035 52	
Due from other banks.....				
Actual cash on hand.....			7,419 18	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$284,244 70	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$25,000 00	
Undivided profits, less expenses and taxes paid.....			15,000 00	
Other existing profits, collected, but not in undivided profits account.....			7,989 99	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			222,642 71	
Demand certificates of deposit.....				
Time certificates of deposit.....			13,612 00	
Carried checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$284,244 70	

369. HAYWARD BANK OF SAVINGS—HAYWARD.

Incorporated January 2, 1906.

OFFICERS—I. B. Parsons, President; F. C. Winton, Vice-President; J. E. Farnum, Secretary, Treasurer and Cashier; W. T. Knightly, Assistant Cashier and Assistant Secretary.

DIRECTORS—I. B. Parsons, F. C. Winton, F. I. Lemos, Chas. Allen, Stuart Hawley, J. E. Farnum, Edw. O. Webb.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$368,075 05	
Overdrafts				
Bonds, warrants, and other securities			45,221 60	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			6,918 30	
Due from reserve banks			19,741 91	
Due from other banks			27,695 71	
Actual cash on hand			9,000 00	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$476,652 57	
LIABILITIES				
Capital stock paid in			\$50,000 00	
Surplus			11,081 90	
Undivided profits, less expenses and taxes paid			8,069 51	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			90 00	
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			395,681 16	
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			11,700 00	
Postal savings deposits				
Other liabilities				
Totals			\$476,652 57	

370. CITIZENS' SAVINGS BANK—HOLLYWOOD.

Incorporated January 13, 1906.

Officers—Edwin O. Palmer, President; B. S. Phelps, Vice-President; G. G. Greenwood, Vice-President; Gilbert H. Bessemyer, Secretary, Treasurer and Cashier; Ralph C. Long, Assistant Cashier and Assistant Secretary.
 Directors—Edwin O. Palmer, G. G. Greenwood, Gilbert H. Bessemyer, B. S. Phelps, P. J. Beveridge, E. F. Bogardus, Sanford Rich.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$318,602 60	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			67,499 07	
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			50,400 82	
Due from other banks				
Actual cash on hand			8,000 00	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$444,502 49	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus			15,000 00	
Undivided profits, less expenses and taxes paid			10,904 47	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			326,816 11	
Demand certificates of deposit				
Time certificates of deposit			54,472 91	
Certified checks				
Cashier's checks				
State, county and municipal deposits			12,400 00	
Postal savings deposits				
Other liabilities				
Totals			\$444,502 49	

371. STANISLAUS COUNTY SAVINGS BANK—OAKDALE.

Incorporated January 23, 1905.

OFFICERS—Edward Rodden, President; L. F. Brichetto, Vice-President; William Rodden, Secretary and Cashier; W. L. Rodden, Treasurer; E. D. Wilkinson, Assistant Cashier; C. E. Rodden, Assistant Cashier.

DIRECTORS—Edward Rodden, W. L. Rodden, L. F. Brichetto, I. Monroe, J. C. Laughlin, T. F. Snedigar, A. L. Lettch.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$263,461 22	
Overdrafts-----			
Bonds, warrants, and other securities-----		53,270 00	
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----			
Other real estate owned-----		33,579 42	
Due from reserve banks-----		11,929 51	
Due from other banks-----		7,316 46	
Actual cash on hand-----			
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$369,556 61	
LIABILITIES			
Capital stock paid in-----		\$60,000 00	
Surplus-----		7,617 63	
Undivided profits, less expenses and taxes paid-----			
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		286,938 98	
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		15,000 00	
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$369,556 61	

372 AND 372A. SAN RAMON VALLEY BANK—WALNUT CREEK.

Incorporated June 28, 1907.

OFFICERS—N. S. Boone, President; Arthur Burton, Vice-President; E. D. Porter, Vice-President; Jos. L. Silveira, Secretary, Treasurer and Cashier; R. A. Marshall, Assistant Cashier; J. H. Demarthal, Assistant Cashier at Danville.
 DIRECTORS—W. S. Burpee, Arthur Burton, N. S. Boone, Jos. L. Silveira, Wm. K. Cole, A. P. Borges, E. D. Porter, E. I. Hutchinson, John F. Baldwin.

Statement of June 23, 1915.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts	Overdrafts	Bonds, warrants, and other securities			
Bank premises, furniture and fixtures	Safe deposit vaults	Other real estate owned			
Due from reserve banks	Due from other banks	Actual cash on hand			
Exchanges for clearing house	Checks and other cash items	Other resources			
Totals					
Capital stock paid in	Surplus	Undivided profits, less expenses and taxes paid			
Other existing profits, collected, but not in undivided profits account	Bills payable (including certificates of deposit representing money borrowed)	Deposits, due to banks			
Dividends unpaid	Individual deposits subject to check	Savings deposits			
Demand certificates of deposit	Time certificates of deposit	Certified checks			
Cashier's checks	State, county and municipal deposits	Postal savings deposits			
Other liabilities	Totals				
LIABILITIES					
Capital stock paid in	Surplus	Undivided profits, less expenses and taxes paid			
Other existing profits, collected, but not in undivided profits account	Bills payable (including certificates of deposit representing money borrowed)	Deposits, due to banks			
Dividends unpaid	Individual deposits subject to check	Savings deposits			
Demand certificates of deposit	Time certificates of deposit	Certified checks			
Cashier's checks	State, county and municipal deposits	Postal savings deposits			
Other liabilities	Totals				

NOTE.—The above statement includes the business of the Danville branch office.

373. CITIZENS SAVINGS BANK OF ALAMEDA—ALAMEDA.

Incorporated March 6, 1906.

OFFICERS—James K. Lynch, President; Thos. G. Hutt, Vice-President; Frank V. Bordwell, Secretary, Treasurer and Cashier;
C. J. Hammond, Jr., Assistant Cashier; P. H. Gohn, Assistant Cashier.

DIRECTORS—James K. Lynch, S. E. Biddle, Frank Bordwell, H. D. Clark, W. G. Tibbitts, L. A. Konigshofer, Thos. G. Hutt, P. H. Gohn,
James Tyson.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$640,287 16	
Overdrafts-----				
Bonds, warrants, and other securities-----			44,951 20	
Bank premises, furniture and fixtures-----			66,000 00	
Safe deposit vaults-----				
Other real estate owned-----			5,446 58	
Due from reserve banks-----			26,958 00	
Due from other banks-----				
Actual cash on hand-----			15,822 67	
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----			\$798,475 61	
LIABILITIES				
Capital stock paid in-----			\$50,000 00	
Surplus-----			21,500 00	
Undivided profits, less expenses and taxes paid-----			14,573 28	
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----			687,402 33	
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----			25,000 00	
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$798,475 61	

374. CITIZENS' SAVINGS BANK OF COMPTON—COMPTON.

Incorporated March 7, 1906.

OFFICERS—J. J. Harshman, President; J. H. Williams, Vice-President; E. E. Elliott, Secretary, Treasurer and Cashier.
 DIRECTORS—P. E. Hoag, J. V. Shepard, J. H. Williams, J. J. Harshman, W. H. Craig.

Statement of June 23, 1915.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts.....		\$78,820 63	
Overdrafts.....			
Bonds, warrants, and other securities.....		18,150 00	
Bank premises, furniture and fixtures.....		100 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		5,189 77	
Due from other banks.....			
Actual cash on hand.....		2,123 89	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$99,333 79	
LIABILITIES			
Capital stock paid in.....		\$25,000 00	
Surplus.....		6,000 00	
Undivided profits, less expenses and taxes paid.....		3,681 17	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		53,792 81	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		10,859 81	
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$99,333 79	

375. BANK OF NORWALK—NORWALK.

Incorporated March 12, 1906.

OFFICERS—J. W. Inman, President; Frank Coulon, Vice-President; D. W. Horst, Secretary, Treasurer and Cashier; Phosa Roberts, Assistant Cashier.
 DIRECTORS—J. W. Inman, Frank Coulon, D. W. Horst, F. P. Sproul, John Paddison, N. Glazier, C. M. Church, J. G. Smith, R. W. Bingham.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$108,048 32		
Overdrafts.....		97 08		
Bonds, warrants, and other securities.....		13,000 00		
Bank premises, furniture and fixtures.....		601 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		6,729 39		
Due from other banks.....				
Actual cash on hand.....		10,990 73		
Exchanges for clearing house.....				
Checks and other cash items.....		5 00		
Other resources.....				
Totals.....		\$139,332 12		
LIABILITIES				
Capital stock paid in.....		\$25,000 00		
Surplus.....		10,000 00		
Undivided profits, less expenses and taxes paid.....		2,185 54		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		63,650 00		
Savings deposits.....				
Demand certificates of deposit.....		1,125 00		
Time certificates of deposit.....		27,970 98		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		10,000 00		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$139,332 12		

376. "HARBOR CITY SAVINGS BANK"—SAN PEDRO.

Incorporated March 15, 1906.

OFFICERS—W. A. Bonyng, President; W. L. Davenport, Vice-President; J. G. Austin, Vice-President; Phillip M. Gaffey, Secretary, Treasurer and Cashier; E. B. Moores, Assistant Cashier.
 DIRECTORS—Chas. Nicolai, Phillip M. Gaffey, James H. Dodson, Ed Amar, R. D. Sepulveda, W. A. Bonyng, J. G. Austin, A. G. Sepulveda, James Weir, E. B. Moores, W. L. Davenport.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----	-----	-----	-----
Overdrafts	-----	-----	\$109,603 86	-----
Bonds, warrants, and other securities	-----	-----	13,500 00	-----
Bank premises, furniture and fixtures	-----	-----	1,575 00	-----
Safe deposit vaults	-----	-----	-----	-----
Other real estate owned	-----	-----	6,410 52	-----
Due from reserve banks	-----	-----	8,671 19	-----
Due from other banks	-----	-----	-----	-----
Actual cash on hand	-----	-----	3,576 86	-----
Exchanges for clearing house	-----	-----	62 78	-----
Checks and other cash items	-----	-----	35 10	-----
Other resources	-----	-----	-----	-----
Totals	-----	-----	\$203,435 31	-----
LIABILITIES		-----	-----	-----
Capital stock paid in	-----	-----	\$25,000 00	-----
Surplus	-----	-----	11,000 00	-----
Undivided profits, less expenses and taxes paid	-----	-----	7,420 40	-----
Other existing profits collected, but not in undivided profits account	-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)	-----	-----	-----	-----
Deposits, due to banks	-----	-----	20 00	-----
Dividends unpaid	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	127,994 22	-----
Savings deposits	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	10,000 00	-----
Time certificates of deposit	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	12,000 00	-----
Postal savings deposits	-----	-----	10,000 09	-----
Other liabilities	-----	-----	-----	-----
Totals	-----	-----	\$203,435 31	-----

NOTE.—Changed name from Harbor City Savings Bank of San Pedro, December 21, 1914.

377. "ORANGE SAVINGS BANK"—ORANGE.

Incorporated March 16, 1906.

OFFICERS—P. W. Ehlen, President; M. O. Ainsworth, Vice-President; J. R. Porter, Secretary, Treasurer and Cashier.
 DIRECTORS—M. O. Ainsworth, F. D. Collins, P. W. Ehlen, D. C. Pixley, Fred W. Struck.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$309,301 31	
Overdrafts				
Bonds, warrants, and other securities			7,106 20	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			15,571 11	
Due from reserve banks				
Due from other banks			6,366 82	
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$338,345 44	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			22,000 00	
Other existing profits, collected, but not in undivided profits account			11,659 34	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			230,893 12	
Demand certificates of deposit				
Time certificates of deposit			44,406 19	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits			4,386 79	
Other liabilities				
Totals			\$338,345 44	

379. STATE BANK OF POMONA—POMONA.

Incorporated March 30, 1906.

OFFICERS—A. C. Abbott, President; J. A. Gallup, Vice-President; E. R. Yundt, Secretary, Treasurer, Cashier and Manager;
H. J. Vaniman, Assistant Cashier; Lynn S. Birdsall, Assistant Cashier.

DIRECTORS—A. C. Abbott, J. A. Gallup, E. R. Yundt, J. W. Fulton, S. E. Yundt, H. J. Vaniman, J. E. McGowan.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$434,544 11		
Overdrafts.....		2 44		
Bonds, warrants, and other securities.....		48,000 00		
Bank premises, furniture and fixtures.....		38,800 00		
Safe deposit vaults.....		2,000 00		
Other real estate owned.....				
Due from reserve banks.....		59,857 46		
Due from other banks.....				
Actual cash on hand.....		34,130 39		
Exchanges for clearing house.....		690 72		
Checks and other cash items.....		45 35		
Other resources.....				
Totals.....		\$618,070 47		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$75,000 00		
Undivided profits, less expenses and taxes paid.....		9,000 00		
Other existing profits, collected, but not in undivided profits account.....		7,055 81		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		2,427 91		
Dividends unpaid.....				
Individual deposits subject to check.....		234,747 85		
Savings deposits.....				
Demand certificates of deposit.....		105,664 82		
Time certificates of deposit.....		59,497 15		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		12,176 92		
Postal savings deposits.....		22,500 00		
Other liabilities.....				
Totals.....		\$618,070 47		

380. CITIZENS SAVINGS BANK OF UPLAND—UPLAND.

Incorporated May 11, 1906.

OFFICERS—R. F. Lemon, President; W. T. Leeke, Vice-President; R. C. Norton, Secretary, Treasurer and Cashier; Eva M. Gerry, Assistant Cashier.

DIRECTORS—R. F. Lemon, M. H. Bordwell, F. L. Purvis, A. P. Hardwood, W. T. Leeke, E. T. Jordan, Paul Hardwood.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....		\$106,650 00	
Overdrafts.....			
Bonds, warrants, and other securities.....		11,590 38	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....		1,247 00	
Other real estate owned.....			
Due from reserve banks.....		6,640 14	
Due from other banks.....			
Actual cash on hand.....			
Exchanges for clearing house.....		2,379 93	
Checks and other cash items.....		1 00	
Other resources.....			
Totals.....		\$128,508 45	
LIABILITIES			
Capital stock paid in.....		\$25,000 00	
Surplus.....		6,000 00	
Undivided profits, less expenses and taxes paid.....		2,522 39	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		65,964 30	
Demand certificates of deposit.....			
Time certificates of deposit.....		18,971 76	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		10,000 00	
Postal savings deposits.....			
Other liabilities.....		50 00	
Totals.....		\$128,508 45	

381. THE GRIDLEY STATE BANK—GRIDLEY.

Incorporated May 14, 1906.

OFFICERS—C. W. Putnam, President; H. C. Veatch, Vice-President; J. A. Schafer, Secretary, Treasurer and Cashier; R. M. Veatch, Assistant Cashier and Assistant Secretary.
 DIRECTORS—J. R. King, C. W. Putnam, C. Humphrey, J. F. Schaeffer, W. H. Gilstrap, H. C. Veatch, J. A. Schafer.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$86,911 68		
Overdrafts		79 22		
Bonds, warrants, and other securities		16,919 02		
Bank premises, furniture and fixtures		2,294 92		
Safe deposit vaults		194 77		
Other real estate owned				
Due from reserve banks		8,875 22		
Due from other banks				
Actual cash on hand		5,722 90		
Exchanges for clearing house				
Checks and other cash items		7 40		
Other resources		18 90		
Totals		\$131,024 03		
LIABILITIES				
Capital stock paid in		\$30,000 00		
Surplus				
Undivided profits, less expenses and taxes paid		939 83		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		10,000 00		
Deposits, due to banks		87 29		
Dividends unpaid				
Individual deposits subject to check		61,772 02		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		11,497 51		
Certified checks				
Cashier's checks		2,727 38		
State, county and municipal deposits		14,000 00		
Postal savings deposits				
Other liabilities				
Totals		\$131,024 03		

382. FULLERTON SAVINGS BANK—FULLERTON.

Incorporated June 14, 1906.

OFFICERS—J. E. Jones, President; A. J. Kerfoot, Vice-President; E. E. Balcom, Secretary and Cashier; J. H. McDermont, Treasurer; R. B. Robinson, Assistant Cashier.

DIRECTORS—A. J. Kerfoot, J. E. Jones, A. C. Bowers, G. R. Jones, Geo. C. Welton.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$250,379 00	
Overdrafts-----			
Bonds, warrants, and other securities-----		14,000 00	
Bank premises, furniture and fixtures-----		200 00	
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----		14,708 58	
Due from other banks-----		8,000 00	
Actual cash on hand-----		5,246 43	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$262,534 01	
LIABILITIES			
Capital stock paid in-----		\$25,000 00	
Surplus-----		10,000 00	
Undivided profits, less expenses and taxes paid-----		9,704 83	
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		176,955 17	
Demand certificates of deposit-----			
Time certificates of deposit-----		28,374 01	
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		12,500 00	
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$262,534 01	

383 AND 383A. BANK OF FRUITVALE—OAKLAND.

Incorporated July 17, 1906.

OFFICERS—Dr. Chas. L. Tisdale, President; R. W. Westover, Vice-President, Treasurer and Cashier; G. H. Shearer, Secretary.
 DIRECTORS—Louis Durein, R. W. Westover, J. J. Crowe, S. E. Biddle, Jr., Chas. L. Tisdale, F. E. Heath, Wm. W. Westover.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$127,279 24		\$282,023 72
Overdrafts.....		186 35	\$154,744 48	186 35
Bonds, warrants, and other securities.....		27,908 60		27,908 60
Bank premises, furniture and fixtures.....		3,300 00		3,300 00
Safe deposit vaults.....				
Other real estate owned.....		1,852 57		1,852 57
Due from reserve banks.....		12,751 57	8,680 65	21,432 22
Due from other banks.....				
Actual cash on hand.....		14,439 00	2,795 22	17,234 22
Exchanges for clearing house.....				
Checks and other cash items.....		496 42		496 42
Other resources.....				
Totals.....		\$188,213 75	\$166,220 35	\$354,434 10
LIABILITIES				
Capital stock paid in.....		\$30,000 00	\$20,000 00	\$50,000 00
Surplus.....		3,800 00	1,100 00	4,900 00
Undivided profits, less expenses and taxes paid.....		*2,966 80	1,019 96	*1,886 84
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		15,000 00		15,000 00
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		111,888 45		111,888 45
Savings deposits.....			143,911 52	143,911 52
Demand certificates of deposit.....		5,524 36		5,524 36
Time certificates of deposit.....				
Certified checks.....		257 74		257 74
Cashier's checks.....				
State, county and municipal deposits.....		24,650 00		24,650 00
Postal savings deposits.....				
Other liabilities.....			188 87	188 87
Totals.....		\$188,213 75	\$166,220 35	\$354,434 10

* Deficit.

NOTE.—The above statement includes the business of the Melrose branch office.

384. THE CITIZENS BANK OF FRUITVALE—OAKLAND.

Incorporated July 26, 1906.

OFFICERS—F. J. Schultz, President; J. M. Carr, Vice-President; L. R. Robertson, Secretary, Treasurer, Cashier and Manager;
 J. E. Spafford, Assistant Cashier; R. F. Thurston, Assistant Cashier.
 DIRECTORS—J. M. Carr, D. M. Heagerty, T. Jensen, N. Christiansen, C. Lepori, C. E. Archer, L. R. Robertson, A. H. Kopperud,
 F. J. Schultz, Geo. R. Warren, John E. Spafford.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$60,143 95	\$155,175 00	\$215,318 95
Overdrafts.....		5 10		5 10
Bonds, warrants, and other securities.....		287 00		287 00
Bank premises, furniture and fixtures.....		19,412 00	12,289 00	31,701 00
Safe deposit vaults.....			1,800 00	1,800 00
Other real estate owned.....		4,379 30	4,151 71	8,531 01
Due from reserve banks.....		40,608 30	24,399 26	65,007 56
Due from other banks.....			5,000 00	5,000 00
Actual cash on hand.....		11,082 08	6,879 16	17,961 24
Exchanges for clearing house.....				
Checks and other cash items.....		115 00		115 00
Other resources.....				
Totals.....		\$136,033 33	\$209,694 13	\$345,727 46
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$15,000 00	\$10,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid.....		5,000 00	9,000 00	14,000 00
Other existing profits, collected, but not in undivided profits account.....		1,972 94	8,457 01	10,429 95
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....		100 00		100 00
Individual deposits subject to check.....		111,248 14		111,248 14
Savings deposits.....			182,237 12	182,237 12
Demand certificates of deposit.....		2,462 25		2,462 25
Time certificates of deposit.....		200 00		200 00
Certified checks.....		50 00		50 00
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$136,033 33	\$209,694 13	\$345,727 46

386. BANK OF SHERMAN—SHERMAN.

Incorporated August 28, 1906.

OFFICERS—O. N. Beasley, President; P. T. Durfy, Vice-President; Thos. Peron, Secretary, Treasurer and Cashier.
 DIRECTORS—O. N. Beasley, L. T. Swall, P. E. Benedict, H. Eller, P. T. Durfy.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$64,790 60		
Overdrafts.....				
Bonds, warrants, and other securities.....		4,070 00		
Bank premises, furniture and fixtures.....		5,253 20		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		28,535 29		
Due from other banks.....				
Actual cash on hand.....		5,985 27		
Exchanges for clearing house.....				
Checks and other cash items.....		44 60		
Other resources.....		85 00		
Totals.....		\$108,693 96		
LIABILITIES				
Capital stock paid in.....		\$25,000 00		
Surplus.....		163 88		
Undivided profits, less expenses and taxes paid.....		1,085 10		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		70,299 47		
Savings deposits.....				
Demand certificates of deposit.....		647 35		
Time certificates of deposit.....		11,384 73		
Certified checks.....		70 00		
Cashier's checks.....		43 43		
State, county and municipal deposits.....				
Postal savinrs deposits.....				
Other liabilities.....				
Totals.....		\$108,693 96		

388 AND 388A. CITIZENS STATE BANK OF SAWTELLE—SAWTELLE.

Incorporated September 20, 1906.

OFFICERS—R. F. McClellan, President; W. E. Sawtelle, Vice-President; W. W. Haskell, Secretary, Treasurer and Cashier;
G. G. McClellan, Assistant Cashier; T. T. Turner, Assistant Cashier.
DIRECTORS—R. F. McClellan, W. E. Sawtelle, J. L. Brady, P. N. Arnold, A. L. King.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$240,277 71		
Overdrafts.....				
Bonds, warrants, and other securities.....		82,735 81		
Bank premises, furniture and fixtures.....		6,500 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		32,068 20		
Due from other banks.....		30 25		
Actual cash on hand.....		27,783 06		
Exchanges for clearing house.....		489 58		
Checks and other cash items.....		168 70		
Other resources.....		1,124 44		
Totals.....		\$341,177 75		
LIABILITIES				
Capital stock paid in.....		\$50,000 00		
Surplus.....		12,500 00		
Undivided profits, less expenses and taxes paid.....		3,197 26		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....		201,721 95		
Individual deposits subject to check.....				
Savings deposits.....				
Demand certificates of deposit.....		58,367 69		
Time certificates of deposit.....		38 40		
Certified checks.....		513 50		
Cashier's checks.....		280 20		
State, county and municipal deposits.....		14,558 75		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$341,177 75		

NOTE.—The above statement includes the business of the Palms branch office.

389. ALHAMBRA SAVINGS BANK—ALHAMBRA.

Incorporated January 20, 1906.

OFFICERS—E. L. McCormack, President; E. E. Baily, Vice-President; R. F. Bishop, Vice-President; R. L. Angell, Secretary, Treasurer and Cashier.

DIRECTORS—George S. Johnson, E. E. Baily, R. F. Bishop, E. L. McCormack, S. D. Crow, R. H. Sanborn, W. M. Northrup.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$64,144 52	\$176,025 00	\$240,169 52
Overdrafts-----		79 10		79 10
Bonds, warrants, and other securities-----		13,902 50		13,902 50
Bank premises, furniture and fixtures-----		10,866 64	28,430 00	39,296 64
Safe deposit vaults-----			1,570 00	1,570 00
Other real estate owned-----			3,566 14	3,566 14
Due from reserve banks-----		10,054 29	13,713 20	23,767 49
Due from other banks-----				
Actual cash on hand-----		4,035 38	3,948 36	8,003 94
Exchanges for clearing house-----			725 96	725 96
Checks and other cash items-----				
Other resources-----				
Totals-----		\$103,102 63	\$227,978 66	\$331,081 29

LIABILITIES		Commercial department	Savings department	Combined
Capital stock paid in-----		\$25,000 00	\$25,000 00	\$50,000 00
Surplus-----		5,200 00	5,200 00	10,400 00
Undivided profits, less expenses and taxes paid-----			1,705 92	1,705 92
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----		10,000 00		10,000 00
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		36,134 92		36,134 92
Savings deposits-----			183,335 96	183,335 96
Demand certificates of deposit-----				
Time certificates of deposit-----			12,599 78	12,599 78
Certified checks-----		4 20		4 20
Cashier's checks-----		14,263 51		14,263 51
State, county and municipal deposits-----		12,500 00		12,500 00
Postal savings deposits-----				
Other liabilities-----			137 00	137 00
Totals-----		\$103,102 63	\$227,978 66	\$331,081 29

390. NILES STATE BANK—NILES.

Incorporated September 24, 1906.

OFFICERS—August May, President; F. B. Granger, Vice-President; Chas. Evans, Secretary, Treasurer and Cashier.
 DIRECTORS—Chas. Evans, August May, F. B. Granger, J. C. Shinn, J. A. Silva.

Statement of June 23, 1915.

RESOURCES		
	Savings department	Commercial department
	Combined	
Loans and discounts-----		
Overdrafts-----	\$72,479 00	
Bonds, warrants, and other securities-----		
Bank premises, furniture and fixtures-----	19,575 70	
Safe deposit vaults-----	9,000 00	
Other real estate owned-----		
Due from reserve banks-----	2,000 00	
Due from other banks-----	55,442 28	
Actual cash on hand-----		
Exchanges for clearing house-----	11,897 01	
Checks and other cash items-----		
Other resources-----		
Totals-----	\$170,393 99	
LIABILITIES		
Capital stock paid in-----		
Surplus-----	\$25,000 00	
Undivided profits, less expenses and taxes paid-----		
Other existing profits, collected, but not in undivided profits account-----	1,883 48	
Bills payable (including certificates of deposit representing money borrowed)-----		
Deposits, due to banks-----		
Dividends unpaid-----		
Individual deposits subject to check-----	70,161 73	
Savings deposits-----		
Demand certificates of deposit-----		
Time certificates of deposit-----	61,529 71	
Certified checks-----	75 00	
Cashier's checks-----		
State, county and municipal deposits-----	10,400 00	
Postal savings deposits-----	1,344 07	
Other liabilities-----		
Totals-----	\$170,393 99	

394. MONTAGUE BANKING COMPANY—MONTAGUE.

Incorporated December 26, 1906.

OFFICERS—E. F. Reichman, President; Arthur Simon, Vice-President, Secretary, Treasurer and Cashier; Walter A. Simon, Assistant Cashier.

DIRECTORS—Henrietta Davis, C. H. Reichman, E. F. Reichman, E. D. Terwilliger, Arthur Simon.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$185,354 15		
Overdrafts.....		1,637 05		
Bonds, warrants, and other securities.....		20,000 00		
Bank premises, furniture and fixtures.....		9,425 64		
Safe deposit vaults.....				
Other real estate owned.....		90 00		
Due from reserve banks.....		15,359 15		
Due from other banks.....				
Actual cash on hand.....		14,750 58		
Exchanges for clearing house.....				
Checks and other cash items.....		1,339 99		
Other resources.....		73 26		
Totals.....		\$248,839 82		
LIABILITIES				
Capital stock paid in.....		\$50,000 00		
Surplus.....		6,000 00		
Undivided profits, less expenses and taxes paid.....		4,975 91		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		30,000 00		
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		112,080 99		
Savings deposits.....				
Demand certificates of deposit.....		27,607 52		
Time certificates of deposit.....				
Certified checks.....		50 00		
Cashier's checks.....		125 00		
State, county and municipal deposits.....		18,000 00		
Postal savings deposits.....				
Other liabilities.....		40		
Totals.....		\$248,839 82		

395. THE SECURITY SAVINGS BANK OF ORANGE—ORANGE.

Incorporated December 26, 1906.

OFFICERS—W. D. Granger, President; D. F. Campbell, Vice-President; E. W. Bolinger, Secretary, Treasurer and Cashier.
 DIRECTORS—W. D. Granger, D. F. Campbell, W. F. Crist, Geo. C. Woods, C. F. Newton.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$171,725 00	
Overdrafts.....				
Bonds, warrants, and other securities.....			7,497 24	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....			28,721 56	
Due from other banks.....				
Actual cash on hand.....			7,000 00	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$214,943 80	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$25,000 00	
Undivided profits, less expenses and taxes paid.....			6,500 00	
Other existing profits, collected, but not in undivided profits account.....			3,536 56	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			163,167 24	
Demand certificates of deposit.....				
Time certificates of deposit.....			16,750 00	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$214,943 80	

396. OJAI STATE BANK—NORDHOFF.

Incorporated January 8, 1907.

OFFICERS—Felix W. Ewing, President; Adolfo Camarillo, Vice-President; Edward L. Wiest, Secretary, Treasurer and Cashier; Mabel R. Isenberg, Assistant Cashier.

DIRECTORS—Felix W. Ewing, Adolfo Camarillo, Edgar W. Carne, John J. Burke, J. W. Dennison.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$167,482 76		
Overdrafts.....		17,900 00		
Bonds, warrants, and other securities.....		12,000 00		
Bank premises, furniture and fixtures.....		2,170 00		
Safe deposit vaults.....				
Other real estate owned.....		3,925 88		
Due from reserve banks.....				
Due from other banks.....		9,642 98		
Actual cash on hand.....		247 35		
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$213,128 68		
LIABILITIES				
Capital stock paid in.....		\$40,000 00		
Surplus.....		5,500 00		
Undivided profits, less expenses and taxes paid.....		3,533 09		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		110,678 96		
Savings deposits.....				
Demand certificates of deposit.....		863 15		
Time certificates of deposit.....		86,639 88		
Certified checks.....				
Cashier's checks.....		100 00		
State, county and municipal deposits.....		15,700 00		
Postal savings deposits.....				
Other liabilities.....		113 65		
Totals.....		\$213,128 68		

397. FARMERS AND MERCHANTS BANK OF IMPERIAL—IMPERIAL.

Incorporated February 12, 1907.

OFFICERS—L. J. Thomas, President; A. E. Wright, Vice-President; Otto Storm, Secretary, Treasurer and Cashier; P. H. Black, Assistant Cashier; L. E. Addis, Assistant Secretary.
 DIRECTORS—J. C. Chalupnik, C. C. Reher, J. H. Holland, S. E. Robinson, L. J. Thomas, A. E. Wright, W. Vance Wilson, Barclay Thomas, C. E. Cooke.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$148,366 09	\$30,661 00	\$179,027 09
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures				7,435 00
Safe deposit vaults		7,435 00	750 00	750 00
Other real estate owned				
Due from reserve banks		16,580 31		16,580 31
Due from other banks		113 40		113 40
Actual cash on hand		12,164 97	4,746 27	16,911 24
Exchanges for clearing house		1,438 62		1,438 62
Checks and other cash items		927 15		927 15
Other resources		6,346 73		6,346 73
Totals		\$193,401 27	\$36,157 27	\$229,558 54
LIABILITIES				
Capital stock paid in		\$22,500 00	\$2,500 00	\$25,000 00
Surplus			1,200 00	1,200 00
Undivided profits, less expenses and taxes paid			296 26	296 26
Other existing profits, collected, but not in undivided profits account		10,067 30	700 61	10,767 91
Bills payable (including certificates of deposit representing money borrowed)				700 61
Deposits, due to banks		20,000 00		20,000 00
Deposits, due to individuals				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		137,803 50		137,803 50
Demand certificates of deposit			28,190 47	28,190 47
Time certificates of deposit		61 50		61 50
Certified checks			3,180 93	3,180 93
Cashier's checks		2,933 48		2,933 48
State, county and municipal deposits				
Postal savings deposits				
Other liabilities		35 49	29 00	64 49
Totals		\$193,401 27	\$36,157 27	\$229,558 54

398. EAGLE ROCK BANK—EAGLE ROCK.

Incorporated February 20, 1907.

OFFICERS—E. E. Chandler, President and Treasurer; Robert Henry Brown, Vice-President; Col. J. W. Eddy, Vice-President; Fred E. Biles, Secretary and Cashier; Ada Carr, Assistant Cashier and Assistant Secretary.

DIRECTORS—Robert Henry Brown, Fred E. Biles, Col. J. W. Eddy, C. I. Ritchey, E. E. Chandler, F. W. Nahouse, O. J. Root.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$36,700 45		
Overdrafts		537 49		
Bonds, warrants, and other securities		8,000 00		
Bank premises, furniture and fixtures		11,803 13		
Safe deposit vaults		325 00		
Other real estate owned				
Due from reserve banks		7,142 05		
Due from other banks				
Actual cash on hand		4,835 48		
Exchanges for clearing house				
Checks and other cash items		11 44		
Other resources				
Totals		\$99,357 04		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		759 00		
Undivided profits, less expenses and taxes paid		1,021 84		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		61,186 34		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		3,267 15		
Certified checks				
Cashier's checks		74 00		
State, county and municipal deposits		7,808 21		
Postal savings deposits				
Other liabilities		250 00		
Totals		\$99,357 04		

400 AND 400A. COMMERCIAL BANK OF TURLOCK—TURLOCK.

Incorporated February 27, 1907.

OFFICERS—Howard Whipple, President; T. B. Whipple, Vice-President; F. W. Hosmer, Secretary, Treasurer and Cashier; L. T. Brown, Assistant Cashier; W. W. Ferguson, Assistant Cashier; A. M. Morton, Manager of Denair branch.
 DIRECTORS—H. S. Crane, E. B. Osborn, T. B. Whipple, C. H. Geer, Howard Whipple, J. N. Lester, H. M. Hatch.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$367,600 62	\$269,958 20	\$637,558 82
Overdrafts				
Bonds, warrants, and other securities		72,881 45	6,000 00	78,881 45
Bank premises, furniture and fixtures		74,029 50		74,029 50
Safe deposit vaults				
Other real estate owned			7,357 90	7,357 90
Due from reserve banks		36,504 52	12,128 87	48,633 39
Due from other banks				
Actual cash on hand		30,364 14	11,587 37	41,951 51
Exchanges for clearing house				
Checks and other cash items		1,127 11		1,127 11
Other resources		1,172 35		1,172 35
Totals		\$583,679 69	\$307,632 34	\$890,712 03
LIABILITIES				
Capital stock paid in		\$65,000 00	\$35,000 00	\$100,000 00
Surplus		68,000 00	7,000 00	75,000 00
Undivided profits, less expenses and taxes paid		1,464 69	8,761 84	10,226 53
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		25,000 00		25,000 00
Deposits, due to banks				
Individual deposits				
Dividends unpaid				
Savings deposits		360,227 57	30 00	300,227 57
Demand certificates of deposit			256,240 50	256,240 50
Time certificates of deposit		5,913 28		5,913 28
Certified checks		16,432 05		16,432 05
Cashier's checks		150 00		150 00
State, county and municipal deposits		3,992 10		3,992 10
Postal savings deposits		37,500 00		37,500 00
Other liabilities				
Totals		\$583,679 69	\$307,632 34	\$890,712 03

NOTE.—The above statement includes the business of the Denair branch office.

401. WESTERN COMMERCIAL & SAVINGS BANK OF OAKLAND—OAKLAND.

Incorporated May 24, 1907.

OFFICERS—C. A. Brown, President; E. R. Dudley, Vice-President; A. G. Taft, Vice-President; W. K. Sparks, Secretary, Treasurer and Cashier; E. R. Arner, Assistant Cashier.
 DIRECTORS—C. A. Brown, A. Kendall, C. A. Young, A. G. Taft, E. R. Dudley, W. K. Sparks, B. B. Dudley.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$141,262 20		\$226,423 64
Overdrafts			\$85,161 44	51,790 17
Bonds, warrants, and other securities		51,790 17		6,227 70
Bank premises, furniture and fixtures		6,227 70		10,000 00
Safe deposit vaults		10,000 00		14,793 61
Other real estate owned		27,716 72	12,020 32	39,737 04
Due from reserve banks				
Due from other banks		18,808 58	6,346 73	25,155 31
Actual cash on hand		8,026 21		8,626 21
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$279,225 37	\$103,528 49	\$382,753 86
LIABILITIES				
Capital stock paid in		\$119,000 00	\$10,000 00	\$129,000 00
Surplus		580 00		580 00
Undivided profits, less expenses and taxes paid		*414 13	2,314 43	1,900 30
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		109,237 25		109,237 25
Individual deposits subject to check				
Savings deposits			79,769 28	79,769 28
Demand certificates of deposit		2,027 52		2,027 52
Time certificates of deposit			11,414 70	11,414 70
Certified checks		1,744 72		1,744 72
Cashier's checks		369 01		369 01
State, county and municipal deposits		46,650 00		46,650 00
Postal savings deposits				
Other liabilities		1 00	30 08	31 08
Totals		\$279,225 37	\$103,528 49	\$382,753 86

* Deficit.

NOTE.—Changed name from Harbor Bank January 7, 1915.

402. STATE BANK OF PASADENA—PASADENA.

Incorporated April 5, 1907.

OFFICERS—W. M. Eason, President; R. Eason, Vice-President; Frank W. Hill, Secretary, Treasurer and Cashier.

DIRECTORS—W. M. Eason, Geo. W. Johnson, Frank W. Hill, W. N. Gordy, S. P. Kerr, Carl H. W. Runde, R. Eason.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$108,645 45		
Overdrafts.....				
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....		5,000 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		27,927 14		
Due from other banks.....				
Actual cash on hand.....		11,966 90		
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$213,539 49		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$25,000 00		
Undivided profits, less expenses and taxes paid.....		8,000 00		
Other existing profits, collected, but not in undivided profits account.....		8,376 28		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		50 00		
Savings deposits.....		101,496 06		
Demand certificates of deposit.....				
Time certificates of deposit.....		68,728 56		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		1,888 89		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$213,539 49		

403. CENTRAL SAVINGS BANK OF LODI, CALIFORNIA—LODI.

Incorporated April 9, 1907.

OFFICERS—John B. Cory, President; T. C. Shaw, Vice-President; W. H. Lorenz, Secretary, Treasurer and Cashier; James P. Shaw, Assistant Cashier and Assistant Treasurer.

DIRECTORS—John B. Cory, T. C. Shaw, C. W. Norton, H. C. Beckman, W. H. Thompson, Geo. W. LeMoin, E. E. Morse.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$237,586 99	
Overdrafts.....				
Bonds, warrants, and other securities.....			67,250 00	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			5,871 84	
Due from reserve banks.....				
Due from other banks.....			6,400 00	
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$317,108 83	
LIABILITIES				
Capital stock paid in.....			\$25,000 00	
Surplus.....			7,000 00	
Undivided profits, less expenses and taxes paid.....			4,253 89	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....			15 00	
Dividends unpaid.....				
Individual deposits subject to check.....			169,120 56	
Savings deposits.....				
Demand certificates of deposit.....			99,219 33	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			12,500 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$317,108 83	

406. PEOPLE'S STATE BANK—TURLOCK.

Incorporated May 6, 1907.

OFFICERS—J. E. Weaver, President; Edgar Baxter, Vice-President; A. L. Foote, Secretary; O. H. Olson, Treasurer and Cashier; Roy E. Weaver, Assistant Cashier.

DIRECTORS—J. E. Weaver, Edgar Baxter, Claus Johnson, M. M. Berg, D. J. Walton, A. L. Foote, Peter Erickson.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$223,799 97		
Overdrafts.....		150 18		
Bonds, warrants, and other securities.....		30,321 73		
Bank premises, furniture and fixtures.....		33,000 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		21,785 90		
Due from other banks.....				
Actual cash on hand.....		24,173 84		
Exchanges for clearing house.....		457 86		
Checks and other cash items.....				
Other resources.....				
Totals.....		\$333,689 58		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$50,000 00		
Undivided profits, less expenses and taxes paid.....		12,000 00		
Other existing profits, collected, but not in undivided profits account.....		5,556 19		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		10,000 00		
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....		124,694 12		
Demand certificates of deposit.....				
Time certificates of deposit.....		2,329 33		
Certified checks.....		109,409 94		
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....		25,200 00		
Other liabilities.....				
Totals.....		\$333,689 58		

407. FARMERS AND MERCHANTS' BANK—HEMET.

Incorporated May 15, 1907.

OFFICERS—D. W. Amos, President; I. B. Gibbel, Vice-President; C. B. Covell, Secretary, Treasurer and Cashier; H. C. Wilson, Assistant Cashier.

DIRECTORS—D. W. Amos, I. B. Gibbel, H. C. Wilson, C. B. Covell, Daniel Myers, A. C. Barnes, Joe Simpson.

Statement of June 23, 1915.

RESOURCES	Statement of June 23, 1915.		
	Commercial department	Savings department	Combined
Loans and discounts.....	\$88,725 00	\$49,100 00	\$137,825 00
Overdrafts.....	1,500 00	-----	1,500 00
Bonds, warrants, and other securities.....	-----	-----	-----
Bank premises, furniture and fixtures.....	-----	-----	-----
Safe deposit vaults.....	-----	6,500 00	6,500 00
Other real estate owned.....	57,616 12	-----	57,616 12
Due from reserve banks.....	-----	-----	-----
Due from other banks.....	12,680 73	7,450 00	20,130 73
Actual cash on hand.....	-----	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Cheeks and other cash items.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$160,521 85	\$93,050 00	\$223,571 85
LIABILITIES			
Capital stock paid in.....	\$20,000 00	\$500 00	\$20,500 00
Surplus.....	6,250 00	1,500 00	7,750 00
Undivided profits, less expenses and taxes paid.....	2,500 00	-----	2,500 00
Other existing profits, collected, but not in undivided profits account.....	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed).....	-----	-----	-----
Deposits, due to banks.....	1,000 00	-----	1,000 00
Dividends unpaid.....	100,982 23	-----	100,982 23
Individual deposits subject to check.....	-----	56,550 00	56,550 00
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	19,580 00	-----	19,580 00
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	10,209 62	-----	10,209 62
Cashier's checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
Postal savings deposits.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$160,521 85	\$93,050 00	\$223,571 85

408. SECURITY SAVINGS BANK OF RIVERSIDE—RIVERSIDE.

Incorporated June 6, 1907.

OFFICERS—S. H. Herrick, President; C. H. Low, Vice-President; W. G. Fraser, W. B. Clancy, Vice-President; W. T. Dinsmore, Secretary, Treasurer, and Cashier; Harry Conrad, Assistant Cashier and Assistant Secretary. A. Tetley, E. H. Wood, C. Van DIRECTORS—S. H. Herrick, C. H. Low, W. G. Fraser, W. B. Clancy, J. A. Allen, G. Rouse, F. A. Tetley, E. H. Wood, C. Van Zwaluwenberg, George Frost, D. F. Chapman.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$554,693 14	
Overdrafts				
Bonds, warrants, and other securities			33,619 00	
Bank premises, furniture and fixtures			2,190 85	
Safe deposit vaults			1,000 00	
Other real estate owned				
Due from reserve banks			89,559 73	
Due from other banks				
Actual cash on hand			29,613 56	
Exchanges for clearing house				
Checks and other cash items			3,710 00	
Other resources				
Totals			\$714,356 28	
LIABILITIES.				
Capital stock paid in			\$50,000 00	
Surplus			20,000 00	
Undivided profits, less expenses and taxes paid			2,537 27	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)			16,518 68	
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			526,467 95	
Demand certificates of deposit				
Time certificates of deposit			70,763 53	
Certified checks				
Cashier's checks				
State, county and municipal deposits			25,000 00	
Postal savings deposits			3,068 95	
Other liabilities				
Totals			\$714,356 28	

409. BANK OF MILL VALLEY—MILL VALLEY.

Incorporated June 6, 1907.

OFFICERS—F. F. Bostwick, President; Clinton Folger, Vice-President; C. F. Runyon, Vice-President; Chas. H. Hunton, Secretary and Cashier; H. S. Bridge, Treasurer; F. C. Ankers, Assistant Cashier.

DIRECTORS—F. F. Bostwick, F. A. Losh, C. F. Runyon, C. W. Durbrow, John Dias, Clinton Folger, Henry S. Bridge.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$65,415 46	\$161,686 88	\$227,102 34
Overdrafts		228 83		228 83
Bonds, warrants, and other securities			49,705 58	49,705 58
Bank premises, furniture and fixtures		26,383 14	6,586 12	32,919 26
Safe deposit vaults			5,983 44	5,983 44
Other real estate owned			1,111 04	1,111 04
Due from reserve banks		12,090 94	12,320 01	24,410 95
Due from other banks				
Actual cash on hand		7,304 02	5,448 59	12,812 61
Exchanges for clearing house		213 20		213 20
Checks and other cash items		85 48		85 48
Other resources				
Totals		\$111,781 07	\$242,801 06	\$354,582 73
LIABILITIES				
Capital stock paid in		\$50,000 00	\$50,000 00	\$50,000 00
Surplus		1,500 00	2,350 00	3,850 00
Undivided profits, less expenses and taxes paid		887 44	5,775 26	6,612 70
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		78,307 56		78,307 56
Savings deposits			189,064 97	189,064 97
Demand certificates of deposit		108 10		108 10
Time certificates of deposit				
Certified checks		88 80		88 80
Cashier's checks		949 17		949 17
State, county and municipal deposits			24,983 98	24,983 98
Postal savings deposits			635 15	635 15
Other liabilities			12 30	12 30
Totals		\$111,781 07	\$242,801 06	\$354,582 73

410 AND 410A. "SOUTHERN TRUST AND SAVINGS BANK"—SAN DIEGO.

Incorporated June 8, 1907.

OFFICERS—G. A. Davidson, President; Philip Morse, Vice-President; E. O. Hodge, Secretary, Treasurer and Cashier; L. G. Bradley, Assistant Cashier and Assistant Secretary; W. H. Bradley, Assistant Cashier and Manager; F. C. Spalding, Trust Officer.
DIRECTORS—G. A. Davidson, Philip Morse, R. C. Allen, E. O. Hodge, Jno. E. Boal, A. H. Frost, G. Holterhoff, Jr., C. W. Pauly, B. M. Pries.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts-----	\$652,514 97	\$1,461,967 05	\$50,000 00	\$50,000 00	\$1,614,532 02
Overdrafts-----	210 01				210 01
Bonds, warrants and other securities-----	145,354 86	131,646 24			277,001 10
Bank premises, furniture and fixtures-----	16,700 00				16,700 00
Safe deposit vaults-----					
Other real estate owned-----	117,568 18	161,382 81			277,950 99
Due from other banks-----	5,817 24	16,406 00		3,296 59	19,113 83
Due from other banks-----	127,437 32	102,956 38			230,393 70
Actual cash on hand-----	14,372 34				14,372 34
Exchanges for clearing house-----	2,665 71	1,048 32			3,714 03
Checks and other cash items-----	3,724 65				3,724 65
Personal assets received from executors, administrators, assignees, receivers or trustees-----			Private trusts not under supervision of State Banking Department		
Trusts invested under order of court or (Personal property in accordance with provisions of trust) (Real property)-----					
Totals-----	\$1,086,414 68	\$1,568,000 80	\$50,000 00	\$53,296 59	\$2,737,712 07
LIABILITIES.					
Capital stock paid in-----					
Surplus-----	\$125,000 00	\$125,000 00	\$50,000 00	\$50,000 00	\$350,000 00
Undivided profits, less expenses and taxes paid-----	22,500 00	42,500 00			75,000 00
Other existing profits, collected, but not in undivided profits account-----	14,201 86	31,292 69		3,296 59	48,791 14
Bills payable (including certificates of deposit representing money borrowed)-----					
Deposits, due to banks-----	3,296 59				3,296 59
Deposits, due to banks-----	39,831 53				39,831 53
Deposits, due to banks-----	33 00				33 00
Individual deposits subject to check-----	630,340 38				630,340 38
Savings deposits-----		1,323,568 11			1,323,568 11
Demand certificates of deposit-----	1,049 65				1,049 65
Time certificates of deposit-----	111,777 97	640 00			112,417 97
Certified checks-----	1,737 36				1,737 36
Cashier's checks-----	10,476 94				10,476 94
State county and municipal deposits-----	115,900 00	45,000 00			160,900 00
Other liabilities-----					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees-----				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers or trustees-----					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court-----					
Totals-----	\$1,086,414 68	\$1,568,000 80	\$50,000 00	\$53,296 59	\$2,737,712 07

NOTE.—The above statement includes the business of the La Jolla branch office. Added trust department November 2, 1914.

411. CITIZENS BANK OF WINTERS—WINTERS.

Incorporated June 13, 1907.

OFFICERS—J. E. Sackett, President; J. Rummelsburg, Vice-President; W. O. Russell, Secretary; W. S. Baker, Treasurer and Cashier;
 C. W. Armstrong, Assistant Cashier.
 DIRECTORS—J. E. Sackett, W. S. Baker, W. O. Russell, J. Rummelsburg, R. F. Schmeiser, W. H. Robinson, August Brinck,
 G. M. Chapman, H. R. Bowman.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$139,985 03	\$119,882 38	\$252,568 01
Overdrafts.....		2,985 53		2,985 53
Bonds, warrants, and other securities.....		35,523 35		35,523 35
Bank premises, furniture and fixtures.....		39,333 75		39,333 75
Safe deposit vaults.....		900 00		900 00
Other real estate owned.....				
Due from reserve banks.....		7,753 08	2,077 03	9,830 11
Due from other banks.....		30 00		30 00
Actual cash on hand.....		5,847 49	2,116 58	7,964 07
Exchanges for clearing house.....		80 03	700 00	780 03
Checks and other cash items.....				
Other resources.....		109 46		109 46
Totals.....		\$231,948 32	\$117,775 99	\$349,724 31
LIABILITIES				
Capital stock paid in.....		\$80,600 00		\$80,600 00
Surplus.....		7,560 72	\$12,600 00	7,560 72
Undivided profits, less expenses and taxes paid.....		1,513 34	2,566 22	4,079 56
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		59,500 00		59,500 00
Dividends unpaid.....		151 50		151 50
Individual deposits subject to check.....		58,595 76		58,595 76
Savings deposits.....		257 00	101,609 77	101,609 77
Demand certificates of deposit.....		260 00		257 00
Time certificates of deposit.....		10 00	1,000 00	1,260 00
Certified checks.....				10 00
Cashier's checks.....				
State, county and municipal deposits.....		22,300 00		22,300 00
Postal savings deposits.....				
Other liabilities.....		1,200 00		1,200 00
Totals.....		\$231,948 32	\$117,775 99	\$349,724 31

413. BANK OF SAUSALITO—SAUSALITO.

Incorporated July 18, 1907.

OFFICERS—F. A. Robbins, President; F. A. Fiedler, Vice-President; E. S. Rayburn, Secretary, Treasurer and Cashier; F. D. Linsley, Assistant Cashier, Assistant Secretary and Assistant Treasurer.

DIRECTORS—F. A. Robbins, E. W. Jackson, E. S. Rayburn, F. A. Fiedler, M. V. Silva, C. M. Gunn, H. Cartan, J. E. Hall, John Mecchi.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$11,304 90	\$113,617 85	\$124,922 75
Overdrafts.....		19 21		19 21
Bonds, warrants, and other securities.....		48,703 33	48,872 09	97,575 42
Bank premises, furniture and fixtures.....		15,033 25	13,250 00	28,283 25
Safe deposit vaults.....		1,370 98		1,370 98
Other real estate owned.....			2,465 13	2,465 13
Due from reserve banks.....		22,940 35	25,077 35	48,017 70
Due from other banks.....		250 00		250 00
Actual cash on hand.....		9,364 86	8,538 46	17,903 32
Exchanges for clearing house.....				
Checks and other cash items.....		18 20		18 20
Other resources.....				
Totals.....		\$109,004 78	\$211,850 88	\$320,855 66
LIABILITIES				
Capital stock paid in.....		\$17,500 00	\$20,000 00	\$37,500 00
Surplus.....				
Undivided profits, less expenses and taxes paid.....		890 35	1,394 87	2,285 22
Other existing profits, collected, but not in undivided profits account.....		258 02	3,023 99	3,282 01
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		75,343 94		75,343 94
Savings deposits.....			187,432 02	187,432 02
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		11,438 82		11,438 82
Postal savings deposits.....		3,573 65		3,573 65
Other liabilities.....				
Totals.....		\$109,004 78	\$211,850 88	\$320,855 66

415. COLFAX BANK—COLFAX.

Incorporated August 12, 1907.

OFFICERS—D. Falconer, President; D. A. Russell, Vice-President; S. G. Watts, Secretary and Cashier; J. B. McCleary, Treasurer.
 DIRECTORS—D. A. Russell, D. Falconer, John B. McCleary, Sam Wolford, Alden Anderson.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----	\$42,537 72	\$34,140 00	\$76,677 72
Overdrafts	-----	14 78	-----	14 78
Bonds, warrants, and other securities	-----	62,063 32	10,916 80	72,980 12
Bank premises, furniture and fixtures	-----	2,159 34	-----	2,159 34
Safe deposit vaults	-----	822 27	-----	822 27
Other real estate owned	-----	15,493 91	-----	15,493 91
Due from reserve banks	-----	10,748 96	2,770 40	13,519 36
Due from other banks	-----	29 00	-----	29 00
Actual cash on hand	-----	-----	-----	-----
Exchanges for clearing house	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----
Other resources	-----	-----	-----	-----
Totals	-----	\$133,869 30	\$47,827 20	\$181,696 50
LIABILITIES				
Capital stock paid in	-----	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	-----	2,850 00	650 00	3,500 00
Undivided profits, less expenses and taxes paid	-----	1,359 87	910 00	2,269 87
Other existing profits, collected, but not in undivided profits account	-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)	-----	-----	-----	-----
Deposits, due to banks	-----	-----	-----	-----
Dividends unpaid	-----	76,335 51	-----	76,335 51
Individual deposits subject to check	-----	-----	41,267 20	41,267 20
Savings deposits	-----	-----	-----	-----
Demand certificates of deposit	-----	7,000 00	-----	7,000 00
Time certificates of deposit	-----	1,428 00	-----	1,428 00
Certified checks	-----	-----	-----	-----
Cashier's checks	-----	20,247 80	-----	20,247 80
State, county and municipal deposits	-----	4,558 12	-----	4,558 12
Postal savings deposits	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----
Totals	-----	\$133,869 30	\$47,827 20	\$181,696 50

416. BANK OF FORT BIDWELL—FORT BIDWELL.

Incorporated August 13, 1907.

OFFICERS—A. C. Lowell, President; E. P. Sessions, Vice-President; R. R. Baker, Secretary, Treasurer and Cashier; C. G. Lowell, Assistant Cashier.
 DIRECTORS—A. C. Lowell, E. P. Sessions, R. R. Baker, Edward Conlan, W. J. Parman, C. H. Fee, H. B. Stephens, Henry Kober, E. J. Fee.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$97,063 11		
Bonds, warrants, and other securities-----	7 64		
Bank premises, furniture and fixtures-----	298 05		
Safe deposit vaults-----	19,000 00		
Other real estate owned-----	3,025 00		
Due from reserve banks-----	14,184 39		
Due from other banks-----	1,388 53		
Actual cash on hand-----	8,173 85		
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----	\$143,652 54		
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$30,000 00		
Undivided profits, less expenses and taxes paid-----	3,000 00		
Other existing profits, collected, but not in undivided profits account-----	426 62		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	57,159 11		
Savings deposits-----			
Demand certificates of deposit-----	1,910 80		
Time certificates of deposit-----	46,597 52		
Certified checks-----	2,000 00		
Cashier's checks-----	412 63		
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$143,652 54		

418 AND 418A. BANK OF COMMERCE AND TRUST COMPANY—SAN DIEGO.

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REPORT OF SUPERINTENDENT OF BANKS.

Incorporated September 13, 1907.

OFFICERS: Julius Wengenheim, President; J. S. Hawley, Jr., Vice-President; Milton H. Epstein, Secretary, Treasurer and Cashier; R. E. Thomas, Assistant Cashier, Assistant Treasurer and Assistant Secretary.
DIRECTORS: Julius Wengenheim, J. S. Hawley, Jr., M. A. Graham, E. W. McKenzie, Milton H. Epstein, Geo. W. Marston, McDeville Klauber, Nat. R. Titus, F. S. Jennings, L. M. Arce, Wm. E. Olds.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....	\$725,622 97	\$1,138,871 96	\$75,436 28	\$55,490 00	\$1,994,921 21
Overdrafts.....	172 00				172 00
Bonds, warrants and other securities.....	208,995 38	653,987 98	3,500 00		956,483 36
Bank premises, furniture and fixtures.....					
Coronado branch building.....		32,000 00			32,000 00
Other real estate owned.....					
Due from reserve banks.....	404,235 49	283,682 90			687,918 39
Due from other banks.....	8,600 00	8,600 00			17,200 00
Actual cash on hand.....	137,334 12	73,294 24	38,516 48	3,328 00	257,472 84
Exchanges for clearing house.....	52,885 12	127 88		100 00	53,113 00
Checks and other cash items.....	2,350 66	239 81			2,590 47
Other resources.....					
Personal assets received from executors, administrators, assignees, receivers or trustees.....			150,000 00	Private trusts not under supervision of State Banking Department	150,000 00
Trusts invested under order of court or (Personal property in accordance with provisions of trust) (Real property.....			344,200 00		344,200 00
Totals.....	\$1,620,896 34	\$2,180,810 77	\$986,652 76	\$58,918 00	\$4,556,278 47
LIABILITIES.					
Capital stock paid in.....					
Surplus.....	\$500,000 00	\$100,000 00	\$50,000 00	\$50,000 00	\$500,000 00
Undivided profits, less expenses and taxes paid.....	100,000 00	100,000 00			200,000 00
Other existing profits, collected, but not in undivided profits account.....	45,217 65	41,688 41		6,565 08	93,371 74
Adjustment accounts and special advance account.....			3 00		3 00
Trust department deposits.....				1,799 72	1,799 72
Coronado branch, difference in accounts (items in transit between us this date).....	26,232 24				26,232 24
Deposits, due to banks.....	25,916 53				25,916 53
Dividends unpaid.....	45,298 07				45,298 07
Individual deposits subject to check.....	45,600 00				45,600 00
Savings deposits.....	949,141 35				949,141 35
Demand certificates of deposit.....	23,158 32	1,692,382 81			1,715,541 13
Time certificates of deposit.....	10,807 41				10,807 41
Cashier's checks.....	3,492 57				3,492 57
State, county and municipal deposits.....	70,572 20				70,572 20
Postal savings deposits.....		209,000 00			209,000 00
Interest due depositors and unpaid.....		59,292 12			59,292 12
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....		17,617 43			17,617 43
Personal assets received from executors, administrators, assignees, receivers or trustees.....			35,800 67	Private trusts not under supervision of State Banking Department	35,800 67
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			150,000 00		150,000 00
Totals.....	\$1,620,896 34	\$2,180,810 77	\$986,652 76	\$58,918 00	\$4,556,278 47

Note.—The above statement includes the business of the Coronado branch office.

420. "NIPPON BANK"—SACRAMENTO.

Incorporated September 19, 1907.

OFFICERS—S. Yoshida, President; G. H. Kishi, Vice-President; M. Matsumoto, Vice-President; R. K. Iseri, Secretary, Treasurer and Cashier.

DIRECTORS—S. Yoshida, G. H. Kishi, R. K. Iseri, M. Matsumoto, I. Arao.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$96,730 75		
Overdrafts.....		68 46		
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....		1,200 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		11,218 80		
Due from other banks.....				
Actual cash on hand.....		4,872 80		
Exchanges for clearing house.....		52 70		
Checks and other cash items.....		105 00		
Other resources.....				
Totals.....		\$114,248 51		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$98,775 00		
Undivided profits, less expenses and taxes paid.....		5,500 00		
Other existing profits, collected, but not in undivided profits account.....		1,136 04		
Bills payable (including certificates of deposit representing money borrowed).....		15,000 00		
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		25,495 90		
Savings deposits.....				
Demand certificates of deposit.....		7,178 67		
Time certificates of deposit.....		20,881 08		
Certified checks.....				
Cashier's checks.....		281 73		
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$114,248 51		

421. BANK OF BURLINGAME—BURLINGAME.

Incorporated September 27, 1907.

OFFICERS—H. T. Scott, President; Hall C. Ross, Vice-President; C. S. Crary, Secretary, Treasurer and Cashier; D. Wisnom, Assistant Cashier.

DIRECTORS—J. H. Coleman, Henry T. Scott, F. J. Carolan, Hall C. Ross, Eric Lange, W. M. Roberts, David Wisnom, C. S. Crary, M. S. Crary.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$51,018 06		\$193,164 15
Overdrafts		212 14	\$142,148 09	212 14
Bonds, warrants, and other securities		22,062 72	17,791 50	39,754 22
Bank premises, furniture and fixtures		21,801 20	15,966 10	37,767 30
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		12,373 96	8,616 24	20,990 22
Due from other banks				
Actual cash on hand		15,215 72	4,995 86	20,211 57
Exchanges for clearing house		561 70		561 70
Checks and other cash items		91 45		91 45
Other resources				
Totals		\$123,264 97	\$189,427 78	\$312,692 75
LIABILITIES.				
Capital stock paid in		\$25,000 00	\$25,000 00	\$50,000 00
Surplus		700 00		1,200 00
Undivided profits, less expenses and taxes paid		1,493 53	1,115 44	2,608 97
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		90,260 34		90,260 34
Demand certificates of deposit		91 63	147,812 34	147,812 34
Time certificates of deposit				91 63
Certified checks		10 87		10 87
Cashier's checks		60 15		60 15
State, county and municipal deposits		3,439 71	15,000 00	18,439 71
Postal savings deposits		2,208 74		2,208 74
Other liabilities				
Totals		\$123,264 97	\$189,427 78	\$312,692 75

422. "CITIZENS BANK OF ARLINGTON"—RIVERSIDE.

Incorporated September 27, 1907.

OFFICERS—S. H. Herrick, President; Chas. H. Low, Vice-President; W. B. Clancy, Vice-President; J. W. Wells, Secretary, Treasurer and Cashier.
 DIRECTORS—S. H. Herrick, Chas. H. Low, W. B. Clancy, W. G. Fraser, C. Van Zwaluwenburg, J. A. Allen, D. P. Chapman, E. H. Wood, G. Rouse, George Frost, F. A. Tetley.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$111,756 84		
Overdrafts		2 54		
Bonds, warrants, and other securities		19,000 00		
Bank premises, furniture and fixtures		4,100 00		
Safe deposit vaults		300 00		
Other real estate owned				
Due from reserve banks		45,169 63		
Due from other banks				
Actual cash on hand		16,505 80		
Exchanges for clearing house				
Checks and other cash items		12 55		
Other resources				
Totals		\$196,847 36		
LIABILITIES				
Capital stock paid in				
Surplus		\$25,000 00		
Undivided profits, less expenses and taxes paid		3,800 00		
Other existing profits, collected, but not in undivided profits account		7,074 27		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		30,000 00		
Dividends unpaid				
Individual deposits subject to check		96,377 73		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		21,138 00		
Certified checks		4 80		
Cashier's checks		913 56		
State, county and municipal deposits		12,500 00		
Postal savings deposits				
Other liabilities		39 00		
Totals		\$196,847 36		

423. UNIVERSITY AVENUE BANK—SAN DIEGO.

Incorporated September 27, 1907.

OFFICERS—Chas. T. Chandler, President; Wm. E. Otis, Vice-President, Secretary and Treasurer; E. G. Otis, Cashier.
 DIRECTORS—Chas. T. Chandler, Wm. E. Otis, John R. Mitchell.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$70,253 27	\$208,815 00	\$279,068 27
Overdrafts		20 36		20 36
Bonds, warrants, and other securities			26,950 00	26,950 00
Bank premises, furniture and fixtures		11,488 10		11,488 10
Safe deposit vaults			438 00	438 00
Other real estate owned				
Due from reserve banks		21,275 98	6,566 01	27,841 99
Due from other banks		23,723 78		23,723 78
Actual cash on hand		8,624 24	4,500 00	13,124 24
Exchanges for clearing house		594 74		594 74
Checks and other cash items		41 60		41 60
Other resources				
Totals		\$136,022 07	\$247,269 01	\$383,291 08
LIABILITIES				
Capital stock paid in				
Surplus		\$25,000 00	\$25,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid		5,500 00	5,750 00	11,250 00
Other existing profits, collected, but not in undivided profits account		2,167 52	2,599 47	4,766 99
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		8,605 52		8,605 52
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit		91,264 83		91,264 83
Time certificates of deposit			154,236 49	154,236 49
Certified checks		997 90		997 90
Cashier's checks			35,678 05	35,678 05
State, county and municipal deposits		2,486 30		2,486 30
Postal savings deposits			24,005 00	24,005 00
Other liabilities				
Totals		\$136,022 07	\$247,269 01	\$383,291 08

425. "THE BANK OF COMMERCE"—OAKLAND.

Incorporated October 31, 1907.

OFFICERS—E. M. Gibson, President; Chas. W. Fore, Vice-President and Manager; Chas. Jurgens, Vice-President; E. H. M. Lammowe, Secretary, Treasurer and Assistant Cashier.
 DIRECTORS—E. M. Gibson, John A. McNear, Chas. W. Fore, Chas. Jurgens, B. F. Woolner, E. H. M. Lammowe, C. H. Jurgens, Math. Jacobs, Jos. Pedrini.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$89,990 83	\$81,830 82	\$171,821 15
Overdrafts		61,681 13		61,681 13
Bonds, warrants, and other securities		9,000 00		9,000 00
Bank premises, furniture and fixtures		6,000 00		6,000 00
Safe deposit vaults		2,151 88		2,151 88
Other real estate owned		26,806 31	13,682 99	15,224 87
Due from reserve banks		210 00	2,185 93	28,942 24
Due from other banks				210 00
Actual cash on hand		10,505 07	13,624 82	24,129 59
Exchanges for clearing house				
Checks and other cash items				
Other resources		45 00		45 00
Totals		\$206,389 72	\$110,674 26	\$317,063 98
LIABILITIES.				
Capital stock paid in		\$82,500 00	\$12,500 00	\$105,000 00
Surplus				
Undivided profits, less expenses and taxes paid		721 71	1,627 61	2,349 32
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		51,975 61		51,975 61
Savings deposits		10,000 00	96,326 65	96,326 65
Demand certificates of deposit				10,000 00
Time certificates of deposit				
Certified checks		97 00		97 00
Cashier's checks		4,495 40		4,495 40
State, county and municipal deposits		46,000 00		46,000 00
Postal savings deposits				
Other liabilities				
Totals		\$206,389 72	\$110,674 26	\$317,063 98

426. CUYAMACA STATE BANK—EL CAJON.

Incorporated November 5, 1907.

OFFICERS—George Sears, President; C. O. Nichols, Vice-President; H. J. Hall, Secretary, Treasurer and Cashier; O. W. Carr, Assistant Cashier.

DIRECTORS—G. W. Fishburn, C. O. Nichols, H. J. Hall, Thos. Ballantyne, Chas. O. Graves, George Sears, William Stell.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$91,193 86		
Overdrafts		27 37		
Bonds, warrants, and other securities		14,359 05		
Bank premises, furniture and fixtures		7,667 81		
Safe deposit vaults		320 75		
Other real estate owned		3,142 19		
Due from reserve banks		10,390 90		
Due from other banks				
Actual cash on hand		6,028 12		
Exchanges for clearing house				
Checks and other cash items		757 23		
Other resources				
Totals		\$134,487 28		
LIABILITIES				
Capital stock paid in				
Surplus		\$25,000 00		
Undivided profits, less expenses and taxes paid		3,500 00		
Other existing profits, collected, but not in undivided profits account		2,915 88		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		64,968 23		
Savings deposits				
Demand certificates of deposit		7,885 41		
Time certificates of deposit		17,711 76		
Certified checks		6 00		
Cashier's checks				
State, county and municipal deposits		12,500 00		
Postal savings deposits				
Other liabilities				
Totals		\$134,487 28		

427. FARMERS & MERCHANTS BANK OF LONG BEACH—LONG BEACH.

Incorporated November 21, 1907.

OFFICERS—C. J. Walker, President; T. W. Williams, Vice-President; W. H. Dunn, Secretary; C. E. Huntington, Cashier and Treasurer; F. A. Ziegler, Assistant Cashier; H. V. Ketcherside, Assistant Cashier; A. R. Montgomery, Assistant Cashier.

DIRECTORS—C. J. Walker, T. W. Williams, S. Townsend, W. H. Dunn, B. W. Hahn.

Statement of June 23, 1915.

RESOURCES	Statement of June 23, 1915.		
	Commercial department	Savings department	Combined
Loans and discounts-----	\$520,650 64	\$288,775 00	\$809,425 64
Overdrafts-----	236 45	-----	236 45
Bonds, warrants, and other securities-----	103,900 00	27,000 00	130,900 00
Bank premises, furniture and fixtures-----	25,463 38	-----	25,463 38
Safe deposit vaults-----	2,000 00	-----	2,000 00
Other real estate owned-----	10,958 00	-----	10,958 00
Due from reserve banks-----	135,799 91	53,901 98	189,701 89
Due from other banks-----	45,000 00	-----	45,000 00
Actual cash on hand-----	80,680 95	14,255 12	94,936 07
Exchanges for clearing house-----	5,715 23	-----	5,715 23
Checks and other cash items-----	494 87	-----	494 87
Other resources-----	1,250 00	-----	1,250 00
Totals-----	\$831,549 23	\$383,932 10	\$1,315,481 33
LIABILITIES			
Capital stock paid in-----	\$55,000 00	\$25,500 00	\$120,500 00
Surplus-----	23,750 00	9,250 00	33,000 00
Undivided profits, less expenses and taxes paid-----	3,168 63	4,916 35	8,084 98
Other existing profits collected, but not in undivided profits account-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)-----	-----	-----	-----
Deposits, due to banks-----	-----	-----	-----
Dividends unpaid-----	753,271 32	-----	753,271 32
Individual deposits subject to check-----	-----	288,295 15	288,295 15
Savings deposits-----	-----	73,470 60	73,470 60
Demand certificates of deposit-----	-----	-----	12 00
Time certificates of deposit-----	8,847 28	-----	8,847 28
Certified checks-----	47,500 00	12,500 00	60,000 00
Cashier's checks-----	-----	-----	-----
State, county and municipal deposits-----	-----	-----	-----
Postal savings deposits-----	-----	-----	-----
Other liabilities-----	-----	-----	-----
Totals-----	\$831,549 23	\$383,932 10	\$1,315,481 33

429. "THE FIRST SAVINGS BANK OF GLENDORA"—GLENDORA.

Incorporated January 13, 1908.

OFFICERS—W. L. Wiley, President; E. E. Gard, Vice-President; C. W. Chamberlain, Secretary, Treasurer and Cashier.
 DIRECTORS—W. L. Wiley, Charles Ragan, L. N. Turner, I. B. Netzeley, C. W. Richardson, E. E. Gard, A. M. Bernhardt.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----		\$33,020 00	-----
Overdrafts	-----			-----
Bonds, warrants, and other securities	-----		19,700 00	-----
Bank premises, furniture and fixtures	-----		21,692 60	-----
Safe deposit vaults	-----			-----
Other real estate owned	-----			-----
Due from reserve banks	-----		4,361 36	-----
Due from other banks	-----			-----
Actual cash on hand	-----		1,361 49	-----
Exchanges for clearing house	-----			-----
Checks and other cash items	-----			-----
Other resources	-----			-----
Totals	-----		\$80,075 45	-----
LIABILITIES				
Capital stock paid in	-----		\$25,000 00	-----
Surplus	-----		8,000 00	-----
Undivided profits, less expenses and taxes paid	-----		1,565 21	-----
Other existing profits, collected, but not in undivided profits account	-----			-----
Bills payable (including certificates of deposit representing money borrowed)	-----			-----
Deposits, due to banks	-----			-----
Dividends unpaid	-----			-----
Individual deposits subject to check	-----			-----
Savings deposits	-----		32,634 77	-----
Demand certificates of deposit	-----			-----
Time certificates of deposit	-----		5,651 47	-----
Certified checks	-----			-----
Cashier's checks	-----			-----
State, county and municipal deposits	-----		12,200 00	-----
Postal savings deposits	-----			-----
Other liabilities	-----		24 00	-----
Totals	-----		\$80,075 45	-----

430. THE INDUSTRIAL BANK OF FRESNO—FRESNO.

Incorporated February 13, 1908.

OFFICERS—B. Okonagi, President; H. Kitahama, Vice-President; S. Miyano, Secretary, Treasurer and Cashier.
 DIRECTORS—U. Ego, S. Nakasuji, S. Miyano, B. Okonagi, U. Kebo, H. Kitahama, T. Okano.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts	\$35,796 26		
Overdrafts	45 00		
Bonds, warrants, and other securities	23,069 17		
Bank premises, furniture and fixtures	300 00		
Safe deposit vaults			
Other real estate owned	6,284 00		
Due from reserve banks			
Due from other banks	4,488 35		
Actual cash on hand			
Exchanges for clearing house	73 90		
Checks and other cash items	1,000 00		
Other resources			
Totals	\$71,086 08		
LIABILITIES			
Capital stock paid in	\$28,300 00		
Surplus	1,500 00		
Undivided profits, less expenses and taxes paid	1,688 35		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid	184 23		
Individual deposits subject to check	34,943 25		
Savings deposits			
Demand certificates of deposit	1,480 00		
Time certificates of deposit	2,974 35		
Certified checks			
Cashier's checks	6 50		
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$71,086 08		

432 AND 432A. FIRST SAVINGS BANK OF OAKLAND—OAKLAND.

Incorporated March 12, 1908.

OFFICERS—P. E. Bowles, President; George D. Metcalf, Vice-President; L. G. Burpee, Vice-President; O. D. Jacoby, Secretary, Treasurer and Cashier; J. F. Lange, Assistant Cashier; J. S. Burpee, Jr., Assistant Cashier.
 DIRECTORS—L. C. Morehouse, H. C. Morris, E. A. Heron, W. H. Taylor, L. G. Burpee, O. D. Jacoby, P. E. Bowles, G. D. Metcalf, E. L. Dow.

Statement of June 23, 1915.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts			\$177,636 33	\$3,230,992 46	\$3,408,628 79
Overdrafts					
Bonds, warrants, and other securities			13,075 00	462,655 09	475,730 09
Bank premises, furniture and fixtures			29,000 00	534,000 00	563,000 00
Safe deposit vaults					
Other real estate owned				22,100 00	22,100 00
Due from reserve banks			40,328 49	173,039 18	213,367 67
Due from other banks					
Actual cash on hand					
Exchanges for clearing house			25,851 73	84,988 60	110,840 33
Checks and other cash items				290 00	290 00
Other resources				193 51	193 51
Totals			\$285,891 55	\$4,508,258 84	\$4,794,150 39
LIABILITIES					
Capital stock paid in					
Surplus			\$25,000 00	\$475,000 00	\$500,000 00
Undivided profits, less expenses and taxes paid			4,000 00	59,000 00	63,000 00
Other existing profits, collected, but not in undivided profits account			2,281 96	43,006 53	45,288 49
Bills payable (including certificates of deposit representing money borrowed)				2,000 00	2,000 00
Deposits, due to banks					
Dividends unpaid			166,622 76		166,622 76
Individual deposits subject to check					
Savings deposits			87,956 83		87,956 83
Demand deposits				3,604,619 66	3,604,619 66
Time certificates of deposit					
Certified checks			30 00	86,640 28	86,640 28
Cashier's checks					
State, county and municipal deposits				3,632 30	3,632 30
Postal savings deposits				155,000 00	155,000 00
Other liabilities				35,702 45	35,702 45
				43,637 62	43,637 62
Totals			\$285,891 55	\$4,508,258 84	\$4,794,150 39

NOTE.—The above statement includes the business of the Seventh street branch office. Changed name from First Trust and Savings Bank, August 21, 1914.

435. "BANK OF BEAUMONT"—BEAUMONT.

Incorporated May 13, 1903.

OFFICERS—E. D. Reynolds, President; K. R. Smoot, Vice-President; E. J. Gillis, Secretary, Treasurer and Cashier.

DIRECTORS—E. D. Reynolds, F. C. Martin, K. R. Smoot, R. P. Stewart, E. J. Gillis.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$106,521 10		
Overdrafts-----		76 71		
Bonds, warrants, and other securities-----		14,000 00		
Bank premises, furniture and fixtures-----		4,500 00		
Safe deposit vaults-----		600 00		
Other real estate owned-----				
Due from reserve banks-----		32,783 51		
Due from other banks-----				
Actual cash on hand-----		10,465 50		
Exchanges for clearing house-----				
Checks and other cash items-----		129 15		
Other resources-----				
Totals-----		\$169,078 97		
LIABILITIES.				
Capital stock paid in-----		\$25,000 00		
Surplus-----		10,000 00		
Undivided profits, less expenses and taxes paid-----		3,627 41		
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks-----				
Deposits, due to banks-----				
Dividends unpaid-----		57,643 26		
Individual deposits subject to check-----				
Savings deposits-----		8,037 11		
Demand certificates of deposit-----		51,227 12		
Time certificates of deposit-----		15 37		
Certified checks-----		819 41		
Cashier's checks-----				
State, county and municipal deposits-----		12,500 00		
Postal savings deposits-----				
Other liabilities-----		309 23		
Totals-----		\$169,078 97		

436. BUTTE VALLEY STATE BANK—DORRIS.

Incorporated June 26, 1908.

OFFICERS—Fred Melhase, President; Merrill Evans, Vice-President; F. C. Stitzer, Secretary, Treasurer and Cashier; Mollie Stitzer, Assistant Cashier.

DIRECTORS—Fred Melhase, Merrill Evans, F. C. Stitzer, Charles Bernath, J. T. Tufts.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$70,802 60		
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures		16,725 00		
Safe deposit vaults		3,800 00		
Other real estate owned				
Due from reserve banks		165 90		
Due from other banks		15,611 19		
Actual cash on hand				
Exchanges for clearing house		5,517 33		
Checks and other cash items		211 56		
Other resources		447 00		
Totals		\$113,280 58		
LIABILITIES				
Capital stock paid in				
Surplus		\$25,000 00		
Undivided profits, less expenses and taxes paid		8,000 00		
Other existing profits, collected, but not in undivided profits account		1,538 48		
Bills payable (including certificates of deposit representing money borrowed)		3,405 01		
Deposits, due to banks				
Dividends unpaid		90 81		
Individual deposits subject to check				
Savings deposits		47,206 40		
Demand certificates of deposit				
Time certificates of deposit				
Certified checks		15,963 81		
Cashier's checks		709 80		
State, county and municipal deposits				
Postal savings deposits		11,336 27		
Other liabilities				
Totals		\$113,280 58		

438 AND 438B. TRADERS' BANK OF LOS ANGELES—LOS ANGELES.

Incorporated August 10, 1908.

OFFICERS—P. L. Wilson, President; Jos. D. Radford, Vice-President; Newman Essick, Vice-President; Thos. F. Cooke, Secretary, Treasurer and Cashier; F. E. Middleton, Assistant Cashier and Assistant Secretary.
 DIRECTORS—Phillip L. Wilson, Jos. D. Radford, Thos. F. Cooke, E. C. Moore, Dr. Wm. Brill, L. M. Davenport, Newman Essick, W. W. Mines, Henry Klein, J. W. McKinley, E. T. Parke, N. F. Cooke, P. A. Stanton, D. F. Martin, B. H. Rice.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$518,264 68	\$558,676 08	\$1,076,941 36
Overdrafts-----		457 55		63,497 55
Bonds, warrants, and other securities-----		63,767 00		63,767 00
Bank premises, furniture and fixtures-----		1,790 01	6,000 00	7,790 01
Safe deposit vaults-----				
Other real estate owned-----		600 00	2,826 75	3,426 75
Due from reserve banks-----		73,871 87	49,670 34	123,542 21
Due from other banks-----		3,576 29	8,176 29	11,752 58
Actual cash on hand-----		84,506 98	23,492 35	108,069 33
Exchanges for clearing house-----		3,209 70		3,209 70
Checks and other cash items-----				541 01
Other resources-----		26,769 91		26,769 91
Totals-----		\$777,485 00	\$648,842 41	\$1,426,327 41
LIABILITIES.				
Capital stock paid in-----		\$175,000 00	\$75,000 00	\$250,000 00
Surplus-----		6,000 00	8,500 00	14,500 00
Undivided profits, less expenses and taxes paid-----		*3,840 42	11,112 50	7,272 08
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks-----				
Dividends unpaid-----		117,144 33		117,144 33
Individual deposits-----		180 00		180 00
Savings deposits-----		384,229 70		384,229 70
Demand certificates of deposit-----			348,043 77	348,043 77
Time certificates of deposit-----		35,000 00		35,000 00
Certified checks-----			206,186 14	206,186 14
Cashier's checks-----		579 00		579 00
State, county and municipal deposits-----		8,192 39		8,192 39
Postal savings deposits-----		55,000 00		55,000 00
Other liabilities-----				
Totals-----		\$777,485 00	\$648,842 41	\$1,426,327 41

*Deficit.

NOTE.—The above statement includes the business of the Main street branch office.

441, 441A, 441C AND 441D. HELLMAN COMMERCIAL TRUST AND SAVINGS BANK —LOS ANGELES.

Incorporated September 14, 1908.

OFFICERS—Marco H. Hellman, President; Irving H. Hellman, Vice-President; C. R. Bell, Secretary and Treasurer; Emanuel Cohen, Cashier; E. B. Millar, Assistant Cashier; H. B. Kelley, Assistant Cashier; Henry Schraffenberger, Assistant Cashier; W. E. Gill, Assistant Secretary.
DIRECTORS—L. C. Brand, W. H. Holliday, Geo. B. Epstein, Louis M. Cole, W. L. Valentine, Marco H. Hellman, Irving H. Hellman, Benjamin F. Page, M. A. Humburger, Henderson Hayward, H. C. Fryman, T. J. Fleming, W. H. Stimson, Harry Harris, W. J. Doran, E. W. Sargent, J. Schultz, John T. Cooper, C. G. Lynch, I. L. Hibbard.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....	\$1,563,396 87	\$2,087,223 84		\$100,000 00	\$3,750,620 71
Overdrafts.....	3,318 59				3,318 59
Bonds, warrants and other securities.....	307,882 61				884,731 03
Bank premises, furniture and fixtures.....	75,742 24	473,023 83	\$103,874 58		75,742 28
Safe deposit vaults.....	16,513 53				16,513 53
Other real estate owned.....	9,891 68	441,413 82			544,305 50
Due from reserve banks.....	550,905 39	306,948 67	32,907 24		999,862 30
Due from other banks.....	51,102 09				51,102 09
Actual cash on hand.....	393,491 04	30,200 87	500 00		419,286 91
Exchanges for clearing house.....	84,833 70				84,833 79
Checks and other cash items.....	8,379 63	35			8,379 98
Other resources.....	1,644 82				1,644 82
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court or (Personal property in accordance with provisions of trust.) (Real property.....			48,286 50		48,286 50
Totals.....	\$3,002,058 35	\$3,541,001 38	\$215,368 32	\$100,000 00	\$6,858,428 05
LIABILITIES.					
Capital stock paid in.....					
Surplus.....	\$75,000 00	\$275,000 00	\$100,000 00	\$100,000 00	\$750,000 00
Undivided profits, less expenses and taxes paid.....	196,016 40	38,983 60			255,000 00
Other existing profits, collected, but not in undivided profits account.....	10,616 48		10,000 00		20,616 68
Bills payable (including certificates of deposit representing money borrowed).....	8,681 76	3,006 54			11,128 30
Notes rediscounted.....					
Deposits due to banks.....	87,992 46	9,400 00			97,392 46
Dividends unpaid.....	3 00				3 00
Individual deposits subject to check.....					
Savings deposits.....	1,842,685 19	2,704,747 02			1,842,685 19
Demand certificates of deposit.....	163,495 00				2,704,747 02
Time certificates of deposit.....	70,893 10	177,933 61			103,425 00
Certified checks.....	7,987 57				248,846 71
Cashier's checks.....	180,011 29				7,987 57
State, county and municipal deposits.....	100,000 00	248,000 00			189,011 29
Postal savings deposits.....	49,214 85				348,000 00
Letters of credit.....	700 00				49,214 85
Other liabilities.....	531 05	3,820 61			700 00
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	4,351 66
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			105,368 32		105,368 32
Totals.....	\$3,002,058 35	\$3,541,001 38	\$215,368 32	\$100,000 00	\$6,858,428 05

NOTE.—The above statement includes the business of the Union Square, West Tenth street and South Spring street branch offices.

445. TWENTY-THIRD AVENUE BANK—OAKLAND.

Incorporated February 24, 1909.

OFFICERS—B. F. Edwards, President; C. F. Montgomery, Vice-President, Treasurer and Cashier; B. F. Edwards, Jr., Secretary.
DIRECTORS—B. F. Edwards, John Ryan, C. F. Montgomery, Nat Cressley, C. B. Zabriskie.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$13,044 50	\$14,606 47	\$128,311 27
Overdrafts-----				
Bonds, warrants, and other securities-----		103,934 27		103,934 27
Bank premises, furniture and fixtures-----		2,940 00		2,940 00
Safe deposit vaults-----		1,060 00		1,060 00
Other real estate owned-----				
Due from reserve banks-----		19,262 84	2,786 12	22,048 96
Due from other banks-----				
Actual cash on hand-----		12,203 55	1,827 74	14,031 29
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----		\$203,045 46	\$69,280 33	\$272,325 79
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$18,000 00	\$7,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid-----		5,510 00		5,510 00
Other existing profits, collected, but not in undivided profits account-----		1,618 05		1,618 05
Bills payable (including certificates of deposit representing money borrowed)-----		1,248 72	1,903 92	3,152 64
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		137,676 81		137,676 81
Savings deposits-----				
Demand certificates of deposit-----		26,228 07	60,376 41	86,604 48
Time certificates of deposit-----				26,228 07
Certified checks-----				
Cashier's checks-----		263 81		263 81
State, county and municipal deposits-----				
Postal savings deposits-----		12,500 00		12,500 00
Other liabilities-----				
Totals-----		\$203,045 46	\$69,280 33	\$272,325 79

448. HOME SAVINGS BANK OF ESCONDIDO—ESCONDIDO.

Incorporated April 21, 1903.

OFFICERS—W. H. Baldrige, President; G. W. Wisdom, Vice-President; F. G. Baldrige, Secretary, Treasurer and Cashier.
 DIRECTORS—W. H. Baldrige, G. W. Wisdom, F. H. Roberts, H. F. Bloom, F. G. Baldrige, L. B. Hooper, L. R. Tilghman, H. M. Hall,
 Nelson Olds.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$80,799 00	
Overdrafts-----				
Bonds, warrants, and other securities-----			13,500 00	
Bank premises, furniture and fixtures-----			700 00	
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----			10,441 41	
Due from other banks-----				
Actual cash on hand-----			2,239 82	
Exchanges for clearing house-----				
Checks and other cash items-----			26 01	
Other resources-----				
Totals-----			\$126,706 24	
LIABILITIES				
Capital stock paid in-----			\$25,000 00	
Surplus-----			3,200 00	
Undivided profits, less expenses and taxes paid-----			2,742 11	
Other existing profits, collected, but not in undivided profits account-----				
Bills payable including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----			67,650 65	
Savings deposits-----				
Demand certificates of deposit-----			17,113 48	
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----			11,000 00	
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$126,706 24	

449. FAIROAKS BANK—FAIROAKS.

Incorporated April 27, 1909.

OFFICERS—A. T. Hodge, President; A. Van Maren, Vice-President; C. H. Slocum, Secretary, Treasurer and Cashier; A. G. Graham, Assistant Cashier.

DIRECTORS—A. T. Hodge, W. R. Gore, C. H. Slocum, C. D. Levering, A. Van Maren, Alden Anderson, H. G. Studarus.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$32,482 00		
Overdrafts.....		17 78		
Bonds, warrants, and other securities.....		16,752 50		
Bank premises, furniture and fixtures.....		9,447 44		
Safe deposit vaults.....		370 37		
Other real estate owned.....		3,458 00		
Due from reserve banks.....		7,250 00		
Due from other banks.....				
Actual cash on hand.....		4,014 82		
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$73,792 91		
LIABILITIES				
Capital stock paid in.....		\$25,000 00		
Surplus.....		600 00		
Undivided profits, less expenses and taxes paid.....		20 00		
Other existing profits, collected, but not in undivided profits account.....		151 44		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		25,895 52		
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....		11,807 77		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		12,500 00		
Postal savings deposits.....		518 18		
Other liabilities.....				
Totals.....		\$73,792 91		

450. "HOMESTEAD BANK"—BERKELEY.

Incorporated May 26, 1909.

Officers—W. P. Woolsey, President; Robert R. Yates, Vice-President; Frederick H. Clark, Vice-President, Treasurer and Cashier; George M. Habel, Secretary and Assistant Cashier; Henry F. Dryden, Assistant Cashier.
 Directors—Geo. H. Taylor, Frederick H. Clark, Robert R. Yates, G. L. Schneider, Wm. A. Powell, W. P. Woolsey, Hewitt Davenport, Gordon Hall, Frank D. Stringham.

Statement of June 23, 1915.

RESOURCES	Statement of June 23, 1915.		
	Commercial department	Savings department	Combined
Loans and discounts	\$72,073 78	\$364,769 90	\$236,863 68
Overdrafts	11 68		11 68
Bonds, warrants, and other securities	35,351 80	34,093 68	70,018 48
Bank premises, furniture and fixtures		40,317 22	40,317 22
Safe deposit vaults		468 00	468 00
Other real estate owned			
Due from reserve banks	30,825 52	6,250 40	37,075 92
Due from other banks		512 19	512 19
Actual cash on hand	7,946 90	6,986 50	14,933 40
Exchanges for clearing house	10 20		10 45
Checks and other cash items	1,649 35	25	1,649 35
Other resources			
Totals	\$147,889 23	\$354,001 14	\$501,890 37
LIABILITIES			
Capital stock paid in	\$10,310 00	\$50,800 00	\$91,100 00
Surplus	5,100 00	7,050 00	12,750 00
Undivided profits, less expenses and taxes paid	400 00	739 21	1,139 21
Other existing profits, collected, but not in undivided profits account	1,537 86	782 17	2,340 03
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Deposits, due to individuals			
Dividends unpaid			
Individual deposits subject to check	74,852 73		74,852 73
Savings deposits			
Demands and certificates of deposit	3,566 77	208,312 38	3,566 77
Time certificates of deposit		59,840 50	59,840 50
Certified checks	121 80		121 80
Cashier's checks	338 72		338 72
State, county and municipal deposits	20,000 00	25,350 66	45,350 66
Postal savings deposits			
Other liabilities	1,631 35	556 22	2,187 57
Totals	\$147,889 23	\$354,001 14	\$501,890 37

NOTE.—Changed name from Homestead Savings Bank, November 24, 1914.

456. "BANK OF CONCORD"—CONCORD.

Incorporated February 26, 1910.

OFFICERS—J. F. Busey, President; Jos. L. Silveira, Vice-President; Leon L. Herrick, Secretary, Treasurer and Cashier; John Williams, Assistant Cashier.

DIRECTORS—J. F. Busey, M. F. Russi, Fred W. Blume, Leon L. Herrick, W. K. Cole, N. S. Boone, Jos. L. Silveira.

Statement of June 23, 1915.

RESOURCES	Statement of June 23, 1915.		
	Commercial department	Savings department	Combined
Loans and discounts-----	\$84,976 13	\$99,135 74	\$184,111 87
Overdrafts-----			
Bonds, warrants, and other securities-----	43 60	19,388 65	19,432 25
Bank premises, furniture and fixtures-----	19,500 00	20,000 00	39,500 00
Safe deposit vaults-----			
Other real estate owned-----		1,908 80	1,908 80
Due from reserve banks-----	11,616 80	11,267 13	22,883 93
Due from other banks-----			
Actual cash on hand-----			
Exchanges for clearing house-----	6,931 07	6,105 50	13,036 57
Checks and other cash items-----	121 66		121 66
Other resources-----			
Totals-----	\$123,209 26	\$157,805 82	\$281,015 08
LIABILITIES			
Capital stock paid in-----	\$17,500 00	\$20,000 00	\$37,500 00
Surplus-----	3,200 00		3,200 00
Undivided profits, less expenses and taxes paid-----	265 65	\$2,515 31	2,780 96
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----	22,500 00		22,500 00
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	79,229 07		79,229 07
Demand certificates of deposit-----		117,790 51	117,790 51
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----	514 54		514 54
State, county and municipal deposits-----			
Postal savings deposits-----		17,500 00	17,500 00
Other liabilities-----			
Totals-----	\$123,209 26	\$157,805 82	\$281,015 08

461. BANK OF LOLETA—LOLETA.

Incorporated September 7, 1910.

OFFICERS—R. O. Dickson, President; W. F. Dickson, Vice-President; E. E. Hill, Secretary, Treasurer and Cashier.
 DIRECTORS—R. O. Dickson, W. F. Dickson, E. E. Hill, H. C. Hansen, John Holst.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$44,301 65		
Overdrafts.....		1,585 20		
Bonds, warrants, and other securities.....		18,500 00		
Bank premises, furniture and fixtures.....		5,500 00		
Safe deposit vaults.....				
Other real estate owned.....		12,876 54		
Due from reserve banks.....				
Due from other banks.....		4,312 28		
Actual cash on hand.....				
Exchanges for clearing house.....		735 13		
Checks and other cash items.....				
Other resources.....				
Totals.....		\$87,810 80		
LIABILITIES				
Capital stock paid in.....		\$25,000 00		
Surplus.....		1,500 00		
Undivided profits, less expenses and taxes paid.....		1,270 42		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....		40,269 05		
Individual deposits subject to check.....				
Savings deposits.....		4,928 52		
Demand certificates of deposit.....		2,535 00		
Time certificates of deposit.....				
Certified checks.....		48 00		
Cashier's checks.....				
State, county and municipal deposits.....		12,000 00		
Postal savings deposits.....		959 81		
Other liabilities.....				
Totals.....		\$87,810 80		

464 AND 464A. BANK OF TRACY—TRACY.

Incorporated June 11, 1909.

OFFICERS—J. C. Droge, President; Wm. Schmidt, Vice-President; O. H. Root, Secretary, Treasurer and Cashier; A. L. Bovo, Assistant Cashier; L. O. Stark, Assistant Cashier.

DIRECTORS—J. C. Droge, Wm. Schmidt, John Rathjen, J. Saxoner, M. C. Preston.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$172,487 86	\$239,155 30	\$411,643 16
Overdrafts-----		30,325 00	11,551 43	41,876 43
Bonds, warrants, and other securities-----		10,427 63	-----	10,427 63
Bank premises, furniture and fixtures-----		1,000 00	-----	1,000 00
Safe deposit vaults-----		1,000 00	-----	1,000 00
Other real estate owned-----		9,638 63	8,670 05	18,308 68
Due from reserve banks-----		714 00	-----	714 00
Due from other banks-----		13,269 02	8,251 22	21,520 24
Actual cash on hand-----		73 00	-----	73 00
Exchanges for clearing house-----		-----	-----	-----
Checks and other cash items-----		-----	-----	-----
Other resources-----		-----	-----	-----
Totals-----		\$239,282 75	\$267,628 00	\$506,910 75
LIABILITIES.				
Capital stock paid in-----		\$45,000 00	\$30,000 00	\$75,000 00
Surplus-----		4,100 00	2,500 00	6,600 00
Undivided profits, less expenses and taxes paid-----		*1,002 87	7,444 76	6,441 89
Other existing profits, collected, but not in undivided profits account-----		-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)-----		22,000 00	-----	22,000 00
Deposits, due to banks-----		5,295 48	-----	5,295 48
Dividends unpaid-----		-----	-----	-----
Individual deposits subject to check-----		128,700 72	-----	128,700 72
Savings deposits-----		-----	219,183 24	219,183 24
Demand certificates of deposit-----		2,008 90	-----	2,008 90
Time certificates of deposit-----		15,080 00	-----	15,080 00
Certified checks-----		75 00	-----	75 00
Cashier's checks-----		-----	-----	-----
State, county and municipal deposits-----		16,800 00	8,500 00	25,300 00
Postal savings deposits-----		1,255 52	-----	1,255 52
Other liabilities-----		-----	-----	-----
Totals-----		\$239,282 75	\$267,628 00	\$506,910 75

*Deficit.

NOTE.—The above statement includes the business of the Byron branch office.

465. HOME SAVINGS BANK OF WOODLAND—WOODLAND.

Incorporated June 22, 1909.

OFFICERS—M. O. Harling, President; T. J. Vaughn, Vice-President; R. J. Gibson, Vice-President; R. H. Schluer, Secretary and Assistant Cashier; J. D. Harling, Treasurer and Cashier; W. F. Baird, Assistant Cashier; P. G. Friday, Assistant Cashier.
 DIRECTORS—M. O. Harling, T. J. Vaughn, Richard Alge, R. J. Gibson, D. B. Guile, D. A. McGriff, R. H. Beamer, T. H. Ryder, Otto Schluer.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$24,365 81	
Overdrafts.....				
Bonds, warrants, and other securities.....			203,213 50	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			97,538 08	
Due from reserve banks.....				
Due from other banks.....			45,404 61	
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....			1,000 00	
Other resources.....				
Totals.....			\$1,061,582 60	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$125,000 00	
Undivided profits, less expenses and taxes paid.....			31,250 00	
Other existing profits, collected, but not in undivided profits account.....			31,308 61	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....			152 00	
Individual deposits subject to check.....				
Savings deposits.....			811,972 59	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			62,500 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$1,061,582 60	

466. FIRST SAVINGS BANK—VALLEJO.

Incorporated July 23, 1909.

OFFICERS—B. F. Griffin, President and Manager; Charles Widenmann, Vice-President; Jos. R. English, Vice-President; Geo. R. Cadan, Secretary and Treasurer; J. E. Hamlen, Cashier.

DIRECTORS—Jos. R. English, Charles Widenmann, B. F. Griffin, P. E. Bowles, Frank R. Devlin, J. E. Godley, Phillip Steffan.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts				
Overdrafts			\$322,531 05	
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			130,355 00	
Safe deposit vaults			988 00	
Other real estate owned				
Due from reserve banks				
Due from other banks			44,169 97	
Actual cash on hand				
Exchanges for clearing house			23,255 18	
Checks and other cash items				
Other resources			361 47	
Totals			\$521,600 67	
LIABILITIES				
Capital stock paid in				
Surplus			\$40,000 00	
Undivided profits, less expenses and taxes paid			7,000 00	
Other existing profits, collected, but not in undivided profits account			10,293 73	
Bills payable (including certificates of deposit representing money borrowed)			3,000 00	
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			461,167 23	
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities			139 71	
Totals			\$521,600 67	

468. HONGKONG AND SHANGHAI BANKING CORPORATION (AGENCY) SAN FRANCISCO.

Incorporated July 20, 1867.

OFFICERS—D. Landale, Chairman; W. L. Pattenden, Deputy-Chairman; Thos. S. Baker, Agent.

DIRECTORS—S. H. Dodwell, G. T. M. Edkins, C. S. Gubbay, P. H. Holyoak, J. A. Plummer, E. Shellim, D. Landale, W. L. Pattenden

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....				
Overdrafts.....				
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		\$210,852 57		
Due from other banks.....		2,677 45		
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....		602,678 57		
Other resources.....				
Totals.....		\$816,188 39		
LIABILITIES				
Capital stock paid in.....		\$50,000 00		
Surplus.....				
Undivided profits, less expenses and taxes paid.....		245 61		
Other existing profits, collected, but not in undivided profits account.....		7,574 67		
Bills payable (including certificates of deposit representing money borrowed).....		2,046 30		
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		9,191 67		
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....		747,130 14		
Totals.....		\$816,188 39		

469. THE BANK OF GARDEN GROVE—GARDEN GROVE.

Incorporated July 9, 1909.

OFFICERS—F. E. Cloyes, President; J. Allan Knapp, Vice-President; F. H. Cloyes, Secretary, Treasurer and Cashier; K. N. Coplen, Assistant Cashier.

DIRECTORS—Chas. W. McKeen, J. Allan Knapp, H. C. Head, F. E. Cloyes, Frank Ey, John Weisser, C. S. Holt.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$82,162 59		
Overdrafts.....		2 66		
Bonds, warrants, and other securities.....		14,712 62		
Bank premises, furniture and fixtures.....		5,000 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		30,782 57		
Due from other banks.....				
Actual cash on hand.....		9,410 74		
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....		421 85		
Totals.....		\$142,493 03		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$25,000 00		
Undivided profits, less expenses and taxes paid.....		2,200 00		
Other existing profits, collected, but not in undivided profits account.....		4,412 34		
Bills payable (including certificates of deposit representing money borrowed)		166 79		
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		73,487 04		
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....		14,595 12		
Certified checks.....				
Cashier's checks.....		5,610 09		
State, county and municipal deposits.....		12,500 00		
Postal savings deposits.....				
Other liabilities.....		5,121 55		
Totals.....		\$142,493 03		

470. "BANK OF PERRIS"—PERRIS.

Incorporated November 20, 1908.

OFFICERS—W. W. Stewart, President and Secretary; W. G. Stewart, Treasurer and Cashier; C. R. Stewart, Assistant Cashier.
 DIRECTORS—W. W. Stewart, Edward Poorman, W. G. Stewart.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$81,195 21		
Overdrafts.....		506 84		
Bonds, warrants, and other securities.....		10,000 00		
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		28,677 16		
Due from other banks.....				
Actual cash on hand.....		8,491 69		
Exchanges for clearing house.....				
Checks and other cash items.....		1,475 82		
Other resources.....				
Totals.....		\$133,346 66		
LIABILITIES				
Capital stock paid in.....		\$25,000 00		
Surplus.....		6,280 00		
Undivided profits, less expenses and taxes paid.....		1,528 93		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		72,597 44		
Savings deposits.....				
Demand certificates of deposit.....		18,970 29		
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....		9,000 00		
Other liabilities.....				
Totals.....		\$133,346 66		

471. "BANK OF HIGHGROVE"—HIGHGROVE.

Incorporated January 7, 1909.

OFFICERS—E. S. Moulton, President; F. M. Ryon, Vice-President; W. H. Ryon, Secretary, Treasurer and Cashier.
 DIRECTORS—E. S. Moulton, W. H. Ryon, F. M. Ryon, Albert J. Twogood, E. F. Wolever, N. H. Twogood, W. H. Brown.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$41,456 43		
Bonds, warrants, and other securities-----	500 00		
Bank premises, furniture and fixtures-----	1,730 00		
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----	17,752 40		
Due from other banks-----			
Actual cash on hand-----			
Exchanges for clearing house-----	3,173 83		
Checks and other cash items-----			
Other resources-----			
Totals-----	\$64,612 66		
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$25,000 00		
Undivided profits, less expenses and taxes paid-----	800 00		
Other existing profits, collected, but not in undivided profits account-----	855 23		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	33,027 73		
Savings deposits-----			
Demand certificates of deposit-----	4,715 20		
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----	214 50		
Other liabilities-----			
Totals-----	\$64,612 66		

472. BANK OF LA MESA—LA MESA.

Incorporated June 14, 1909.

OFFICERS—S. C. Grable, President; C. C. Park, Vice-President; L. Sperbeck, Secretary, Treasurer and Cashier; E. C. Upp, Assistant Cashier.

DIRECTORS—S. C. Grable, C. C. Park, L. Sperbeck, W. E. Thorne, H. C. Park, E. C. Upp, C. R. Fitzgerald.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$82,719 96		
Overdrafts		343 98		
Bonds, warrants, and other securities		15,739 67		
Bank premises, furniture and fixtures		3,650 00		
Safe deposit vaults				
Other real estate owned		2,500 00		
Due from reserve banks		20,889 25		
Due from other banks		9,395 73		
Actual cash on hand		8,135 02		
Exchanges for clearing house				
Checks and other cash items		745 69		
Other resources				
Totals		\$152,819 90		
LIABILITIES				
Capital stock paid in				
Surplus		\$25,000 00		
Undivided profits, less expenses and taxes paid		3,500 00		
Other existing profits, collected, but not in undivided profits account		3,615 97		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		89,547 31		
Savings deposits				
Demand certificates of deposit		2,485 00		
Time certificates of deposit		16,671 62		
Certified checks				
Cashier's checks				
State, county and municipal deposits		12,000 00		
Postal savings deposits				
Other liabilities				
Totals		\$152,819 90		

474. THE FIRST BANK OF SAN ANSELMO—SAN ANSELMO.

Incorporated October 13, 1909.

OFFICERS—J. C. Ruas, President; E. K. Wood, Vice-President; H. S. Foote, Secretary, Treasurer and Cashier; Thomas F. Butler, Assistant Cashier.

DIRECTORS—J. C. Ruas, E. K. Wood, Thos. W. Collins, Carl Westerfield, H. S. Foote.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$55,711 43	\$122,765 27	\$178,476 70
Overdrafts		363 97		363 97
Bonds, warrants, and other securities		15,730 80	15,873 91	31,604 71
Bank premises, furniture and fixtures		16,743 24	555 00	17,298 24
Safe deposit vaults				
Other real estate owned		45,433 46	2,020 59	2,020 59
Due from reserve banks			8,545 59	53,979 05
Due from other banks				
Actual cash on hand				
Exchanges for clearing house		11,965 48	3,913 38	15,878 86
Checks and other cash items		140 00		140 00
Other resources		706 31	30 00	736 31
Totals		\$146,794 69	\$153,703 74	\$300,498 43
LIABILITIES				
Capital stock paid in		\$30,000 00	\$15,000 00	\$35,000 00
Surplus			3,500 00	3,500 00
Undivided profits, less expenses and taxes paid		87 90	1,517 47	1,605 37
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		114,875 79		114,875 79
Savings deposits			133,686 27	133,686 27
Demand certificates of deposit				
Time certificates of deposit		500 00		500 00
Certified checks		2,000 00		2,000 00
Cashier's checks		33 75		33 75
State, county and municipal deposits		9,285 25		9,285 25
Postal savings deposits				
Other liabilities		12 00		12 00
Totals		\$146,794 69	\$153,703 74	\$300,498 43

475. CITIZENS' BANK OF OAK PARK—(OAK PARK) SACRAMENTO.

Incorporated October 30, 1909.

OFFICERS—H. C. Muddox, President; W. T. Foster, Vice-President; D. K. Colclough, Secretary, Treasurer and Cashier; Geo. E. Zoller, Assistant Cashier and Assistant Secretary.

DIRECTORS—V. L. Hatfield, Geo. Blodgett, H. C. Muddox, Alden Anderson, W. T. Foster, W. W. Bassett, D. K. Colclough.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$40,122 82	\$28,054 14	\$68,176 66
Overdrafts-----		284 24		284 24
Bonds, warrants, and other securities-----		13,236 40	4,436 80	17,673 20
Bank premises, furniture and fixtures-----		2,803 03		2,803 03
Safe deposit vaults-----		2,074 00	500 00	2,574 00
Other real estate owned-----				
Due from reserve banks-----		8,872 32	1,614 94	10,487 26
Due from other banks-----				
Actual cash on hand-----		4,799 17	732 27	5,531 44
Exchanges for clearing house-----				
Checks and other cash items-----		20 00		20 00
Other resources-----				
Totals-----		\$72,212 28	\$35,338 15	\$107,550 43
LIABILITIES				
Capital stock paid in-----		\$20,000 00	\$3,000 00	\$25,000 00
Surplus-----		600 00	300 00	900 00
Undivided profits, less expenses and taxes paid-----		*90 07	407 73	317 63
Other existing profits, collected, but not in undivided profits account-----			915 68	915 58
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		37,597 29		37,597 29
Savings deposits-----				
Demand certificates of deposit-----			26,214 84	26,214 84
Time certificates of deposit-----		36 00		36 00
Certified checks-----		1,000 00		1,000 00
Cashier's checks-----		920 00		920 00
State, county and municipal deposits-----		537 58		537 58
Postal savings deposits-----		10,000 00		10,000 00
Other liabilities-----			2,500 00	2,500 00
Totals-----		\$72,212 28	\$35,338 15	\$107,550 43

*Deficit.

476. AUBURN SAVINGS BANK—EAST AUBURN.

Incorporated September 16, 1898.

OFFICERS—E. T. Robie, President; L. Huntley, Vice-President and Secretary; G. W. Brundage, Treasurer and Cashier.
 DIRECTORS—E. T. Robie, L. Huntley, Geo. P. Collins, C. H. Slade, G. W. Brundage.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$198,753 48	
Overdrafts				
Bonds, warrants, and other securities			67,743 42	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			3,070 35	
Due from reserve banks			15,768 68	
Due from other banks				
Actual cash on hand			4,900 00	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$290,235 93	
LIABILITIES				
Capital stock paid in				
Surplus			\$30,000 00	
Undivided profits, less expenses and taxes paid			2,970 00	
Other existing profits, collected, but not in undivided profits account			8,727 48	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			199,038 17	
Time certificates of deposit				
Certified checks			3,567 69	
Cashier's checks				
State, county and municipal deposits			25,000 00	
Postal savings deposits			932 59	
Other liabilities				
Totals			\$290,235 93	

477. RUSS-WILLIAMS BANKING COMPANY—FERNDALDE.

Incorporated November 17, 1909.

OFFICERS—Frank G. Williams, President; Wm. N. Russ, Vice-President; George M. Brice, Vice-President; R. S. Feenaty, Secretary, Treasurer and Cashier.
 DIRECTORS—Frank G. Williams, Wm. N. Russ, Georgia Russ Williams, R. S. Feenaty, Geo. M. Brice.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$121,914 37		
Overdrafts				
Bonds, warrants, and other securities		39,486 50		
Bank premises, furniture and fixtures		2,016 53		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		36,058 00		
Due from other banks				
Actual cash on hand		15,981 43		
Exchanges for clearing house				
Checks and other cash items		5 00		
Other resources				
Totals		\$215,461 83		
LIABILITIES				
Capital stock paid in				
Surplus		\$25,000 00		
Undivided profits, less expenses and taxes paid		7,500 00		
Other existing profits, collected, but not in undivided profits account		3,569 50		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		96,006 95		
Savings deposits				
Demand certificates of deposit		905 83		
Time certificates of deposit		71,182 55		
Certified checks				
Cashier's checks		707 00		
State, county and municipal deposits		10,500 00		
Postal savings deposits				
Other liabilities				
Totals		\$215,461 83		

478. FIRST SAVINGS BANK OF SISKIYOU COUNTY—YREKA.

Incorporated September 27, 1909.

OFFICERS—Fred E. Wadsworth, President; Claude E. Gillis, Vice-President; J. A. Thomas, Secretary and Treasurer; H. C. Patterson, Assistant Secretary and Assistant Treasurer.

DIRECTORS—Fred E. Wadsworth, Claude E. Gillis, J. P. Churchill, M. C. Beem, Lillian M. Julien, E. C. Hart, Amelia L. Huseman.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....		\$240,039 90	
Overdrafts.....			
Bonds, warrants, and other securities.....		22,110 66	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....		4,633 36	
Due from reserve banks.....			
Due from other banks.....			
Actual cash on hand.....		6,509 81	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$273,293 73	
LIABILITIES			
Capital stock paid in.....		\$30,000 00	
Surplus.....		2,400 00	
Undivided profits, less expenses and taxes paid.....		4,591 28	
Other existing profits, collected, but not in undivided profits account.....		885 34	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		235,217 11	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$273,293 73	

481. THE FIRST BANK OF SAVINGS OF FORT BRAGG—FORT BRAGG.

Incorporated January 11, 1910.

OFFICERS—Leonard Barnard, President; George Golden, Vice-President; J. E. Weller, Secretary, Treasurer and Cashier.
 DIRECTORS—R. T. Bourns, J. E. Weller, Leonard Barnard, George Golden, F. Windelux, Clarence Broback, L. J. Scoofy.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$145,627 67	
Overdrafts				
Bonds, warrants, and other securities			14,243 90	
Bank premises, furniture and fixtures			2,272 00	
Safe deposit vaults				
Other real estate owned			4,825 80	
Due from reserve banks			5,193 11	
Due from other banks				
Actual cash on hand			4,450 48	
Exchanges for clearing house				
Checks and other cash items			34 30	
Other resources				
Totals			\$176,646 66	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus			2,650 00	
Undivided profits, less expenses and taxes paid			1,284 66	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			135,212 00	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits			12,560 00	
Other liabilities				
Totals			\$176,646 66	

484. MONOGHAN & MURPHY BANK—NEEDLES.

Incorporated July 8, 1905.

OFFICERS—T. J. Murphy, President; James Johnson, Vice-President; Dan Murphy, Secretary; W. C. Kaiser, Treasurer, Manager and Cashier,
 DIRECTORS—T. J. Murphy, D. C. Russell, George S. Briggs, James Johnson, W. C. Kaiser, Dan Murphy, F. B. Gabbert.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$89,092 10		
Overdrafts		18 40		
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures		79,425 59		
Safe deposit vaults		400 00		
Other real estate owned		18,087 48		
Due from reserve banks		48,006 47		
Due from other banks		25,491 32		
Actual cash on hand		23,522 25		
Exchanges for clearing house				
Checks and other cash items		684 71		
Other resources		10,690 34		
Totals		\$297,199 63		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		75,000 00		
Undivided profits, less expenses and taxes paid		15,103 39		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		144,926 19		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		37,170 08		
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$297,199 66		

485. "THE LINDSAY SAVINGS BANK"—LINDSAY.

Incorporated March 3, 1910.

OFFICERS—Ernest L. Daniells, President; G. K. Hostetter, Vice-President; G. V. Reed, Secretary, Treasurer and Cashier; E. B. Varian, Assistant Cashier, Assistant Secretary and Assistant Treasurer.

DIRECTORS—D. O. Bishop, E. L. Daniells, G. V. Reed, G. K. Hostetter, B. A. Angell, W. H. Becraft, P. C. Waltenbaugh.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$127,125 00	
Overdrafts				
Bonds, warrants, and other securities			5,000 00	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			5,488 37	
Due from reserve banks				
Due from other banks			6,100 00	
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$143,713 37	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus			4,000 00	
Undivided profits, less expenses and taxes paid			3,996 58	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			103,583 71	
Demand certificates of deposit				
Time certificates of deposit			7,133 08	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$143,713 37	

486. "FRESNO SAVINGS BANK"—FRESNO.

Incorporated March 16, 1910.

OFFICERS—A. B. Clark, President; J. S. Jones, Vice-President; L. O. Stephens, Vice-President; W. R. Wells, Secretary, Treasurer and Cashier.
 DIRECTORS—A. B. Clark, J. S. Jones, L. O. Stephens, E. J. Bullard, W. J. Kittrell, J. L. Maupin, J. J. Miley, W. O. Miles, D. H. Trowbridge, C. R. Puckhaber, F. J. Dow.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$559,473 59	
Overdrafts.....				
Bonds, warrants, and other securities.....			26,150 00	
Bank premises, furniture and fixtures.....			33,000 00	
Safe deposit vaults.....				
Other real estate owned.....			34,856 95	
Due from reserve banks.....				
Due from other banks.....			23,064 14	
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....			238 08	
Other resources.....				
Totals.....			\$676,843 36	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$67,500 00	
Undivided profits, less expenses and taxes paid.....			3,500 00	
Other existing profits, collected, but not in undivided profits account.....			16,732 78	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....			752 50	
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			588,318 08	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$676,843 36	

487. THE REDDING SAVINGS BANK—REDDING.

Incorporated March 23, 1910.

OFFICERS—N. B. Frisbie, President; W. D. Tillotson, Vice-President; E. C. Frisbie, Secretary, Treasurer and Cashier.
 DIRECTORS—N. B. Frisbie, Mark Firth, W. D. Tillotson, James Young, Edwin Moore.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----		\$218,031 39	-----
Overdrafts	-----			-----
Bonds, warrants, and other securities	-----		221,526 05	-----
Bank premises, furniture and fixtures	-----			-----
Safe deposit vaults	-----			-----
Other real estate owned	-----		2,945 75	-----
Due from reserve banks	-----		31,163 49	-----
Due from other banks	-----			-----
Actual cash on hand	-----			-----
Exchanges for clearing house	-----		19,884 53	-----
Checks and other cash items	-----			-----
Other resources	-----		4,000 00	-----
Totals	-----		\$497,561 21	-----
LIABILITIES				
Capital stock paid in	-----		\$50,000 00	-----
Surplus	-----		3,240 00	-----
Undivided profits, less expenses and taxes paid	-----		5,323 77	-----
Other existing profits, collected, but not in undivided profits account	-----			-----
Bills payable (including certificates of deposit representing money borrowed)	-----			-----
Deposits, due to banks	-----			-----
Dividends unpaid	-----			-----
Individual deposits subject to check	-----			-----
Savings deposits	-----		413,198 25	-----
Demand certificates of deposit	-----			-----
Time certificates of deposit	-----			-----
Certified checks	-----			-----
Cashier's checks	-----			-----
State, county and municipal deposits	-----		12,000 00	-----
Postal savings deposits	-----		13,739 19	-----
Other liabilities	-----			-----
Totals	-----		\$497,561 21	-----

488. HIGHLAND PARK BANK—LOS ANGELES.

Incorporated March 26, 1910.

OFFICERS—H. A. Church, President; C. M. Church, Vice-President; C. W. Montgomery, Secretary and Treasurer; Oren Lientz, Cashier; L. W. Gatch, Assistant Cashier.

DIRECTORS—H. A. Church, C. M. Church, W. R. Myers, C. W. Montgomery, R. O. Church, D. W. Horst, C. C. Cottle.
Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$132,644 07	\$95,266 57	\$227,910 64
Overdrafts.....				
Bonds, warrants, and other securities.....		16,000 00		17,000 00
Bank premises, furniture and fixtures.....		6,600 00	1,000 00	6,600 00
Safe deposit vaults.....		1,247 50		1,247 50
Other real estate owned.....				
Due from reserve banks.....		31,882 04	3,632 04	35,514 08
Due from other banks.....				
Actual cash on hand.....		11,251 95	2,000 00	13,251 95
Exchanges for clearing house.....				
Checks and other cash items.....		40 00		40 00
Other resources.....				
Totals.....		\$199,605 56	\$101,898 61	\$301,564 17
LIABILITIES.				
Capital stock paid in.....				
Surplus.....		\$20,000 00	\$5,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid.....		5,000 00	5,000 00	10,000 00
Other existing profits, collected, but not in undivided profits account.....		1,862 51	2,140 03	4,002 54
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		155,148 87		155,148 87
Savings deposits.....			79,055 35	79,055 35
Demand certificates of deposit.....		3,000 00		3,000 00
Time certificates of deposit.....			10,703 23	10,703 23
Certified checks.....				
Cashier's checks.....		2,154 18		2,154 18
State, county and municipal deposits.....		12,500 00		12,500 00
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$199,605 56	\$101,898 61	\$301,564 17

Incorporated March 31, 1910.

OFFICERS—George J. Bayte, President; E. L. Southworth, Vice-President; F. L. Holland, Vice-President; Wm. Skeels, Secretary, Treasurer and Cashier; E. J. Rader, Assistant Cashier; F. J. Azevedo, Assistant Cashier.
DIRECTORS—F. H. Metcalf, G. J. Bayte, F. L. Holland, E. J. Rader, A. G. Burnett, F. T. Dwyer, E. J. Carragher, R. F. Walton, S. W. McKim, R. J. Van Voorhies, J. A. Hill, M. E. Sanborn, T. W. Madeley, S. N. Feldheim, J. E. Govan, A. Telchert, J. Neitzel, Wm. Skeels, Geo. K. Rider, W. R. Fountain.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....	\$683,842 11	\$967,670 43	\$600,000 00	\$600,900 00	\$1,752,412 54
Overdrafts.....	176 90				176 90
Bonds, warrants and other securities.....	2,066 30	281,266 85			283,333 00
Bank premises, furniture and fixtures.....					
Sale deposit vaults.....	36,336 33				36,336 33
Other real estate owned.....	129,763 78	66,489 92			198,639 33
Due from reserve banks.....	67,630 64	96,454 57			72,976 71
Actual cash on hand.....	29,492 37	11,132 83		101 71	46,645 20
Exchanges for clearing house.....	29,492 37				46,645 20
Checks and other cash items.....	5,917 83		1,250 00		7,167 83
Other resources.....					
Personal assets received from executors, administrators, assignees, receivers or trustees.....			8,907 17	Private trusts not under supervision of State Banking Department	8,907 17
Trusts invested under order of court or { Personal property in accordance with provisions of trust } (Real property)			1,005 50	State Banking Department	1,005 50
Totals.....	\$805,012 76	\$1,333,033 90	\$71,862 67	\$63,386 04	\$2,393,295 37
LIABILITIES.					
Capital stock paid in.....					
Surplus.....	\$315,000 00	\$165,000 00			\$800,000 00
Undivided profits, less expenses and taxes paid.....	7,000 00	11,000 00			20,000 00
Reserve for interest and taxes.....	13,702 71	13,758 95			30,000 00
Bills payable (including certificates of deposit representing money borrowed).....	3,167 43	14,682 56	1,250 00	3,386 04	17,819 99
Notes rediscounted.....					
Deposits due to banks.....	54,554 33				54,554 33
Dividends unpaid.....	46 82				46 82
Individual deposits subject to check.....	445,808 67	48,634 05			494,438 62
Savings deposits.....		878,273 66			878,273 66
Demand certificates of deposit.....	1,418 33				1,418 33
Time certificates of deposit.....	20,510 99				20,510 99
Certified checks.....	30,730 17				30,730 17
Cashier's checks.....	6,972 31				6,972 31
State, county and municipal deposits.....		108,500 00			108,500 00
Postal savings deposits.....	791 66	21,185 31			21,976 40
Other liabilities.....	1,015 15	29 17			1,044 32
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			8,907 17	Private trusts not under supervision of State Banking Department	8,907 17
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			1,705 50	State Banking Department	1,705 50
Totals.....	\$805,012 76	\$1,333,033 90	\$71,862 67	\$63,386 04	\$2,393,295 37

NOTE.—The above statement includes the business of the Ione branch office.

490. "PETALUMA SWISS-AMERICAN BANK"—PETALUMA.

Incorporated April 9, 1910.

OFFICERS—Thomas Maclay, President; L. R. Filippini, Vice-President; Joseph Bloom, Vice-President; R. Righetti, Secretary,
 Treasurer and Cashier; Walter R. Hall, Assistant Cashier.
 DIRECTORS—Thomas Maclay, Jno. V. Filippini, Vittore Berri, Joseph Bloom, J. R. Bonetti, L. R. Filippini, John Lepori, Frank K.
 Lippitt, M. Newburger, B. J. Patocchi, Arthur Robinson, B. G. Tognazzi, Joseph Traversi, A. Ricoli, H. P. Vogensen.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$25,039 99	\$69,774 75	\$1,135,414 74
Overdrafts.....		6 08		6 08
Bonds, warrants, and other securities.....		78,330 00	117,700 00	196,030 00
Bank premises, furniture and fixtures.....		17,000 00	28,000 00	45,000 00
Safe deposit vaults.....				
Other real estate owned.....		66,178 71	1,728 03	1,728 03
Due from reserve banks.....			39,130 50	105,309 30
Due from other banks.....		35,434 05	17,412 87	52,846 92
Actual cash on hand.....		4,142 78		4,142 78
Exchanges for clearing house.....		2,035 38		2,035 38
Checks and other cash items.....				
Other resources.....				
Totals.....		\$728,765 99	\$813,746 24	\$1,542,513 23
LIABILITIES				
Capital stock paid in.....		\$180,000 00	\$70,000 00	\$250,000 00
Surplus.....		31,000 00	11,000 00	42,000 00
Undivided profits, less expenses and taxes paid.....		8,075 72	13,834 43	21,910 15
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....		87 50		87 50
Demand certificates of deposit.....		308,755 13		308,755 13
Time certificates of deposit.....		3,330 61	656,292 81	656,292 81
Certified checks.....		125,151 36		125,151 36
Cashier's checks.....		1,794 90		1,794 90
State, county and municipal deposits.....		58,000 00	62,500 00	120,500 00
Postal savings deposits.....		1,103 35		1,103 35
Other liabilities.....		11,438 42	119 00	11,557 42
Totals.....		\$728,765 99	\$813,746 24	\$1,542,513 23

492. "BANK OF RIPON"—RIPON.

Incorporated May 2, 1910.

OFFICERS—H. L. Dickey, President; Thos. Frederick, Vice-President; A. R. Magruder, Secretary and Cashier; J. J. Wille, Treasurer.
 DIRECTORS—R. T. Melton, A. J. Nourse, Karl A. Gotshall, H. L. Dickey, Thos. Frederick, J. J. Wille, W. N. Steele.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$63,321 33	\$20,808 80	\$84,220 13
Overdrafts-----				
Bonds, warrants, and other securities-----		20,981 06	4,240 00	25,221 06
Bank premises, furniture and fixtures-----		9,875 08		9,875 08
Safe deposit vaults-----		343 80		343 80
Other real estate owned-----				
Due from reserve banks-----		12,150 24		12,150 24
Due from other banks-----		387 85		387 85
Actual cash on hand-----				
Exchanges for clearing house-----		7,085 44	921 20	8,006 64
Checks and other cash items-----				
Other resources-----				
Totals-----		\$114,744 80	\$26,060 00	\$140,804 80
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$20,000 00	\$5,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid-----		1,500 00	500 00	2,000 00
Other existing profits, collected, but not in undivided profits account-----		2,392 58	938 74	3,331 32
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----		10,000 00		10,000 00
Deposits unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----		65,885 55		66,886 55
Demand certificates of deposit-----			19,621 26	19,621 26
Time certificates of deposit-----		716 96		716 96
Certified checks-----		948 71		948 71
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----		12,300 00		12,300 00
Other liabilities-----				
Totals-----		\$114,744 80	\$26,060 00	\$140,804 80

493. "RIVERA STATE BANK"—RIVERA.

Incorporated May 5, 1910.

OFFICERS—F. A. Coffman, President; L. W. Houghton, Vice-President; G. W. Goodell, Secretary; F. H. Tieskoetter, Treasurer and Cashier.

DIRECTORS—F. A. Coffman, Geo. E. Triggs, L. W. Houghton, T. E. Newlin, G. W. Goodell, O. S. Burke, E. S. Johnson.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$75,706 37		
Overdrafts.....	123 61		
Bonds, warrants, and other securities.....	16,374 33		
Bank premises, furniture and fixtures.....	6,500 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	12,293 73		
Due from other banks.....			
Actual cash on hand.....	6,644 87		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$117,643 11		
LIABILITIES			
Capital stock paid in.....			
Surplus.....	\$25,000 00		
Undivided profits, less expenses and taxes paid.....	1,750 00		
Other existing profits, collected, but not in undivided profits account.....	2,356 81		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	5,000 00		
Dividends unpaid.....			
Individual deposits subject to check.....	37,286 96		
Savings deposits.....			
Demand certificates of deposit.....	254 00		
Time certificates of deposit.....	25,995 34		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$117,643 11		

494. "SEBASTOPOL SAVINGS BANK"—SEBASTOPOL.

Incorporated December 18, 1910.

OFFICERS—W. W. Monroe, President; Geo. P. McNear, Vice-President; G. E. Burch, Secretary and Treasurer; E. N. Paulson, Cashier.
 DIRECTORS—W. W. Monroe, Geo. P. McNear, Charles G. Martin, Geo. D. Sanborn, John P. Overton, C. W. Woodworth, Don V. Williams.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$235,528 00	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			4,800 00	
Safe deposit vaults				
Other real estate owned			8,885 71	
Due from reserve banks				
Due from other banks			5,458 78	
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$254,672 49	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus			700 00	
Undivided profits, less expenses and taxes paid			8,571 42	
Other existing profits, collected but not in undivided profits account			6,529 59	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			213,871 48	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$254,672 49	

495. PALO VERDE VALLEY BANK—BLYTHE.

Incorporated June 9, 1910.

OFFICERS.—Henry C. Downes, President; E. S. McArthur, Vice-President; Russell Shears, Secretary, Treasurer and Cashier.
 DIRECTORS.—James Reimle, Henry C. Downes, G. W. Kelsey, Ed. F. Williams, E. S. McArthur, C. L. Suits, Frank Murphy.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$63,581 69		
Bonds, warrants, and other securities-----	16 67		
Bank premises, furniture and fixtures-----	6,378 37		
Safe deposit vaults-----			
Other real estate owned-----	3,661 60		
Due from reserve banks-----	2,562 45		
Due from other banks-----			
Actual cash on hand-----	7,614 22		
Exchanges for clearing house-----			
Checks and other cash items-----	68 48		
Other resources-----	438 97		
Totals-----	\$84,322 45		
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$25,000 00		
Undivided profits, less expenses and taxes paid-----			
Other existing profits, collected, but not in undivided profits account-----	3,191 17		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	53,485 68		
Savings deposits-----			
Demand certificates of deposit-----	210 00		
Time certificates of deposit-----	1,590 00		
Certified checks-----	191 00		
Cashier's checks-----	200 00		
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----	454 60		
Totals-----	\$84,322 45		

496. BANK OF LANKERSHIM—LANKERSHIM.

Incorporated July 18, 1910.

OFFICERS—J. D. Marshall, President; J. W. Deupree, Vice-President; Fred Weddington, Vice-President; H. H. Ferguson, Secretary, Treasurer and Cashier.
 DIRECTORS—H. J. Whitley, Fred Weddington, Dan Bakman, Harry Chandler, J. W. Deupree, S. Nelson, D. T. Hill, J. D. Marshall, H. H. Ferguson, C. C. Bowerman, Wm. Klump, H. L. McCabe, Wm. E. Oliver, M. H. Sherman, Guy Weddington, O. J. Wigdal, Wm. T. Hopper.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$18,279 72		
Overdrafts-----		1 26		
Bonds, warrants, and other securities-----		14,030 00		
Bank premises, furniture and fixtures-----		13,329 50		
Safe deposit vaults-----		400 00		
Other real estate owned-----				
Due from reserve banks-----		6,456 85		
Due from other banks-----				
Actual cash on hand-----		4,086 02		
Exchanges for clearing house-----				
Checks and other cash items-----		41 60		
Other resources-----				
Totals-----		\$87,394 95		
LIABILITIES				
Capital stock paid in-----		\$25,000 00		
Surplus-----		500 00		
Undivided profits, less expenses and taxes paid-----		608 19		
Other existing profits, collected, but not in undivided profits account-----		457 25		
Bills payable (including certificates of deposit representing money borrowed)-----		3,000 00		
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		34,643 40		
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----		10,086 11		
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----		12,500 00		
Other liabilities-----				
Totals-----		\$87,394 95		

497 AND 497A. OWENS VALLEY BANK—BISHOP.

Incorporated July 13, 1910.

OFFICERS—Harry Shaw, President; Thos. Hughes, Vice-President; Tom C. Thornton, Secretary and Cashier; E. C. Varney, Treasurer; A. Marshall, Assistant Cashier.

DIRECTORS—Harry Shaw, Thos. Hughes, F. K. Andrews, Thos. Williams, E. C. Varney.

Statement of June 23, 1915.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts			\$123,480 69	\$44,110 00	\$167,590 69
Overdrafts			135 05		135 05
Bonds, warrants, and other securities			3,022 50	9,000 00	12,022 50
Bank premises, furniture and fixtures			2,500 00		2,500 00
Safe deposit vaults					
Other real estate owned					
Due from reserve banks			20,771 72	4,813 28	25,585 00
Due from other banks					
Actual cash on hand			6,447 36	5,342 56	11,789 92
Exchanges for clearing house					
Checks and other cash items			168 00		168 00
Other resources			462 29		462 29
Totals			\$136,987 61	\$53,265 84	\$220,253 45
LIABILITIES					
Capital stock paid in			\$50,000 00	\$10,000 00	\$60,000 00
Surplus			6,000 00	1,200 00	7,200 00
Undivided profits, less expenses and taxes paid			4,746 16		4,746 16
Other existing profits, collected, but not in undivided profits account					
Bills payable (including certificates of deposit representing money borrowed)			10,000 00		10,000 00
Deposits, due to banks					
Dividends unpaid					
Individual deposits subject to check			80,251 04		80,251 04
Savings deposits				44,065 84	44,065 84
Demand certificates of deposit			3,300 00		3,300 00
Time certificates of deposit			340 00		340 00
Certified checks					
Cashier's checks			40 00		40 00
State, county and municipal deposits				8,000 00	8,000 00
Postal savings deposits			2,310 41		2,310 41
Other liabilities					
Totals			\$136,987 61	\$83,265 84	\$220,253 45

NOTE.—The above statement includes the business of the Independence branch office.

498. "THE MISSION BANK OF SANTA CLARA"—SANTA CLARA.

Incorporated July 23, 1910.

OFFICERS—Robert A. Fatjo, President; David J. Spence, Vice-President; H. L. Warburton, Secretary, Treasurer and Cashier; Louis G. Fatjo, Assistant Cashier.

DIRECTORS—Robert A. Fatjo, David J. Spence, Louis G. Fatjo, H. L. Warburton, John Lanini.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$66,127 47	\$162,539 52	\$228,666 99
Overdrafts-----				
Bonds, warrants, and other securities-----		22,751 62	7,775 00	30,526 62
Bank premises, furniture and fixtures-----		1,700 00		1,700 00
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		5,174 85	1,350 00	1,350 00
Due from other banks-----		626 89	1,947 75	7,122 10
Actual cash on hand-----		6,643 80	8 12	635 01
Exchanges for clearing house-----			3,018 07	9,661 96
Checks and other cash items-----				
Other resources-----			262 70	262 70
Totals-----		\$163,023 62	\$176,831 16	\$279,854 78
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$14,000 00	\$16,000 00	\$30,000 00
Undivided profits, less expenses and taxes paid-----			1,500 00	1,500 00
Other existing profits, collected, but not in undivided profits account-----		448 56	3,213 31	3,661 87
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----		5,000 00		5,000 00
Dividends unpaid-----				
Individual deposits subject to check-----		63,023 38		63,023 38
Savings deposits-----				
Demand certificates of deposit-----			156,117 85	156,117 85
Time certificates of deposit-----		2,030 00		2,030 00
Certified checks-----		17,128 50		17,128 50
Cashier's checks-----		52 40		52 40
State, county and municipal deposits-----				
Postal savings deposits-----		740 58		740 58
Other liabilities-----				
Totals-----		\$163,023 62	\$176,831 16	\$279,854 78

499. BANK OF ELK GROVE—ELK GROVE.

Incorporated August 23, 1910.

OWNERS—Geo. M. Taverner, President; G. M. Colton, Vice-President; Chas. H. Cooper, Secretary, Treasurer and Cashier.
 DIRECTORS—Geo. M. Taverner, G. M. Colton, Chas. H. Cooper, T. J. Moroney, Hugh B. Bradford, Z. Markofer, Andrew Johnson,
 J. H. Kerby, Hugh Beattie.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$100,768 34		
Overdrafts.....				
Bonds, warrants, and other securities.....		2,000 00		
Bank premises, furniture and fixtures.....		9,800 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		29,911 55		
Due from other banks.....				
Actual cash on hand.....		8,344 77		
Exchanges for clearing house.....		114 00		
Checks and other cash items.....		4,000 00		
Other resources.....				
Totals.....		\$100,738 67		
LIABILITIES.				
Capital stock paid in.....		\$25,000 00		
Surplus.....		1,500 00		
Undivided profits, less expenses and taxes paid.....		2,236 22		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		121,144 43		
Savings deposits.....				
Demand certificates of deposit.....		3,491 90		
Time certificates of deposit.....		7,369 12		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$100,738 67		

500. WESTERN METROPOLIS SAVINGS BANK—SAN FRANCISCO.

Incorporated September 19, 1910.

OFFICERS—W. E. Johnson, President; W. W. Jones, Vice-President; A. B. Plomteaux, Secretary, Treasurer and Cashier.
 DIRECTORS—George Long, W. W. Jones, W. E. Johnson, Geo. C. Boardman, Harry N. Ibbetson.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$23,688 96		
Overdrafts-----				
Bonds, warrants, and other securities-----		3,800 00		
Bank premises, furniture and fixtures-----				
Safe deposit vaults-----				
Other real estate owned-----		60,444 38		
Due from reserve banks-----		7,375 26		
Due from other banks-----				
Due from other banks-----				
Actual cash on hand-----		1,000 00		
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----		\$95,908 60		
LIABILITIES.				
Capital stock paid in-----		\$100,000 00		
Surplus-----				
Undivided profits, less expenses and taxes paid-----				
Other existing profits, collected, but not in undivided profits account-----		*11,637 57		
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----		7,546 17		
Totals-----		\$95,908 60		

* Deficit.

NOTE.—Retired at expiration of corporate existence, August 6, 1915.

501. "THE CITIZENS COMMERCIAL BANK"—FALLBROOK.

Incorporated October 19, 1910.

OFFICERS—H. Smelser, President; W. E. Gird, Vice-President; W. M. Smelser, Secretary, Treasurer and Cashier.
 DIRECTORS—H. Smelser, W. E. Gird, T. J. Shipley, W. M. Smelser, C. E. Lamb.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$47,844 58		
Overdrafts.....			
Bonds, warrants, and other securities.....	12,500 00		
Bank premises, furniture and fixtures.....	7,400 00		
Safe deposit vaults.....	150 00		
Other real estate owned.....			
Due from reserve banks.....	11,987 57		
Due from other banks.....			
Actual cash on hand.....	4,635 35		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$76,917 50		
LIABILITIES			
Capital stock paid in.....	\$25,000 00		
Surplus.....	850 00		
Undivided profits, less expenses and taxes paid.....	244 14		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	548 44		
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	36,118 64		
Savings deposits.....			
Demand certificates of deposit.....	245 45		
Time certificates of deposit.....	9,910 83		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	10,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$76,917 50		

502. THE BANK OF HUGHSON—HUGHSON.

Incorporated November 9, 1910.

OFFICERS—J. W. Holeman, President, Secretary and Treasurer; L. C. Quimby, Vice-President; Leo G. Titus, Cashier; F. M. Hudleson, Assistant Cashier.

DIRECTORS—Leo G. Titus, L. C. Quimby, F. M. Hudleson, J. W. Holeman, A. N. Crow.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$99,130 38		
Overdrafts		174 43		
Bonds, warrants, and other securities		5,000 00		
Bank premises, furniture and fixtures		9,278 74		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		5,695 59		
Due from other banks				
Actual cash on hand		6,457 41		
Exchanges for clearing house		409 29		
Checks and other cash items		1 45		
Other resources				
Totals		\$126,147 27		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		1,200 00		
Undivided profits, less expenses and taxes paid		411 71		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		20,000 00		
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		60,755 48		
Savings deposits				
Demand certificates of deposit		270 00		
Time certificates of deposit		14,010 08		
Certified checks				
Cashier's checks				
State, county and municipal deposits		4,500 00		
Postal savings deposits				
Other liabilities				
Totals		\$126,147 27		

503. THE VACAVILLE SAVINGS BANK—VACAVILLE.

Incorporated October 26, 1910.

OFFICERS.—T. H. Buckingham, President; S. P. Dobbins, Vice-President; H. C. Blake, Secretary; H. F. Fowler, Treasurer and Cashier; E. J. Cox, Assistant Cashier.

DIRECTORS.—T. H. Buckingham, Geo. A. Arnold, S. P. Dobbins, H. Clay Blake, Frank H. Clark, E. C. Andrews, W. B. Atkinson.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$101,206 79	
Overdrafts-----			
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----		55,400 00	
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----		3,352 84	
Due from other banks-----		5,483 10	
Actual cash, on hand-----		2,953 40	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$168,392 73	
LIABILITIES			
Capital stock paid in-----			
Surplus-----		\$25,000 00	
Undivided profits, less expenses and taxes paid-----		1,000 00	
Other existing profits, collected, but not in undivided profits account-----		1,497 11	
Bills payable (including certificates of deposit representing money borrowed)-----		3,433 35	
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		116,354 29	
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----		8,648 01	
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----		12,560 00	
Other liabilities-----			
Totals-----		\$168,392 73	

504. BANK OF FOLSOM—FOLSOM.

Incorporated November 14, 1910.

OFFICERS—I. Hinkle, President; J. L. Patterson, Vice-President; H. Clemensen, Secretary, Treasurer and Cashier; Geo. H. Wetmore, Assistant Cashier.

DIRECTORS—I. Hinkle, C. A. Bauer, H. Clemensen, J. L. Patterson, John A. Russi, E. T. Wall, J. F. Close.

Statement of June 23, 1915.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts			\$48,932 65	\$88,576 88	\$87,569 33
Overdrafts			36 14		36 14
Bonds, warrants, and other securities			17,456 60	17,043 75	34,493 55
Bank premises, furniture and fixtures			4,651 76		4,651 76
Safe deposit vaults					
Other real estate owned			7,042 20		7,042 20
Due from reserve banks			11,187 36	4,164 30	15,341 66
Due from other banks			6,222 43	1,052 63	7,274 46
Actual cash on hand			3 60		3 60
Exchanges for clearing house			7 62		7 62
Checks and other cash items					
Other resources					
Totals			\$94,926 55	\$90,826 96	\$155,753 52
LIABILITIES					
Capital stock paid in			\$15,000 00	\$10,000 00	\$25,000 00
Surplus			100 00	300 00	400 00
Undivided profits, less expenses and taxes paid			346 51	1,040 54	1,387 05
Other existing profits, collected, but not in undivided profits account					
Bills payable (including certificates of deposit representing money borrowed)					
Deposits, due to banks			432 89		432 89
Dividends unpaid					
Individual deposits subject to check			62,647 82		62,647 82
Savings deposits				45,341 36	45,341 36
Demand certificates of deposit			3,763 84		3,763 84
Time certificates of deposit				1,237 00	1,237 00
Certified checks					
Cashier's checks			135 36		135 36
State, county and municipal deposits			12,500 00		12,500 00
Postal savings deposits				2,988 06	2,988 06
Other liabilities					
Totals			\$94,926 55	\$90,826 96	\$155,753 52

505. WEST SIDE BANK OF TRACY—TRACY.

Incorporated November 12, 1910.

OFFICERS—A. Grunauer, President; J. D. Van Ormer, Vice-President; A. R. Arnold, Secretary, Treasurer and Cashier; W. N. Johnson, Assistant Cashier.
 DIRECTORS—A. Grunauer, J. D. Van Ormer, J. Samuels, C. A. Slack, W. H. Reicks, J. S. Welby, Henry Boltzen, J. E. Meyer, A. H. Linne.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$89,076 55		\$197,914 55
Overdrafts.....		22	\$98,838 00	22
Bonds, warrants, and other securities.....		25,956 96		36,956 96
Bank premises, furniture and fixtures.....		19,175 45	11,000 00	19,175 45
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		17,863 66	3,743 07	21,606 73
Due from other banks.....				
Actual cash on hand.....		11,641 15	2,139 00	13,780 15
Exchanges for clearing house.....				
Checks and other cash items.....		219 25		219 25
Other resources.....				
Totals.....		\$173,933 24	\$115,720 07	\$289,653 31
LIABILITIES				
Capital stock paid in.....		\$60,000 00	\$16,100 00	\$76,100 00
Surplus.....				
Undivided profits, less expenses and taxes paid.....		430 71	2,703 56	3,134 27
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		15,000 00		15,000 00
Deposits, due to banks.....				
Dividends unpaid.....		83,386 33		83,386 33
Individual deposits subject to check.....				
Savings deposits.....		97 00	86,033 66	86,033 66
Demand certificates of deposit.....				
Time certificates of deposit.....			882 85	882 85
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		4 00		4 00
Postal savings deposits.....		15,000 00	10,000 00	25,000 00
Other liabilities.....		15 20		15 20
Totals.....		\$173,933 24	\$115,720 07	\$289,653 31

506. BANK OF CRESCENT CITY—CRESCENT CITY.

Incorporated November 10, 1910.

OFFICERS.—Frank Togni, President; David Edwards, Vice-President; C. E. Chapman, Secretary; Geo. C. Walton, Treasurer and Cashier; W. F. Wulff, Assistant Cashier.

DIRECTORS.—Frank Togni, C. E. Chapman, D. P. Edwards, F. J. Walton, W. T. Breen.

Statement of June 23, 1915.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....	\$54,180 00	\$82,934 00	\$87,144 00
Overdrafts.....			
Bonds, warrants, and other securities.....		18,227 47	18,227 47
Bank premises, furniture and fixtures.....	3,700 00		3,700 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	9,515 28	5,000 27	15,115 55
Due from other banks.....	1,714 47		1,714 47
Actual cash on hand.....	9,123 75	1,039 38	10,823 13
Exchanges for clearing house.....			
Checks and other cash items.....	3,832 11		3,832 11
Other resources.....	1,200 74		1,200 74
Totals.....	\$89,266 85	\$58,491 12	\$141,757 47

LIABILITIES

Capital stock paid in.....	\$20,000 00		\$25,000 00
Surplus.....	1,000 00	\$5,000 00	2,500 00
Undivided profits, less expenses and taxes paid.....	32 46	418 43	450 89
Other existing profits collected, but not in undivided profits account.....		1,049 17	1,049 17
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	45,131 19		45,131 19
Savings deposits.....		48,736 89	48,736 89
Demand certificates of deposit.....			
Time certificates of deposit.....	14,083 02		14,083 02
Certified checks.....			
Cashier's checks.....	2,113 68		2,113 68
State, county and municipal deposits.....			
Postal savings deposits.....		1,786 63	1,786 63
Other liabilities.....			
Totals.....	\$89,266 85	\$58,491 12	\$141,757 47

507. "THE ANTIOCH BANK OF SAVINGS"—ANTIOCH.

Incorporated November 12, 1910.

OFFICERS—J. A. West, President; J. G. Prewett, Vice-President; Herbert A. West, Secretary, Treasurer and Cashier.
 DIRECTORS—J. A. West, William Uren, W. C. Williamson, J. Arata, J. G. Prewett, Herbert A. West, O. E. Klengel.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$51,094 05	
Overdrafts				
Bonds, warrants, and other securities			36,497 99	
Bank premises, furniture and fixtures			11,650 00	
Safe deposit vaults			730 00	
Other real estate owned				
Due from reserve banks			9,545 61	
Due from other banks				
Actual cash on hand			6,482 84	
Exchanges for clearing house				
Checks and other cash items			4,000 00	
Other resources				
Totals			\$100,020 49	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account			1,972 01	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			120,548 48	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			12,500 00	
Postal savings deposits				
Other liabilities				
Totals			\$100,020 49	

508. "MONETA COMMERCIAL BANK"—MONETA.

Incorporated November 25, 1910.

OFFICERS—C. B. Casler, President; H. J. Harris, Vice-President; E. M. Kaufman, Secretary, Treasurer and Cashier.
 DIRECTORS—C. B. Casler, H. J. Harris, J. F. Mullin, M. W. Rabbley, Thos. Biggart, L. F. Stephenson, E. M. Kaufman.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$36,721 82		
Overdrafts-----	28		
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----	3,800 00		
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----	14,200 65		
Due from other banks-----			
Actual cash on hand-----	4,444 19		
Exchanges for clearing house-----			
Checks and other cash items-----	224 82		
Other resources-----			
Totals-----	\$79,481 26		
LIABILITIES			
Capital stock paid in-----	\$25,000 00		
Surplus-----	2,500 00		
Undivided profits, less expenses and taxes paid-----	1,032 20		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	47,498 16		
Savings deposits-----			
Demand certificates of deposit-----	30 00		
Time certificates of deposit-----	3,419 34		
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----	1 56		
Totals-----	\$79,481 26		

509. CITIZENS SAVINGS BANK OF INGLEWOOD—INGLEWOOD.

Incorporated November 21, 1910.

OFFICERS—W. G. Brown, President; W. H. Kelso, Vice-President; F. A. Zillgitt, Secretary, Treasurer and Cashier; L. B. Zillgitt, Assistant Cashier.

DIRECTORS—W. G. Brown, W. H. Kelso, Adolph Leuzinger, F. A. Zillgitt, John Aerick.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$69,744 75	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			12,630 64	
Safe deposit vaults			13,627 00	
Other real estate owned				
Due from reserve banks				
Due from other banks			11,211 87	
Actual cash on hand				
Exchanges for clearing house			3,351 95	
Checks and other cash items				
Other resources				
Totals			\$110,566 21	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			1,700 00	
Other existing profits, collected, but not in undivided profits account			2,917 42	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			62,974 27	
Demand certificates of deposit				
Time certificates of deposit			8,974 52	
Certified checks				
Cashier's checks				
State, county and municipal deposits			9,000 00	
Postal savings deposits				
Other liabilities				
Totals			\$110,566 21	

510. MOUNT SHASTA BANKING COMPANY—FORT JONES.

Incorporated December 19, 1910.

Officers—Dr. A. A. Milliken, President; Henry Egli, Vice-President; M. Pereira, Sr., Vice-President; Thos. J. Taylor, Secretary, Treasurer and Cashier; J. P. Shuppert, Acting Cashier and Secretary.

Directors—Dr. A. A. Milliken, Henry Egli, M. Pereira, Sr., E. I. Roberts, John Silva, M. F. Barnum, Thos. J. Taylor.

Statement of June 23, 1915.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----			
Bonds, warrants, and other securities-----	\$24,562 67	\$7,141 00	\$28,703 67
Bank premises, furniture and fixtures-----	118 89		118 89
Safe deposit vaults-----			
Other real estate owned-----	8,930 00	8,100 00	17,030 00
Due from reserve banks-----			
Due from other banks-----	1,216 01		1,216 01
Actual cash on hand-----	35 53		35 53
Exchanges for clearing house-----	2,290 34	675 08	2,965 42
Checks and other cash items-----			
Other resources-----			
Totals-----	\$34,093 44	\$15,916 08	\$50,009 52
LIABILITIES			
Capital stock paid in-----			
Surplus-----			
Undivided profits, less expenses and taxes paid-----	\$15,000 00	\$10,000 00	\$25,000 00
Other existing profits, collected, but not in undivided profits account-----	329 40		329 40
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	12,639 01		12,639 01
Savings deposits-----			
Demand certificates of deposit-----	85 00	5,899 08	5,984 08
Time certificates of deposit-----	5,500 00		5,500 00
Certified checks-----			
Cashier's checks-----	480 00		480 00
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$34,093 44	\$15,916 08	\$50,009 52

511. BANK OF SAN RAFAEL—SAN RAFAEL.

Incorporated December 23, 1910.

OFFICERS—M. T. Freitas, President; C. A. Thayer, Vice-President and Treasurer; W. P. Murray, Secretary and Cashier; A. N. Boven, Assistant Cashier.

DIRECTORS—A. M. Newhall, M. T. Freitas, C. A. Thayer, M. J. Pedrotti, T. L. Crane, E. B. McNear, J. A. Saunders.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$234,924 49	\$123,790 62	\$658,715 11
Overdrafts-----	299 37		299 37
Bonds, warrants, and other securities-----	58,132 48	61,806 28	119,938 76
Bank premises, furniture and fixtures-----	1,317 00	9,390 61	10,707 61
Sale deposit vaults-----		489 77	489 77
Other real estate owned-----	30,066 66	19,757 78	58,824 44
Due from reserve banks-----			
Due from other banks-----	21,318 67	12,707 26	34,025 93
Actual cash on hand-----			
Exchanges for clearing house-----	559 96	1,572 17	2,162 13
Checks and other cash items-----			
Other resources-----			
Totals-----	\$355,618 63	\$529,514 49	\$885,133 12
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$75,000 00	\$25,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid-----	6,000 00	23,000 00	29,000 00
Other existing profits, collected, but not in undivided profits account-----	5,839 08	10,404 30	16,743 38
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Deposits, due to banks-----			
Dividends unpaid-----	189,443 61		189,443 61
Individual deposits subject to check-----			
Savings deposits-----		470,610 19	470,610 19
Demand certificates of deposit-----	1,051 12		1,051 12
Time certificates of deposit-----	31,924 58		31,924 58
Certified checks-----	646 15		646 15
Cashier's checks-----	16 00		16 00
State, county and municipal deposits-----	40,000 00		40,000 00
Postal savings deposits-----	5,688 09		5,688 09
Other liabilities-----			
Totals-----	\$355,618 63	\$529,514 49	\$885,133 12

512. BANK OF MARICOPA—MARICOPA.

Incorporated January 3, 1911.

OFFICERS—W. H. Coons, President; Walter Snook, Vice-President; C. Z. Vander Horck, Secretary, Treasurer and Cashier; H. A. Peterson, Assistant Cashier.

DIRECTORS—W. H. Coons, Walter Snook, G. J. Planz, H. A. Peterson, S. G. Tryon, C. Z. Vander Horck, H. N. Taylor.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$42,020 53	\$24,157 80	\$66,178 33
Overdrafts.....		9 62	-----	9 62
Bonds, warrants, and other securities.....		17,929 33	-----	17,929 33
Bank premises, furniture and fixtures.....		16,276 25	-----	16,276 25
Safe deposit vaults.....		420 00	-----	420 00
Other real estate owned.....		-----	-----	-----
Due from reserve banks.....		8,104 02	384 99	8,489 01
Due from other banks.....		-----	-----	-----
Actual cash on hand.....		8,227 10	430 89	8,657 99
Exchanges for clearing house.....		2,252 22	-----	2,252 22
Checks and other cash items.....		100 00	-----	100 00
Other resources.....		-----	-----	-----
Totals.....		\$95,319 07	\$24,973 68	\$120,292 75
LIABILITIES				
Capital stock paid in.....		\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....		825 00	175 00	1,000 00
Undivided profits, less expenses and taxes paid.....		1,350 61	3 00	1,353 61
Other existing profits, collected, but not in undivided profits account.....		-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed).....		-----	-----	-----
Deposits, due to banks.....		-----	-----	-----
Dividends unpaid.....		-----	-----	-----
Individual deposits subject to check.....		55,070 55	-----	55,070 55
Savings deposits.....		-----	-----	-----
Demands and certificates of deposit.....		3,016 72	19,795 68	19,795 68
Time certificates of deposit.....		-----	-----	-----
Certified checks.....		125 00	-----	125 00
Cashier's checks.....		-----	-----	-----
State, county and municipal deposits.....		12,000 00	-----	12,000 00
Postal savings deposits.....		2,931 19	-----	2,931 19
Other liabilities.....		-----	-----	-----
Totals.....		\$95,319 07	\$24,973 68	\$120,292 75

513. SECURITY TRUST COMPANY—BAKERSFIELD.

Incorporated October 7, 1910.

OFFICERS—G. J. Planz, President; A. S. Crites, Vice-President; H. R. Peacock, Vice-President; D. Hirschfeld, Vice-President; J. A. Hughes, Secretary; O. B. Kamprath, Treasurer; Cashier, Assistant Secretary and Trust Officer; C. Wible, Assistant Cashier. DIRECTORS—G. J. Planz, H. R. Peacock, D. Hirschfeld, J. A. Hughes, C. A. Barlow, D. L. Brown, W. W. Cohn, Arthur S. Crites, H. A. Jasuro, W. W. Frazier, J. W. Heard, W. A. Howell, J. M. Jameson, Christian Matley, L. P. St. Clair, Frank W. Warthorst, Louis V. Olcese, Walker Rankin, Alfred Harrell, John Enas.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....	\$844,727 05	\$473,716 48	\$51,500 00	\$44,100 00	\$1,414,043 53
Overdrafts.....	932 38				932 38
Bonds, warrants and other securities.....	194,257 50	392,263 93	1,205 86	8,000 00	595,727 29
Bank premises, furniture and fixtures.....		66,656 09			66,656 09
Safe deposit vaults.....					
Other real estate owned.....		11,980 99			11,980 99
Due from reserve banks.....	157,274 26	20,781 01			178,055 27
Due from other banks.....	5,020 42				5,020 42
Actual cash on hand.....	99,727 45	28,136 12	507 35	514 44	128,885 36
Exchanges for clearing house.....	10,803 79				10,803 79
Checks and other cash items.....					
Other resources.....	17,533 08				17,533 08
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court or/ (Personal property in accordance with provisions of trust) (Real property.....					
Totals.....	\$1,330,315 93	\$903,534 62	\$53,213 21	\$52,614 44	\$2,429,678 20
LIABILITIES.					
Capital stock paid in.....					
Surplus.....	\$250,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$400,000 00
Undivided profits, less expenses and taxes paid.....	55,000 00	55,000 00			55,000 00
Other existing profits, collected, but not in undivided profits account.....	43,574 35	15,908 46	2,205 86	1,600 00	63,288 67
Bills payable (including certificates of deposit representing money borrowed).....	34,830 05	651 45	1,007 35	1,014 44	37,503 29
Notes rediscounted.....					
Deposits due to banks.....	32,942 42				32,942 42
Dividends unaid.....	93 00				93 00
Individual deposits subject to check.....	944,723 63	614,207 03			944,723 63
Savings deposits.....					
Demand certificates of deposit.....	10,462 83				10,462 83
Time certificates of deposit.....	932 50	65,122 53			66,075 03
Certified checks.....	3,214 61				3,214 61
Cashier's checks.....	9,522 54				9,522 54
State, county and municipal deposits.....		150,000 00			150,000 00
Postal savings deposits.....		42,645 15			42,645 15
Other liabilities.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....					
Totals.....	\$1,330,315 93	\$903,534 62	\$53,213 21	\$52,614 44	\$2,429,678 20

NOTE.—Added Trust department March 15, 1915.

514. "THE HOLTVILLE BANK"—HOLTVILLE.

Incorporated December 23, 1910.

OFFICERS.—O. N. Shaw, President; F. M. Ferguson, Vice-President; R. W. Hoover, Secretary, Treasurer and Cashier; S. E. Shaw, Assistant Cashier.

DIRECTORS.—Porter N. Ferguson, O. N. Shaw, F. K. Weeks, F. M. Ferguson, R. W. Hoover.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$116,484 03		
Overdrafts.....				
Bonds, warrants, and other securities.....		1,000 00		
Bank premises, furniture and fixtures.....		11,950 00		
Safe deposit vaults.....		950 00		
Other real estate owned.....				
Due from reserve banks.....		6,418 55		
Due from other banks.....				
Actual cash on hand.....		15,671 09		
Exchanges for clearing house.....		1,039 55		
Checks and other cash items.....				
Other resources.....		234 87		
Totals.....		\$153,378 09		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$25,000 00		
Undivided profits, less expenses and taxes paid.....		4,000 00		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		3,493 09		
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....		111,811 20		
Demand certificates of deposit.....				
Time certificates of deposit.....		1,299 02		
Certified checks.....		5,021 33		
Cashier's checks.....				
State, county and municipal deposits.....		920 45		
Postal savings deposits.....		912 10		
Other liabilities.....				
Totals.....		\$153,378 09		

515. KINGSBURG BANK—KINGSBURG.

Incorporated February 2, 1911.

OFFICERS—Nicholas G. Nelson, President; A. T. Carlson, Vice-President; John L. Norman, Vice-President; O. E. Peterson, Secretary, Treasurer and Cashier; E. E. Peterson, Assistant Cashier.
 DIRECTORS—Nicholas G. Nelson, A. T. Carlson, John L. Norman, J. P. H. Applequist, O. E. Peterson, John Peterson, Axel W. Sward.

Statement of June 23, 1915.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts	\$98,727 45	\$48,297 74	\$136,965 19
Overdrafts			
Bonds, warrants, and other securities		6,750 00	6,750 00
Bank premises, furniture and fixtures	19,711 17		19,711 17
Safe-deposit vaults		1,000 00	1,000 00
Other real estate owned			
Due from reserve banks	12,233 69	4,944 68	17,188 37
Due from other banks			
Actual cash on hand	9,970 10	2,243 18	8,213 28
Exchanges for clearing house			
Checks and other cash items	832 14		832 14
Other resources			
Totals	\$137,494 55	\$53,175 60	\$190,670 15

LIABILITIES

Capital stock paid in	\$25,000 00	\$10,000 00	\$35,000 00
Surplus	3,500 00	1,500 00	5,000 00
Undivided profits, less expenses and taxes paid	593 89	818 31	1,412 20
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	15,000 00		15,000 00
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	56,743 40		56,743 40
Savings deposits		34,857 29	34,857 29
Demand certificates of deposit	888 12		888 12
Time certificates of deposit	35,319 14		35,319 14
Certified checks	180 00		180 00
Cashier's checks	300 00		300 00
State, county and municipal deposits		6,000 00	6,000 00
Postal savings deposits			
Other liabilities			
Totals	\$137,494 55	\$53,175 60	\$190,670 15

516. ORLAND SAVINGS BANK—ORLAND.

Incorporated March 1, 1911.

OFFICERS—Geo. A. Barceloux, President; O. K. Wilson, Vice-President; W. E. Seearce, Secretary, Treasurer and Cashier.
 DIRECTORS—Geo. A. Barceloux, Peter Barceloux, W. E. Seearce, Chas. L. Donohoe, O. K. Wilson.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$92,159 85	
Overdrafts.....				
Bonds, warrants, and other securities.....			14,000 00	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			3,808 91	
Due from reserve banks.....				
Due from other banks.....				
Actual cash on hand.....			1,957 38	
Exchanges for clearing house.....				
Checks and other cash items.....			4 26	
Other resources.....				
Totals.....			\$111,990 60	
LIABILITIES				
Capital stock paid in.....			\$25,000 00	
Surplus.....			3,809 79	
Undivided profits, less expenses and taxes paid.....			2,985 59	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....			183 05	
Individual deposits subject to check.....				
Savings deposits.....				
Demand certificates of deposit.....			67,912 17	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			12,500 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$111,990 60	

517. "BANK OF CERES"—CERES.

Incorporated March 28, 1911.

OFFICERS—L. M. McDonald, President; W. R. Service, Vice-President; W. P. Clarke, Secretary, Treasurer and Cashier; L. I. Whitmore, Assistant Cashier.

DIRECTORS—L. M. McDonald, W. R. Service, W. P. Clarke, R. F. Wells, Jr., Antony Morgan, V. D. Whitmore, T. E. Wilson.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$90,299 56	\$37,545 00	\$127,844 56
Overdrafts-----	429 82	-----	429 82
Bonds, warrants, and other securities-----	14,285 20	2,548 90	16,834 10
Bank premises, furniture and fixtures-----	2,700 00	-----	2,700 00
Safe deposit vaults-----	-----	-----	-----
Other real estate owned-----	-----	-----	-----
Due from reserve banks-----	8,448 96	889 73	9,338 69
Due from other banks-----	5,759 45	790 09	6,549 54
Actual cash on hand-----	12 00	-----	12 00
Exchanges for clearing house-----	10 40	-----	10 40
Cheeks and other cash items-----	-----	-----	-----
Other resources-----	-----	-----	-----
Totals-----	\$121,945 39	\$41,773 72	\$163,719 11
LIABILITIES			
Capital stock paid in-----	\$21,000 00	\$5,000 00	\$25,000 00
Surplus-----	2,210 00	1,000 00	3,210 00
Undivided profits, less expenses and taxes paid-----	571 35	340 45	911 80
Other existing profits, collected, but not in undivided profits account-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)-----	7,000 00	-----	7,000 00
Notes rediscounted-----	8,200 00	-----	8,200 00
Dividends unpaid-----	-----	-----	-----
Individual deposits subject to check-----	70,400 81	-----	70,400 81
Savings deposits-----	-----	35,187 14	35,187 14
Demand certificates of deposit-----	1,063 23	-----	1,063 23
Time certificates of deposit-----	-----	-----	-----
Certified checks-----	-----	-----	-----
Cashier's checks-----	-----	-----	-----
State, county and municipal deposits-----	12,500 00	-----	12,500 00
Postal savings deposits-----	-----	246 13	246 13
Other liabilities-----	-----	-----	-----
Totals-----	\$121,945 39	\$41,773 72	\$163,719 11

518. GLENN COUNTY SAVINGS BANK—WILLOWS.

Incorporated April 28, 1911.

OFFICERS—F. B. Glenn, President; H. J. Barceloux, Vice-President; Harlow M. Plimpton, Secretary and Cashier; W. K. Hatch, Assistant Cashier.
 DIRECTORS—F. B. Glenn, F. B. Weinrich, H. J. Barceloux, John Jolannsen, P. Barceloux, Geo. A. Kennedy, C. H. Kattenberg, Harlow M. Plimpton, I. J. Proulx.

Statement of June 23, 1915.

RESOURCES

	Commercial department	Savings department	abndd
Loans and discounts			
Overdrafts	\$90,730 03	\$57,344 44	\$148,074 47
Bonds, warrants, and other securities	654 88		654 88
Bank premises, furniture and fixtures		40,700 00	40,700 00
Safe deposit vaults	42,805 00	15,500 00	58,305 00
Other real estate owned			
Due from reserve banks	2,597 40		2,597 40
Due from other banks	6,310 48	2,000 00	8,310 48
Actual cash on hand	6,324 89		6,324 89
Exchanges for clearing house	405 72	2,719 38	9,274 97
Checks and other cash items	755 85		405 72
Other resources			755 85
Totals	\$150,874 25	\$118,293 82	\$269,168 07

LIABILITIES

Capital stock paid in			
Surplus			
Undivided profits, less expenses and taxes paid	\$90,000 00	\$15,000 00	\$75,000 00
Other existing profits, collected, but not in undivided profits account	2,000 00	1,000 00	3,000 00
Bills payable (including certificates of deposit representing money borrowed)	*114 72	2,391 34	2,186 62
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	21 00		21 00
Demand certificates of deposit	64,698 92		64,698 92
Time certificates of deposit	11,144 10	62,492 48	62,492 48
Certified checks	3,617 05		11,144 10
Cashier's checks			3,617 05
State, county and municipal deposits	9,597 90		9,597 90
Postal savings deposits		37,500 00	37,500 00
Other liabilities			
Totals	\$150,874 25	\$118,293 82	\$269,168 07

*Deficit.

519. MERCHANTS COMMERCIAL AND SAVINGS BANK OF OCEAN PARK, CALIFORNIA —OCEAN PARK.

Incorporated May 6, 1911.

OFFICERS—Adam Patterson, President; S. A. Gerard, Vice-President; R. E. Kuhns, Secretary, Treasurer and Cashier; H. E. Moody, Assistant Cashier and Assistant Secretary.
DIRECTORS—G. W. Thomas, H. W. Brown, C. W. Fox, D. C. Graham, S. A. Gerard, Guy L. Furley, Adam Patterson.

Statement of June 23, 1915.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----	\$123,427 42	\$16,508 46	\$149,935 88
Overdrafts-----	629 02	-----	629 02
Bonds, warrants, and other securities-----	27,666 59	1,112 26	28,778 85
Bank premises, furniture and fixtures-----	55,438 41	5,100 00	60,438 41
Safe deposit vaults-----	2,000 00	-----	2,000 00
Other real estate owned-----	3,360 00	-----	3,360 00
Due from reserve banks-----	6,939 69	894 42	7,834 11
Due from other banks-----	11,919 45	-----	11,919 45
Actual cash on hand-----	1,251 39	1,449 05	13,368 50
Exchanges for clearing house-----	187 19	-----	1,251 39
Checks and other cash items-----	438 30	-----	167 19
Other resources-----	-----	-----	438 30
Totals-----	\$243,177 46	\$24,934 19	\$268,111 65

LIABILITIES

Capital stock paid in-----	\$61,000 00	\$5,000 00	\$66,000 00
Surplus-----	1,000 00	-----	1,000 00
Undivided profits, less expenses and taxes paid-----	5,065 82	118 30	5,184 12
Other existing profits, collected, but not in undivided profits account-----	126 51	281 21	407 72
Bills payable (including certificates of deposit representing money borrowed)-----	45,500 00	-----	45,500 00
Deposits, due to banks-----	-----	-----	-----
Dividends unpaid-----	-----	-----	-----
Individual deposits subject to check-----	81,049 52	-----	81,049 52
Savings deposits-----	-----	19,487 08	19,487 08
Demand certificates of deposit-----	19,356 51	-----	19,356 51
Time certificates of deposit-----	55 00	-----	55 00
Certified checks-----	2,354 37	-----	2,354 37
Cashier's checks-----	12,908 73	-----	12,908 73
State, county and municipal deposits-----	-----	-----	-----
Postal savings deposits-----	-----	77 00	77 00
Other liabilities-----	14,761 00	-----	14,838 00
Totals-----	\$243,177 46	\$24,934 19	\$268,111 65

520. BANK OF PATTERSON—PATTERSON.

Incorporated May 23, 1911.

OFFICERS—C. A. Sperry, President; J. P. Bernhard, Vice-President; C. J. Carlson, Secretary, Treasurer and Cashier; F. H. Paddock, Assistant Cashier.

DIRECTORS—J. M. Smith, C. A. Sperry, J. M. Kerr, C. J. Carlson, J. P. Bernhard.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts	\$122,348 90		
Overdrafts	378 39		
Bonds, warrants, and other securities			
Bank premises, furniture and fixtures	32,721 91		
Safe deposit vaults			
Other real estate owned	7,716 56		
Due from reserve banks			
Due from other banks	6,680 14		
Actual cash on hand			
Exchanges for clearing house	515 32		
Checks and other cash items	189 02		
Other resources			
Totals	\$170,540 24		
LIABILITIES			
Capital stock paid in	\$85,000 00		
Surplus	3,540 00		
Undivided profits, less expenses and taxes paid	717 87		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	25,000 00		
Deposits, due to banks	83 37		
Dividends unpaid			
Individual deposits subject to check	92,663 16		
Savings deposits			
Demand certificates of deposit	1,913 85		
Time certificates of deposit	11,485 96		
Certified checks	10 00		
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities	195 03		
Totals	\$170,540 24		

521. "MONTEREY SAVINGS BANK"—MONTEREY.

Incorporated May 17, 1911.

OFFICERS—T. J. Field, President; M. M. Gragg, Vice-President; Chas. D. Henry, Secretary, Treasurer and Cashier; E. E. James, Assistant Cashier.
 DIRECTORS—T. J. Field, M. M. Gragg, Chas. D. Henry, Carmel Martin, Chas. R. Few, M. Ortins, Mrs. Jessie D. Seale.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$307,266 97	
Overdrafts			42,500 00	
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			3,626 88	
Due from reserve banks			63,617 34	
Due from other banks				
Actual cash on hand			7,200 00	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$423,671 19	
LIABILITIES				
Capital stock paid in			\$50,000 00	
Surplus			1,200 00	
Undivided profits, less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account			13,026 87	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			15 00	
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			359,429 32	
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$423,671 19	

522. RICHMOND SAVINGS BANK—RICHMOND.

Incorporated June 12, 1911.

OFFICERS—Clinton E. Worden, President; Charles J. Crary, Vice-President, Secretary, Treasurer, Manager and Cashier; L. D. Dimm, Vice-President; Arla J. Heild, Assistant Cashier and Assistant Secretary.
 DIRECTORS—Clinton E. Worden, Charles J. Crary, L. D. Dimm, J. K. Lynch, J. M. Quay, C. H. Robertson, J. C. Black, F. E. Beck, V. A. Fenner, C. J. Shepherd, H. W. Pulse.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$824,537 13	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			136,260 00	
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			29,587 98	
Due from other banks				
Actual cash on hand			11,642 57	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$861,226 68	
LIABILITIES				
Capital stock paid in				
Surplus			\$50,000 00	
Undivided profits, less expenses and taxes paid			6,000 00	
Other existing profits collected, but not in undivided profits account			4,614 86	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			430,421 18	
Time certificates of deposit			2,503 10	
Certified checks				
Cashier's checks				
State, county and municipal deposits			11,800 00	
Postal savings deposits				
Other liabilities			5,707 54	
Totals			\$861,226 68	

523. THE COMMERCIAL AND SAVINGS BANK OF CARPINTERIA—CARPINTERIA.

Incorporated June 2, 1911.

OFFICERS—J. F. Tubbs, President; J. R. Fithian, Vice-President; C. O. Anderson, Secretary, Treasurer and Cashier.
DIRECTORS—J. F. Tubbs, C. O. Anderson, J. K. Catlin, W. C. Hickey, C. B. Franklin, G. E. Franklin, John Ballard, J. R. Fithian,
C. R. Sawyer.

Statement of June 23, 1915.

RESOURCES				
	Commercial department	Savings department	Combined	
Loans and discounts	\$38,479 92	\$5,250 00	\$43,829 92	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures	16,137 00	3,300 00	19,437 00	
Stocks, bonds, and various				
Other real estate owned				
Due from reserve banks	11,819 68	2,300 00	14,119 68	
Due from other banks				
Actual cash on hand	3,750 91	238 52	4,129 43	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals	\$70,227 40	\$11,288 52	\$81,515 98	
LIABILITIES				
Capital stock paid in				
Surplus	\$20,000 00	\$5,000 00	\$25,000 00	
Undivided profits, less expenses and taxes paid	1,400 00	600 00	2,000 00	
Other existing profits, collected, but not in undivided profits account	169 33	412 00	521 33	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks	5,000 00		5,000 00	
Dividends unpaid				
Individual deposits subject to check				
Savings deposits	39,477 13		39,477 13	
Demand certificates of deposit		5,275 52	5,275 52	
Time certificates of deposit	4,641 00		4,641 00	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals	\$70,227 40	\$11,288 52	\$81,515 98	

524. SAN DIMAS SAVINGS BANK—SAN DIMAS.

Incorporated June 20, 1911.

OFFICERS—W. A. Johnstone, President; J. S. Billheimer, Vice-President; F. H. Harwood, Vice-President; Jno. C. Walker, Secretary, Treasurer and Cashier; C. Cyril Platt, Assistant Cashier.

DIRECTORS—W. A. Johnstone, D. C. Teague, L. S. Taylor, Chas. E. Walker, W. H. Collins, Frank H. Harwood, J. S. Billheimer.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$71,325 00	
Overdrafts.....				
Bonds, warrants, and other securities.....			16,157 50	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			3,000 00	
Due from reserve banks.....			2,876 69	
Due from other banks.....			1,938 95	
Actual cash on hand.....			1,750 00	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$97,068 14	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$25,000 00	
Undivided profits, less expenses and taxes paid.....			1,250 00	
Other existing profits, collected, but not in undivided profits account.....			2,315 62	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			44,191 42	
Demand certificates of deposit.....				
Time certificates of deposit.....			12,061 10	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....			12,250 00	
Other liabilities.....				
Totals.....			\$97,068 14	

525. "CITIZENS' TRUST AND SAVINGS BANK"—LOS ANGELES.

Incorporated May 18, 1911.

Officers—Orra E. Monnette, President; G. W. Walker, Vice-President; H. A. Kohler, Secretary, Treasurer and Cashier; C. O. Anderson, Assistant Cashier; J. R. Rutherford, Assistant Cashier; Geo. T. Stainback, Assistant Cashier and Assistant Secretary; Mark H. Slossom, Trust Officer.
 Directors—Dr. W. W. Beckett, Geo. I. Cochran, J. Ross Clark, M. J. Connell, John J. Fay, Jr., Sam K. Rindge, M. J. Monnette, Orra E. Monnette, Geo. Bugbee, J. M. Hale, Mark G. Jones, Geo. W. Walker, A. J. Waters, Ben Williams, Wm. W. Woods, Leo S. Chandler, Wm. J. Hunsaker.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts-----	\$453,578 37	\$2,180,812 22	\$100,000 00	\$100,000 00	\$2,734,390 59
Overdrafts-----	26,510 28				105 28
Bonds, warrants and other securities-----	287,656 54				314,486 54
Bank premises, furniture and fixtures-----	3,000 00	15,000 00			18,000 00
Due from other banks-----	3,912 36				41,282 52
Judgment assets-----	3,265 31		27,173 11	11,137 05	7,334 66
Other real estate owned-----		4,049 35			5,359 85
Due from reserve banks-----	413,172 36	5,359 85			562,950 44
Actual cash on hand-----	185,030 08	139,787 08			235,617 84
Exchanges for clearing house-----		50,000 00			4,118 34
Checks and other cash items-----	4,118 34				9,012 02
Other resources-----	9,003 62				7,154 56
Personal assets received from executors, administrators, assignees, receivers or trustees-----	107 86		6,625 60	421 00	
Trusts invested under order of court or in accordance with provisions of trust-----			241,523 81	State Banking Department	241,523 81
Totals-----	\$1,001,153 00	\$2,682,605 04	\$453,653 14	\$112,225 49	\$4,440,636 67
LIABILITIES.					
Capital stock paid in-----	\$100,000 00	\$200,000 00	\$100,000 00	\$100,000 00	\$300,000 00
Surplus-----	25,000 00	100,000 00		5,000 00	130,000 00
Undivided profits, less expenses and taxes paid-----	1,537 43	8,167 43	6,800 00		16,504 87
Other existing profits, collected, but not in undivided profits account-----		11,396 25		7,225 49	18,621 74
Bills payable (including certificates of deposit representing money borrowed)-----					
Notes rediscounted-----					
Deposits due to banks-----	10,269 05				10,269 05
Individual deposits subject to check-----	5 00				5 00
Savings deposits-----	807,957 29				807,957 29
Demand certificates of deposit-----		2,013,973 14			2,013,973 14
Time certificates of deposit-----					
Certified checks-----	2,553 50	158,880 54			158,830 54
Cashier's checks-----	53,220 02				2,563 59
State, county and municipal deposits-----		185,648 81			53,220 02
Postal savings deposits-----					185,648 81
Other liabilities now received from executors, administrators, guardians, assignees, receivers or trustees-----	580 02	4,648 86			5,228 88
Deposits of money received from executors, administrators, assignees, receivers or trustees-----					
Personal assets received from executors, administrators, assignees, receivers or trustees held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court-----			546,853 14	State Banking Department	546,853 14
Totals-----	\$1,001,153 00	\$2,682,605 04	\$453,653 14	\$112,225 49	\$4,440,636 67

526. FIRST SAVINGS BANK OF SAN JACINTO—SAN JACINTO.

Incorporated July 21, 1911.

OFFICERS—A. G. Hubbard, President; A. Domenigoni, Vice-President; John Shaver, Vice-President; C. L. Emerson, Secretary and Cashier; A. H. Buckley, Treasurer and Assistant Cashier; Lulu Malone, Assistant Cashier.
 DIRECTORS—A. G. Hubbard, A. Domenigoni, John Shaver, Jack Hopkins, J. B. Maxwell, Z. E. Ladd, S. H. Herrick, B. H. Crow, C. A. Auld.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$79,453 00	
Overdrafts-----			
Bonds, warrants, and other securities-----		14,000 00	
Bank premises, furniture and fixtures-----		1,000 00	
Safe deposit vaults-----		650 00	
Other real estate owned-----			
Due from reserve banks-----		9,342 77	
Due from other banks-----		2,487 51	
Actual cash on hand-----		1,119 81	
Exchanges for clearing house-----			
Checks and other cash items-----		86 44	
Other resources-----			
Totals-----		\$79,139 56	
LIABILITIES			
Capital stock paid in-----		\$25,000 00	
Surplus-----			
Undivided profits, less expenses and taxes paid-----		1,800 36	
Other existing profits, collected, but not in undivided profits account-----		1,571 06	
Bills payable including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		37,164 80	
Demand certificates of deposit-----			
Time certificates of deposit-----		1,103 25	
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		12,500 00	
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$79,139 56	

527. THE STATE BANK OF RAMONA—RAMONA.

Incorporated August 9, 1911.

OFFICERS—G. A. Davidson, President; W. E. Woodward, Vice-President; R. K. Williams, Secretary, Treasurer and Cashier.

DIRECTORS—G. A. Davidson, W. E. Woodward, R. K. Williams, P. V. Morgan, B. F. Pepper, Sr., R. D. Spicer, Henry Baldwin, W. J. Hanford, G. S. Scott.

Statement of June 23, 1915.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts-----					
Overdrafts-----			\$52,339 88		
Bonds, warrants, and other securities-----			2 89		
Bank premises, furniture and fixtures-----			11,505 65		
Safe deposit vaults-----			1,828 01		
Other real estate owned-----					
Due from reserve banks-----			9,153 67		
Due from other banks-----					
Actual cash on hand-----			3,754 42		
Exchanges for clearing house-----					
Checks and other cash items-----			35 01		
Other resources-----					
Totals-----			\$79,619 03		
LIABILITIES					
Capital stock paid in-----					
Surplus-----			\$25,000 00		
Undivided profits, less expenses and taxes paid-----			800 00		
Other existing profits, collected, but not in undivided profits account-----			842 85		
Bills payable (including certificates of deposit representing money borrowed)-----			4,500 00		
Deposits, due to banks-----					
Dividends unpaid-----					
Individual deposits subject to check-----			28,104 98		
Savings deposits-----					
Demand certificates of deposit-----			70 00		
Time certificates of deposit-----			10,270 05		
Certified checks-----					
Cashier's checks-----			31 25		
State, county and municipal deposits-----			10,000 00		
Postal savings deposits-----					
Other liabilities-----					
Totals-----			\$79,619 03		

528. BANK OF DOS PALOS—DOS PALOS.

Incorporated September 12, 1911.

OFFICERS—R. E. Hoyle, President; J. F. Flory, Vice-President; F. V. Edwards, Secretary, Treasurer and Cashier.
 DIRECTORS—J. H. Flory, William Milburn, John Martin, B. P. Jackson, C. A. Bibler, R. E. Hoyle, W. J. Padden.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$25,312 41		
Overdrafts-----		3 03		
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----		10,000 00		
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		3,793 23		
Due from other banks-----				
Actual cash on hand-----		2,063 35		
Exchanges for clearing house-----				
Checks and other cash items-----		2 00		
Other resources-----		34 83		
Totals-----		\$41,238 85		
LIABILITIES				
Capital stock paid in-----		\$25,000 00		
Surplus-----				
Undivided profits, less expenses and taxes paid-----		51 37		
Other existing profits, collected, but not in undivided profits account-----		23 50		
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		9,432 11		
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----		6,711 97		
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$41,238 85		

529. DINUBA SAVINGS BANK—DINUBA.

Incorporated June 19, 1911.

OFFICERS—W. B. Nichols, President; R. E. L. Morton, Vice-President; Clarence Wilson, Secretary, Treasurer and Cashier.
 DIRECTORS—O. J. Woodward, W. B. Nichols, F. H. Wilson, E. Seligman, G. W. Osterhout, J. A. Reiners, E. Barris, R. E. L. Morton,
 Clarence Wilson.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$100,506 80	
Overdrafts.....			2,763 75	
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....			1,142 51	
Due from other banks.....				
Actual cash on hand.....			3,048 49	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$107,461 55	
LIABILITIES				
Capital stock paid in.....			\$25,000 00	
Surplus.....			1,500 00	
Undivided profits, less expenses and taxes paid.....			2,362 26	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			78,599 29	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$107,461 55	

530. "BANK OF MILPITAS"—MILPITAS.

Incorporated August 4, 1911.

OFFICERS—M. Lynn, President; E. P. Giacomazzi, Vice-President and Secretary; L. E. Barber, Vice-President; A. L. Crabb, Treasurer and Cashier.
 DIRECTORS—M. Lynn, E. P. Giacomazzi, A. L. Crabb, J. W. Smith, James Boyd, Alfred Gallagher, Chas. Brandt, Frazier O. Reed, L. E. Barber.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$36,392 72	\$73,850 00	\$110,242 72
Overdrafts				
Bonds, warrants, and other securities		10,191 00		10,191 00
Bank premises, furniture and fixtures		2,127 50	6,141 70	8,269 20
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		20,958 62	6,301 09	27,259 61
Due from other banks				
Actual cash on hand		3,140 80	3,139 75	6,280 55
Exchanges for clearing house				
Checks and other cash items		31 20		31 20
Other resources				
Totals		\$72,841 74	\$89,432 54	\$162,274 28
LIABILITIES				
Capital stock paid in		\$21,081 00	\$88,919 00	\$80,000 00
Surplus		750 00	750 00	1,500 00
Undivided profits, less expenses and taxes paid		1,188 35	2,638 90	3,827 25
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		38,333 64		38,333 64
Savings deposits				
Demand certificates of deposit			77,124 64	77,124 64
Time certificates of deposit		2,438 75		2,438 75
Certified checks				
Cashier's checks		50 00		50 00
State, county and municipal deposits				
Postal savings deposits		9,000 00		9,000 00
Other liabilities				
Totals		\$72,841 74	\$89,432 54	\$162,274 28

531. SAN LEANDRO STATE BANK—SAN LEANDRO.

Incorporated September 18, 1911.

OFFICERS—A. S. Weaver, President and Cashier; Daniel Best, Vice-President; J. J. Gill, Secretary; C. Q. Rideout, Treasurer; H. C. Barton, Assistant Cashier; R. H. Cross, Attorney.

DIRECTORS—A. S. Weaver, F. B. Granger, Daniel Best, L. J. Martin, J. J. Smith, Joe Dutra Gonsalves, Chas. Q. Rideout, R. H. Cross, J. J. Gill.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$86,921 07	\$139,325 49	\$226,246 56
Overdrafts		12 08		12 08
Bonds, warrants, and other securities		10,248 51	25,240 50	35,489 01
Bank premises, furniture and fixtures			4,945 00	4,945 00
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		8,701 77	11,160 39	19,862 16
Due from other banks		49 60		49 60
Actual cash on hand		9,291 58	4,033 56	13,345 14
Exchanges for clearing house				
Checks and other cash items		56 10		56 10
Other resources				
Totals		\$125,280 71	\$184,724 94	\$310,005 65
LIABILITIES				
Capital stock paid in		\$30,000 00	\$30,000 00	\$50,000 00
Surplus		2,000 00	500 00	2,500 00
Undivided profits, less expenses and taxes paid		2,459 47	4,969 82	7,369 29
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		72,374 44		72,374 44
Savings deposits				
Demand certificates of deposit		6 00	153,915 12	153,915 12
Time certificates of deposit				6 00
Certified checks		736 61		736 61
Cashier's checks		518 29		518 29
State, county and municipal deposits		16,944 17	5,400 00	22,344 17
Postal savings deposits		241 73		241 73
Other liabilities				
Totals		\$125,280 71	\$184,724 94	\$310,005 65

534, 534A AND 534B. "THE FIRST SAVINGS BANK OF SHASTA COUNTY"—REDDING.

Incorporated November 28, 1911.

OFFICERS—A. F. Smith, President; Fred Dersch, Vice-President; B. L. Smith, Secretary; Edwin L. Bailey, Treasurer and Cashier;
H. D. Matthews, Manager Kennett Branch; J. W. Anderson, Manager Anderson Branch.
DIRECTORS—A. F. Smith, Edwin L. Bailey, C. W. Lehninger, Geo. A. Grotefurd, Fred Dersch.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$68,811 02	\$420,531 12	\$489,342 14
Overdrafts-----				
Bonds, warrants, and other securities-----		53,599 32	165,210 00	218,809 32
Bank premises, furniture and fixtures-----		8,800 00		8,800 00
Safe deposit vaults-----				
Other real estate owned-----			2,650 00	2,650 00
Due from reserve banks-----		21,614 54	48,738 63	70,353 17
Due from other banks-----				
Actual cash on hand-----		15,211 07	21,698 57	36,909 64
Exchanges for clearing house-----				
Checks and other cash items-----		405 54		405 54
Other resources-----			400 00	400 00
Totals-----		\$108,441 49	\$650,228 32	\$827,669 81
LIABILITIES				
Capital stock paid in-----		\$20,000 00		\$20,000 00
Surplus-----			\$55,000 00	\$55,000 00
Undivided profits, less expenses and taxes paid-----			5,000 00	5,000 00
Other existing profits, collected, but not in undivided profits account-----		1,725 05	14,153 91	15,878 97
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----		1,132 66		1,132 66
Dividends unpaid-----				
Individual deposits subject to check-----		123,091 48		123,091 48
Savings deposits-----				
Demand certificates of deposit-----			486,628 38	486,628 38
Time certificates of deposit-----		1,028 85		1,028 85
Certified checks-----			72,091 26	72,091 26
Cashier's checks-----		1,231 10		1,231 10
State, county and municipal deposits-----		2,082 04		2,082 04
Postal savings deposits-----		10,000 00	25,000 00	35,000 00
Other liabilities-----		7,550 30	844 77	8,395 07
Totals-----		\$108,441 49	\$650,228 32	\$827,669 81

NOTE.—The above statement includes the business of the Kennett and Anderson branch offices.

535. "SAVINGS BANK OF WINTERS"—WINTERS.

Incorporated November 23, 1911.

OFFICERS—M. O. Wyatt, President; Wm. Brinck, Vice-President; I. A. Morris, Secretary, Treasurer and Cashier; C. S. Culton, Assistant Cashier.

DIRECTORS—M. O. Wyatt, Wm. Brinck, F. M. Wyatt, Fred W. Wilson, H. G. Boyce.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$108,359 45	
Overdrafts-----				
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----				
Safe deposit vaults-----			5,537 70	
Other real estate owned-----			1,782 55	
Due from reserve banks-----				
Due from other banks-----				
Actual cash on hand-----			1,580 70	
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----			\$112,260 40	
LIABILITIES				
Capital stock paid in-----				
Surplus-----			\$25,000 00	
Undivided profits, less expenses and taxes paid-----			6,250 00	
Other existing profits collected, but not in undivided profits account-----			4,971 46	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----			76,038 94	
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$112,260 40	

536. LOS ANGELES TITLE & TRUST COMPANY—LOS ANGELES.

Incorporated January 24, 1901.

OFFICERS—Harry Lee Martin, President; Donald O'Melveny, Vice-President and Treasurer; Edgar G. Harkness, Secretary; Geo. S. Seward, Assistant Secretary; A. R. Kilgore, Trust Officer.

DIRECTORS—Donald O'Melveny, Henry Lee Martin, Edgar G. Harkness.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts-----					
Overdrafts-----					
Bonds, warrants and other securities-----			\$100,500 00	\$100,000 00	\$200,500 00
Bank premises, furniture and fixtures-----					
Safe deposit vaults-----				10,000 00	10,000 00
Other real estate owned-----					
Due from reserve banks-----				7,189 62	7,189 62
Actual cash on hand-----					
Exchanges for clearing house-----					
Checks and other cash items-----					
Other resources-----					
Personal assets received from executors, administrators, assignees, receivers or trustees-----				{ Private trusts not under supervision of State Banking Department }	
Trusts invested under order of court or) (Personal property-- in accordance with provisions of trust) (Real property-----					
Totals-----			\$100,500 00	\$117,189 62	\$217,689 62
LIABILITIES.					
Capital stock paid in-----					
Surplus-----					
Undivided profits, less expenses and taxes paid-----					
Other existing profits, collected, but not in undivided profits account-----					
Bills payable (including certificates of deposit representing money borrowed)-----					
Notes rediscounted-----					
Deposits due to banks-----					
Dividends unpaid-----					
Individual deposits subject to check-----					
Savings deposits-----					
Demand certificates of deposit-----					
Time certificates of deposit-----					
Certified checks-----					
Cashier's checks-----					
State, county and municipal deposits-----					
Postal savings deposits-----					
Other liabilities-----					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees-----					
Personal assets received from executors, administrators, assignees, receivers or trustees-----					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court-----				{ Private trusts not under supervision of State Banking Department }	
Totals-----			\$100,500 00	\$117,189 62	\$217,689 62

537. "THE FIRST STATE BANK OF MANTECA"—MANTECA.

Incorporated November 28, 1911.

OFFICERS—E. J. Norcross, President; John A. Boberg, Vice-President; Fred Norcross, Secretary, Treasurer and Cashier.
 DIRECTORS—E. J. Norcross, Joshua Cowell, Fred Norcross, E. Powers, John A. Boberg.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$49,634 12		
Overdrafts.....		21 10		
Bonds, warrants, and other securities.....		28,369 85		
Bank premises, furniture and fixtures.....		3,159 50		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		12,592 55		
Due from other banks.....				
Actual cash on hand.....		6,279 58		
Exchanges for clearing house.....				
Checks and other cash items.....		76 45		
Other resources.....				
Totals.....		\$100,043 15		
LIABILITIES				
Capital stock paid in.....		\$25,000 00		
Surplus.....		500 00		
Undivided profits, less expenses and taxes paid.....		1,650 00		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		5,000 00		
Notes rediscounted.....		2,500 00		
Dividends unpaid.....				
Individual deposits subject to check.....		51,401 25		
Savings deposits.....				
Demand certificates of deposit.....		165 70		
Time certificates of deposit.....		1,345 60		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....		12,500 00		
Other liabilities.....				
Totals.....		\$100,043 15		

538 AND 538A. INYO COUNTY BANK—BISHOP.

Incorporated December 22, 1911.

OFFICERS—Wilfred W. Watterson, President; Eliza Watterson, Vice-President; Mark Q. Watterson, Secretary, Treasurer and Cashier; A. D. Schiveley, Assistant Cashier; C. D. Bowman, Assistant Cashier.

DIRECTORS—Wilfred W. Watterson, Mark Q. Watterson, Eliza Watterson.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....			
Overdrafts.....	\$544,799 67		
Bonds, warrants, and other securities.....	1,915 30		
Bank premises, furniture and fixtures.....	25,750 00		
Safe deposit vaults.....	24,478 20		
Other real estate owned.....			
Due from reserve banks.....	19,250 00		
Due from other banks.....	56,688 63		
Actual cash on hand.....	1,086 95		
Exchanges for clearing house.....	38,672 60		
Checks and other cash items.....			
Other resources.....	358 93		
Totals.....	5,321 07		
	\$717,718 75		
LIABILITIES			
Capital stock paid in.....	\$100,000 00		
Surplus.....	3,000 00		
Undivided profits, less expenses and taxes paid.....	8,864 32		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	50,000 00		
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	292,258 65		
Savings deposits.....			
Demand certificates of deposit.....	21,681 74		
Time certificates of deposit.....	206,208 97		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	11,947 16		
Postal savings deposits.....	22,446 12		
Other liabilities.....	1,311 79		
Totals.....	\$717,718 75		

NOTE.—The above statement includes the business of the Big Pine branch office.

539. BURBANK SAVINGS BANK—BURBANK.

Incorporated December 6, 1911.

OFFICERS—H. A. Church, President; Martin Pupka, Vice-President; A. E. Dufur, Secretary and Assistant Cashier; R. O. Church, Treasurer and Cashier.

DIRECTORS—H. A. Church, Martin Pupka, A. E. Dufur, R. O. Church, J. T. Shelton, Thomas Story, Chas. B. Fisher, J. H. Avery, A. O. Kendall.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$91,942 20	
Overdrafts.....				
Bonds, warrants, and other securities.....			12,861 23	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....			7,146 36	
Due from other banks.....				
Actual cash on hand.....				
Exchanges for clearing house.....			2,486 29	
Checks and other cash items.....				
Other resources.....				
Totals.....			\$114,396 08	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$25,000 00	
Undivided profits, less expenses and taxes paid.....			1,000 00	
Other existing profits, collected, but not in undivided profits account.....			2,773 92	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....				
Demand certificates of deposit.....			75,628 03	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....			10,594 13	
Other liabilities.....				
Totals.....			\$114,396 08	

540. NORTHERN SOLANO SAVINGS BANK—DIXON.

Incorporated December 12, 1911.

OFFICERS—H. R. Timm, President; R. E. L. Stephens, Vice-President; H. L. Bissell, Secretary, Treasurer and Cashier; A. C. Madden, Assistant Cashier.
 DIRECTORS—H. R. Timm, R. E. L. Stephens, J. D. Grady, J. L. Kilkenny, Robert Watson, J. J. Clark, E. D. N. Lehe, Winfield R. Madden, W. J. Weyand.

Statement of June 23, 1915.

RESOURCES		Commercial depart- ment	Savings depart- ment	Combined
Loans and discounts-----			\$75,490 00	
Overdrafts-----				
Bonds, warrants, and other securities-----			18,350 00	
Bank premises, furniture and fixtures-----			24,787 10	
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----			7,474 78	
Due from other banks-----				
Actual cash on hand-----			2,181 17	
Exchanges for clearing house-----				
Cheeks and other cash items-----				
Other resources-----				
Totals-----			\$127,883 05	
LIABILITIES				
Capital stock paid in-----			\$25,000 00	
Surplus-----			800 00	
Undivided profits, less expenses and taxes paid-----			200 87	
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Deposits unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----			89,882 18	
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----			12,000 00	
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$127,883 05	

541. INDIAN VALLEY BANK—GREENVILLE.

Incorporated January 2, 1912.

OFFICERS—J. R. Murray, President; F. B. Hosselkus, Vice-President; L. P. McIntyre, Vice-President; H. C. Chamberlain, Secretary, Treasurer and Cashier.

DIRECTORS—J. R. Murray, F. B. Hosselkus, H. C. Chamberlain, L. P. McIntyre, W. B. Perry, A. J. P. Matthiesen, L. T. Bacher.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$51,900 00		
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures		12,851 64		
Safe deposit vaults				
Other real estate owned		2,245 51		
Due from reserve banks		14,039 29		
Due from other banks		1,241 41		
Actual cash on hand		6,222 12		
Exchanges for clearing house		10 75		
Checks and other cash items		1,638 11		
Other resources				
Totals		\$90,138 83		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		53 88		
Undivided profits, less expenses and taxes paid		100 35		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		6 00		
Individual deposits subject to check		52,202 04		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		500 00		
Certified checks		12,276 56		
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$90,138 83		

542. EL SEGUNDO STATE BANK—EL SEGUNDO.

Incorporated January 27, 1912.

OFFICERS—J. E. Howell, President; Dan Murphy, Vice-President; F. R. Kellogg, Vice-President; E. O. Lewis, Secretary, Treasurer and Cashier.

DIRECTORS—James E. Howell, Jacob F. Faber, Dan Murphy, M. L. McCray, F. R. Kellogg.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$32,616 03	\$16,550 00	\$48,566 03
Overdrafts		163 18		163 18
Bonds, warrants, and other securities		5,088 00	5,091 50	10,179 50
Bank premises, furniture and fixtures		2,992 67	36 75	3,029 42
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		4,413 51	3,407 24	7,820 75
Due from other banks				
Actual cash on hand		6,155 26	878 64	7,033 90
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$50,708 65	\$25,964 13	\$76,732 78
LIABILITIES				
Capital stock paid in		\$15,000 00	\$10,000 00	\$25,000 00
Surplus		2,500 00		2,500 00
Undivided profits, less expenses and taxes paid		199 23	1,481 31	1,680 54
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		28,399 92		28,399 92
Savings deposits			7,492 55	7,492 55
Demand certificates of deposit		81 00		81 00
Time certificates of deposit			2,400 27	2,400 27
Certified checks				
Cashier's checks				
State, county and municipal deposits		88 50		88 50
Postal savings deposits		4,500 00	4,500 00	9,000 00
Other liabilities				
Totals		\$50,708 65	\$25,964 13	\$76,732 78

544. MADERA SAVINGS BANK—MADERA.

Incorporated February 29, 1912.

OFFICERS—R. Roberts, President; J. B. High, Vice-President; J. G. Roberts, Secretary, Treasurer and Cashier; J. E. Newman, Assistant Cashier;
 DIRECTORS—Return Roberts, J. B. High, J. E. Newman, J. G. Roberts, F. P. Roberts.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$127,795 00	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			41,536 83	
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			441 71	
Due from other banks				
Actual cash on hand			6,383 24	
Exchanges for clearing house			12,801 01	
Checks and other cash items				
Other resources				
Totals			\$188,957 79	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			1,150 00	
Other existing profits, collected, but not in undivided profits account			7,189 97	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			155,717 82	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$188,957 79	

545. FORT BRAGG COMMERCIAL BANK—FORT BRAGG.

Incorporated March 28, 1912.

OFFICERS—C. W. Mathews, President; A. A. Lord, Vice-President; H. P. Preston, Secretary, Treasurer and Cashier; R. A. Clark, Assistant Cashier; Leo Brandon, Assistant Cashier.

DIRECTORS—David Brandon, C. W. Mathews, L. C. Gregory, A. A. Lord, J. W. Preston, H. P. Preston, W. H. Ross.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$179,574 49		
Overdrafts.....		2,149 24		
Bonds, warrants, and other securities.....		19,360 00		
Bank premises, furniture and fixtures.....		18,468 93		
Safe deposit vaults.....		1,626 00		
Other real estate owned.....				
Due from reserve banks.....		31,928 99		
Due from other banks.....				
Actual cash on hand.....		15,589 05		
Exchanges for clearing house.....				
Checks and other cash items.....		363 04		
Other resources.....				
Totals.....		\$268,339 77		
LIABILITIES				
Capital stock paid in.....		\$25,000 00		
Surplus.....		1,000 00		
Undivided profits, less expenses and taxes paid.....		7,960 18		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		362 71		
Dividends unpaid.....				
Individual deposits subject to check.....		195,967 54		
Savings deposits.....				
Demand certificates of deposit.....		24,470 39		
Time certificates of deposit.....		400 00		
Certified checks.....		1,880 00		
Cashier's checks.....		10,791 98		
State, county and municipal deposits.....		496 97		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$268,339 77		

547. "BANK OF SAN JOSE"—SAN JOSE.

Incorporated April 4, 1912.

OFFICERS—Wm. Knox Beans, President; H. D. Tuttle, Vice-President; V. J. LaMotte, Secretary, Treasurer and Cashier; Waldo H. Lowe, Assistant Cashier.

DIRECTORS—Wm. Knox Beans, Frances L. Beans, E. E. Chase, Robert H. Syer, Knox Maddox, Hiram D. Tuttle, V. J. LaMotte.

Statement of June 23, 1915.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts.....	\$579,998 92	\$1,293,784 81	\$1,873,713 73
Overdrafts.....	182 14		182 14
Bonds, warrants, and other securities.....	172,815 30	363,847 80	536,663 10
Bank premises, furniture and fixtures.....	173,000 00	183,000 00	356,000 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	85,186 66	156,143 79	241,330 45
Due from other banks.....	20,710 00		20,710 00
Actual cash on hand.....	91,993 76	40,150 89	132,063 65
Exchanges for clearing house.....	5,482 16		5,482 16
Checks and other cash items.....	100 89		100 89
Other resources.....	959 70		959 70
Totals.....	\$1,130,359 62	\$2,086,936 29	\$3,167,295 91
LIABILITIES			
Capital stock paid in.....	\$250,000 00	\$50,000 00	\$300,000 00
Surplus.....	62,500 00	135,000 00	197,500 00
Undivided profits, less expenses and taxes paid.....	9,851 24	57,905 77	67,757 01
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	32,046 66		32,046 66
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	574,532 49		574,532 49
Demand certificates of deposit.....		1,794,030 52	1,794,030 52
Time certificates of deposit.....	69,227 79		69,227 79
Certified checks.....	36,352 00		36,352 00
Cashier's checks.....	895 21		895 21
State, county and municipal deposits.....	95,000 00		95,000 00
Postal savings deposits.....			
Other liabilities.....	24 23		24 23
Totals.....	\$1,130,359 62	\$2,086,936 29	\$3,167,295 91

548. "LA HABRA VALLEY BANK"—BREA.

Incorporated March 27, 1912.

OFFICERS—C. R. Thomas, President; Thomas Davidson, Vice-President; L. H. VanHooebeke, Secretary, Treasurer and Cashier.
 DIRECTORS—George Chaffey, W. J. Hole, C. R. Thomas, Thomas Davidson, J. B. Chaffey.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$67,912 10		
Overdrafts		9 94		
Bonds, warrants, and other securities		18,985 20		
Bank premises, furniture and fixtures		11,929 45		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		16,116 26		
Due from other banks				
Actual cash on hand		8,757 57		
Exchanges for clearing house		170 20		
Checks and other cash items				
Other resources		26 37		
Totals		\$123,857 09		
LIABILITIES				
Capital stock paid in				
Surplus		\$25,000 00		
Undivided profits, less expenses and taxes paid		125 00		
Other existing profits, collected, but not in undivided profits account		3,904 71		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		77,869 69		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		4,307 83		
Certified checks				
Cashier's checks				
State, county and municipal deposits		119 86		
Postal savings deposits		12,500 00		
Other liabilities				
Totals		\$123,857 09		

549. BANK OF PLANADA—PLANADA.

Incorporated April 2, 1912.

OFFICERS—J. C. Cunningham, President; John H. Wolfson, Vice-President; M. A. McCloskey, Vice-President; A. A. Werner, Secretary, Treasurer and Cashier.

DIRECTORS—Arnold A. Werner, W. E. Broadwell, J. C. Cunningham, J. H. Wolfson, M. A. McCloskey.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$15,478 75	\$4,260 50	\$19,739 25
Overdrafts.....				
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....		2,056 00		2,056 00
Safe deposit vaults.....				
Other real estate owned.....		8,486 82	1,379 54	9,866 36
Due from reserve banks.....				
Due from other banks.....		499 13	69 34	568 47
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....		4,500 00		4,500 00
Totals.....		\$31,020 70	\$5,709 38	\$36,730 08

LIABILITIES				
Capital stock paid in.....		\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....				
Undivided profits, less expenses and taxes paid.....		3,378 28	17 50	3,395 78
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		7,642 42	691 88	8,334 30
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$31,020 70	\$5,709 38	\$36,730 08

550. BANK OF GALT—GALT.

Incorporated April 5, 1912.

OFFICERS—Hull McClaughry, President; George Orr, Vice-President; W. L. Robison, Secretary, Treasurer and Cashier.
 DIRECTORS—Hull McClaughry, F. H. Stevenson, George Orr, A. Lippi, W. B. Sawyer, R. L. Gower, W. L. Robison.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$66,060 41		
Overdrafts.....		99 99		
Bonds, warrants, and other securities.....		16,796 51		
Bank premises, furniture and fixtures.....		1,512 60		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		16,810 42		
Due from other banks.....				
Actual cash on hand.....		6,122 90		
Exchanges for clearing house.....				
Checks and other cash items.....		37 55		
Other resources.....				
Totals.....		\$107,439 38		
LIABILITIES				
Capital stock paid in.....		\$25,000 00		
Surplus.....		350 00		
Undivided profits, less expenses and taxes paid.....		*115 90		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		45,865 73		
Savings deposits.....				
Demand certificates of deposit.....		304 36		
Time certificates of deposit.....		22,733 81		
Certified checks.....		45 44		
Cashier's checks.....		478 19		
State, county and municipal deposits.....		12,500 00		
Postal savings deposits.....		197 75		
Other liabilities.....				
Totals.....		\$107,439 38		

*Deficit.

551. FARMERS AND MECHANICS' SAVINGS BANK OF HEALDSBURG—HEALDSBURG.

Incorporated March 16, 1912.

OFFICERS—C. W. Weaver, President; S. L. Wattles, Vice-President; J. H. Miller, Secretary, Treasurer and Cashier; L. J. Hall, Assistant Secretary and Assistant Cashier.
 DIRECTORS—Ell Bush, J. T. Coffman, J. H. Gunn, J. A. McMinn, E. B. Snook, S. L. Wattles, C. W. Weaver.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$379,700 00	
Overdrafts				
Bonds, warrants, and other securities			41,780 00	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			12,129 68	
Due from other banks				
Actual cash on hand				
Exchanges for clearing house			7,613 73	
Checks and other cash items				
Other resources				
Totals			\$41,223 41	
LIABILITIES				
Capital stock paid in			\$50,000 00	
Surplus			5,000 00	
Undivided profits, less expenses and taxes paid			3,737 69	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)			11,443 81	
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			364,541 91	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			6,500 00	
Postal savings deposits				
Other liabilities				
Totals			\$41,223 41	

552. "CHULA VISTA STATE BANK"—CHULA VISTA.

Incorporated April 27, 1912.

OFFICERS—Wm. E. Otis, President; Chas. W. Darling, Vice-President; Chas. A. Vance, Secretary, Treasurer and Cashier.
 DIRECTORS—C. W. Darling, E. Melville, C. A. Vance, Lilian O. Vance, Wm. E. Otis.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$48,890 41		
Overdrafts.....		17 25		
Bonds, warrants, and other securities.....		13,988 62		
Bank premises, furniture and fixtures.....		2,374 10		
Safe deposit vaults.....		100 00		
Other real estate owned.....				
Due from reserve banks.....		9,481 98		
Due from other banks.....				
Actual cash on hand.....		3,531 15		
Exchanges for clearing house.....		47 45		
Checks and other cash items.....				
Other resources.....				
Totals.....		\$78,430 86		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$25,000 00		
Undivided profits, less expenses and taxes paid.....		600 00		
Other existing profits, collected, but not in undivided profits account.....		325 40		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		34,915 02		
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....		5,140 44		
Cashier's checks.....				
State, county and municipal deposits.....		12,450 00		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$78,430 86		

553. SAVINGS BANK OF SUTTER COUNTY—YUBA CITY.

Incorporated May 15, 1912.

OFFICERS—C. R. Boyd, President; B. F. Walton, Vice-President; Geo. T. Boyd, Secretary, Treasurer and Cashier; E. M. Boyd, Assistant Cashier.

DIRECTORS—C. R. Boyd, Geo. T. Boyd, B. F. Walton, H. A. Walton, Jr., F. S. Walton.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$321,417 20	
Overdrafts				
Bonds, warrants, and other securities			37,885 00	
Bank premises, furniture and fixtures			34,500 00	
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			10,235 81	
Due from other banks				
Actual cash on hand			10,711 90	
Exchanges for clearing house				
Checks and other cash items			1,711 93	
Other resources			10,650 00	
Totals			\$427,111 84	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			25,000 00	
Other existing profits, collected, but not in undivided profits account			10,873 43	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			340,865 38	
Demand certificates of deposit				
Time certificates of deposit			12,873 03	
Certified checks				
Cashier's checks				
State, county and municipal deposits			12,500 00	
Postal savings deposits				
Other liabilities				
Totals			\$427,111 84	

555. BANK OF GILROY—GILROY.

Incorporated May 10, 1912.

OFFICERS—Henry Hecker, President; R. Eschenburg, Vice-President; W. R. Pyle, Secretary, Treasurer and Cashier; A. W. Chesbro, Assistant Cashier.
 DIRECTORS—Henry Hecker, Rodney Eschenburg, M. Casey, H. R. Chesbro, C. R. Wilson, G. A. Wentz, R. Brem.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----				
Overdrafts-----		\$267,941 03	\$328,068 91	\$596,009 94
Bonds, warrants, and other securities-----		901 18		901 18
Bank premises, furniture and fixtures-----		64,153 84	23,050 00	87,203 84
Safe deposit vaults-----		17,000 00	18,900 00	35,900 00
Other real estate owned-----				
Due from reserve banks-----		1,030 00	380 00	1,410 00
Due from other banks-----		13,752 13	558 96	14,311 11
Actual cash on hand-----		1,615 06		1,615 06
Exchanges for clearing house-----		20,651 35	10,668 59	31,319 94
Checks and other cash items-----		2,388 20		2,388 20
Other resources-----				
		1,045 52		1,045 52
Totals-----		\$390,478 31	\$381,626 48	\$772,104 79
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$53,616 66		\$53,616 66
Undivided profits, less expenses and taxes paid-----		59,000 00	\$35,000 00	94,000 00
Other existing profits, collected, but not in undivided profits account-----		3,840 33	1,558 08	5,398 41
Bills payable (including certificates of deposit representing money borrowed)-----		11,809 46	7,125 26	18,934 72
Deposits, due to banks-----		20,000 00		20,000 00
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----		187,051 84		187,051 84
Demand certificates of deposit-----			334,443 14	334,443 14
Time certificates of deposit-----		11,416 91		11,416 91
Certified checks-----		3,883 10		3,883 10
Cashier's checks-----		30 48		30 48
State, county and municipal deposits-----				
Postal savings deposits-----		38,440 00		38,440 00
Other liabilities-----		1,389 53		1,389 53
Totals-----		\$390,478 31	\$381,626 48	\$772,104 79

557. HEALDSBURG SAVINGS BANK--HEALDSBURG.

Incorporated May 25, 1912.

OFFICERS—Geo. H. Warfield, President; E. M. Norton, Vice-President; J. R. Williams, Secretary, Treasurer and Cashier.
 DIRECTORS—E. H. Barnes, A. E. Burnham, W. Goddard, E. M. Norton, Frank Passalacqua, Ira H. Rosenberg, J. W. Seawell, Geo. H. Warfield, Geo. C. Alexander.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$287,343 60	
Overdrafts-----				
Bonds, warrants, and other securities-----			25,022 66	
Bank premises, furniture and fixtures-----				
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----			4,980 47	
Due from other banks-----				
Actual cash on hand-----				
Exchanges for clearing house-----			5,743 96	
Checks and other cash items-----				
Other resources-----				
Totals-----			\$323,040 68	
LIABILITIES				
Capital stock paid in-----			\$25,000 00	
Surplus-----			6,230 00	
Undivided profits, less expenses and taxes paid-----			26 20	
Other existing profits, collected, but not in undivided profits account-----			5,869 42	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----			169 50	
Savings deposits-----				
Demand certificates of deposit-----			275,725 56	
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----			10,000 00	
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$323,040 68	

558. COMMERCIAL BANK OF SANGER—SANGER.

Incorporated May 23, 1912.

OFFICERS—George S. Coblenz, President; L. Powers, Vice-President; E. A. Boye, Secretary, Treasurer and Cashier; H. B. McLaughlin, Assistant Cashier.

DIRECTORS—J. E. Burnett, L. Powers, Geo. S. Coblenz, W. S. Burns, Thos. F. Madden, W. B. Hazelton, S. Frankenau.

Statement of June 23, 1915.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts			\$113,284 20		
Overdrafts					
Bonds, warrants, and other securities			203 19		
Bank premises, furniture and fixtures			4,800 00		
Safe deposit vaults					
Other real estate owned					
Due from reserve banks			56,893 40		
Due from other banks					
Actual cash on hand			11,971 23		
Exchanges for clearing house					
Checks and other cash items			180 60		
Other resources					
Totals			\$187,302 62		
LIABILITIES					
Capital stock paid in					
Surplus			\$25,000 00		
Undivided profits, less expenses and taxes paid			12,500 00		
Other existing profits, collected, but not in undivided profits account			3,389 80		
Bills payable (including certificates of deposit representing money borrowed)					
Deposits, due to banks					
Dividends unpaid					
Individual deposits subject to check			123,905 30		
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit			22,246 84		
Certified checks					
Cashier's checks					
State, county and municipal deposits			120 68		
Postal savings deposits					
Other liabilities					
Totals			\$187,302 62		

559 AND 559A. LASSEN INDUSTRIAL BANK—SUSANVILLE.

Incorporated April 5, 1912.

OFFICERS—Jules Alexander, President; W. G. Culbreth, Vice-President, Secretary, Treasurer and Cashier.
DIRECTORS—Jules Alexander, J. B. Christle, R. E. Bangham, C. E. Lawson, W. G. Culbreth, T. J. Dunlap, G. L. Kramer.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$243,967 67		
Overdrafts				
Bonds, warrants, and other securities		33,073 00		
Bank premises, furniture and fixtures		8,484 35		
Safe deposit vaults		600 00		
Other real estate owned				
Due from reserve banks		24,661 67		
Due from other banks		5,023 40		
Actual cash on hand		26,406 85		
Exchanges for clearing house				
Checks and other cash items		507 24		
Other resources		3,210 58		
Totals		\$345,904 76		
LIABILITIES				
Capital stock paid in		\$57,500 00		
Surplus		7,000 00		
Undivided profits, less expenses and taxes paid		3,557 94		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		25,000 00		
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		138,800 84		
Savings deposits				
Demand certificates of deposit		2,692 22		
Time certificates of deposit		92,660 33		
Certified checks				
Cashier's checks				
State, county and municipal deposits		18,000 00		
Postal savings deposits		713 43		
Other liabilities				
Totals		\$345,904 76		

NOTE.—The above statement includes the business of the Bieber branch office.

560. ESCALON STATE BANK—ESCALON.

Incorporated June 13, 1912.

OFFICERS—S. J. Irwin, President; W. E. Murlin, Vice-President; Ira Wolf, Secretary, Treasurer and Cashier; Warren Shamburg, Assistant Cashier.

DIRECTORS—Ira Wolf, W. E. Murlin, C. M. Carlson, Warren Shamburg, S. J. Irwin.

Statement of June 23, 1915.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts	\$53,215 92		
Overdrafts	263 64		
Bonds, warrants, and other securities	15,465 76		
Bank premises, furniture and fixtures	11,560 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	9,273 81		
Due from other banks			
Actual cash on hand	3,969 97		
Exchanges for clearing house			
Checks and other cash items	81 85		
Other resources			
Totals	\$94,210 95		
LIABILITIES			
Capital stock paid in	\$25,000 00		
Surplus	750 00		
Undivided profits, less expenses and taxes paid	1,950 32		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	63,884 02		
Savings deposits			
Demand certificates of deposit	5,366 61		
Time certificates of deposit			
Certified checks	50 00		
Cashier's checks	7,200 00		
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$94,210 95		

562. "BANK OF PRINCETON"—PRINCETON.

Incorporated April 19, 1912.

OFFICERS—Tennant Harrington, President; W. A. Yerxa, Vice-President; F. M. Porter, Secretary, Treasurer and Cashier.
 DIRECTORS—B. H. Burton, P. H. Green, Edwin Barham, C. G. Picknell, Tennant Harrington, W. A. Yerxa, Frank Moody.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$83,863 59		
Overdrafts.....		153 22		
Bonds, warrants, and other securities.....		33,678 50		
Bank premises, furniture and fixtures.....		21,879 98		
Safe deposit vaults.....				
Other real estate owned.....		7,729 61		
Due from reserve banks.....		312 00		
Due from other banks.....		6,176 70		
Actual cash on hand.....				
Exchanges for clearing house.....		111 15		
Checks and other cash items.....				
Other resources.....				
Totals.....		\$153,904 75		
LIABILITIES				
Capital stock paid in.....		\$50,000 00		
Surplus.....		6,000 00		
Undivided profits, less expenses and taxes paid.....		3,616 43		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		10,000 00		
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		31,935 67		
Savings deposits.....		1,790 00		
Demand certificates of deposit.....		10,486 65		
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....		75 00		
State, county and municipal deposits.....		30,000 00		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$153,904 75		

563. SECURITY COMMERCIAL AND SAVINGS BANK OF EL CENTRO—EL CENTRO.

Incorporated May 17, 1912.

OFFICERS—B. R. Brundage, President; J. K. Hermon, Vice-President; O. G. Horne, Secretary, Treasurer and Cashier; L. C. Layton, Assistant Cashier.

DIRECTORS—O. G. Horne, W. S. Fawcett, J. Stewart Ross, B. R. Brundage, J. K. Hermon, F. O. Luckett, Harry L. Person.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$56,662 44	\$28,441 71	\$85,044 15
Overdrafts.....				
Bonds, warrants, and other securities.....		13,390 76		13,390 76
Bank premises, furniture and fixtures.....		5,000 00		5,000 00
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		40,676 63	972 21	41,648 84
Due from other banks.....				
Actual cash on hand.....		6,149 66		6,149 66
Exchanges for clearing house.....		1,827 18	2,606 03	4,433 21
Checks and other cash items.....		288 00		288 00
Other resources.....		2,310 87		2,310 87
Totals.....		\$126,245 54	\$32,019 95	\$158,265 49
LIABILITIES				
Capital stock paid in.....		\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....				
Undivided profits, less expenses and taxes paid.....				
Other existing profits, collected, but not in undivided profits account.....		1,639 98	262 64	1,902 32
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		77,267 39		77,267 39
Savings deposits.....			26,757 31	26,757 31
Demand certificates of deposit.....				
Time certificates of deposit.....		12,553 84		12,553 84
Certified checks.....		27 40		27 40
Cashier's checks.....				
State, county and municipal deposits.....		3,057 23		3,057 23
Postal savings deposits.....		11,700 00		11,700 00
Other liabilities.....				
Totals.....		\$126,245 54	\$32,019 95	\$158,265 49

565. MONTEBELLO STATE BANK—MONTEBELLO.

Incorporated July 20, 1912.

OFFICERS—H. A. Church, President; H. A. Church, Jr., Vice-President; J. W. Van Orsdel, Secretary, Treasurer and Cashier.
 DIRECTORS—Robert Wilson, A. E. Matson, E. T. Cochrum, H. A. Church, John F. Atkinson, J. W. Van Orsdel, Fred Layman, H. A. Church, Jr., E. A. Martin.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$56,229 68		
Overdrafts		81 02		
Bonds, warrants, and other securities		13,255 00		
Bank premises, furniture and fixtures		10,375 00		
Safe deposit vaults		325 00		
Other real estate owned				
Due from reserve banks		6,796 03		
Due from other banks				
Actual cash on hand		3,592 23		
Exchanges for clearing house				
Checks and other cash items		25 00		
Other resources		2,775 93		
Totals		\$93,454 89		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		560 00		
Undivided profits, less expenses and taxes paid		1,071 84		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		7 00		
Individual deposits subject to check		45,369 76		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		9,446 09		
Certified checks				
Cashier's checks		20		
State, county and municipal deposits				
Postal savings deposits				
Other liabilities		12,000 00		
Totals		\$93,454 89		

566. FIRST BANK OF JAMESTOWN—JAMESTOWN.

Incorporated June 11, 1912.

OFFICERS—W. E. Booker, President; George H. Ingalls, Vice-President; Paul E. Mertz, Secretary, Treasurer and Cashier; C. R. Anthony, Assistant Cashier, Assistant Treasurer and Assistant Secretary.
 DIRECTORS—Andrew McCormick, W. E. Booker, P. Barendrecht, Geo. H. Ingalls, Chas. A. Fitzgerald, G. N. Porter, Edward Martin, Paul E. Mertz, E. T. Jasper, T. L. Richards, A. D. Herold, W. B. Buckminster.

Statement of June 23, 1915.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts-----		\$90,265 68	
Overdrafts-----			
Bonds, warrants, and other securities-----		18,456 42	
Bank premises, furniture and fixtures-----		3,893 71	
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----		6,208 44	
Due from other banks-----			
Actual cash on hand-----		2,330 96	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$120,755 21	
LIABILITIES			
Capital stock paid in-----		\$25,000 00	
Surplus-----			
Undivided profits, less expenses and taxes paid-----		2,732 90	
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		80,522 31	
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		12,500 00	
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$120,755 21	

567. NATIONAL CITY STATE BANK—NATIONAL CITY.

Incorporated July 16, 1912.

OFFICERS—Ed. Willoughby, President; T. R. Palmer, Vice-President; J. W. Donohue, Secretary, Treasurer and Cashier; H. G. Clapher, Assistant Cashier.

DIRECTORS—Ed. Willoughby, J. W. Donohue, T. R. Palmer, E. L. Bullen, C. Wade, W. D. Crum, T. K. Dahle, D. McKenzie, A. G. Williams.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$4,180 69		
Overdrafts.....		35 40		
Bonds, warrants, and other securities.....		24,450 25		
Bank premises, furniture and fixtures.....		9,415 51		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		13,118 83		
Due from other banks.....				
Actual cash on hand.....		5,049 17		
Exchanges for clearing house.....		47 55		
Checks and other cash items.....		5,000 00		
Other resources.....				
Totals.....		\$101,297 40		
LIABILITIES				
Capital stock paid in.....		\$25,000 00		
Surplus.....		500 00		
Undivided profits, less expenses and taxes paid.....		1,266 61		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		43,427 31		
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....		13,418 60		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		5,437 40		
Postal savings deposits.....		12,248 08		
Other liabilities.....				
Totals.....		\$101,297 40		

568. COMMERCIAL STATE BANK—OAKDALE.

Incorporated August 29, 1912.

OFFICERS—M. J. Nightingale, President and Treasurer; D. A. Guernsey, Vice-President; W. A. Saylor, Secretary and Cashier;
 C. E. Wood, Assistant Cashier.
 DIRECTORS—J. Sumbucetto, W. A. Saylor, W. Ferguson, M. J. Nightingale, C. E. Wood, L. C. Walther, D. A. Guernsey.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$56,749 49		\$73,219 49
Overdrafts-----		22,223 50	\$16,510 00	22,223 50
Bonds, warrants, and other securities-----		22,100 80		22,100 80
Bank premises, furniture and fixtures-----		16,641 22	7,500 00	24,141 22
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		15,629 49	935 96	16,565 45
Due from other banks-----				
Actual cash on hand-----		5,599 39	690 28	6,259 67
Exchanges for clearing house-----				
Checks and other cash items-----		27 25		27 25
Other resources-----				
Totals-----		\$116,931 23	\$25,000 24	\$142,537 47
LIABILITIES				
Capital stock paid in-----		\$40,000 00	\$10,000 00	\$50,000 00
Surplus-----		3,500 00	1,500 00	5,000 00
Undivided profits, less expenses and taxes paid-----		952 53	632 79	1,585 32
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		58,734 04		58,734 04
Savings deposits-----				
Demand certificates of deposit-----		933 00	13,473 45	13,473 45
Time certificates of deposit-----		3,811 05		3,811 05
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----		9,000 00		9,000 00
Other liabilities-----				
Totals-----		\$116,931 23	\$25,000 24	\$142,537 47

569. CITIZENS' STATE SAVINGS BANK—GARDENA.

Incorporated September 6, 1912.

OFFICERS—C. B. Casler, President; J. W. Strickling, Vice-President; I. S. Ball, Secretary, Treasurer and Cashier.
 DIRECTORS—C. B. Casler, Geo. B. Nichols, J. W. Strickling, M. A. Schofield, Thomas Biggart.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....		\$43,376 00	
Overdrafts.....			
Bonds, warrants, and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		1,926 33	
Due from other banks.....			
Actual cash on hand.....		1,167 29	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$46,409 62	
LIABILITIES			
Capital stock paid in.....		\$25,000 00	
Surplus.....		1,000 00	
Undivided profits, less expenses and taxes paid.....		1,028 03	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		14,415 08	
Demand certificates of deposit.....			
Time certificates of deposit.....		4,966 51	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$46,409 62	

570. CHINO SAVINGS BANK—CHINO.

Incorporated September 4, 1912.

OFFICERS—Levi Vredenburg, President; O. J. Newman, Vice-President; Edwin Rhodes, Secretary, Treasurer and Cashier; J. Leonard Murdock, Assistant Cashier.
 DIRECTORS—L. Vredenburg, M. Moyse, G. S. Phillips, Samuel Pine, O. J. Newman, J. A. Mart, Edwin Rhodes.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$51,506 00	
Overdrafts				
Bonds, warrants, and other securities			12,000 00	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			2,000 00	
Due from reserve banks				
Due from other banks				
Actual cash on hand			6,886 29	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$75,386 29	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus			1,000 00	
Undivided profits, less expenses and taxes paid			2,591 28	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			20,158 16	
Demand certificates of deposit				
Time certificates of deposit			15,826 91	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits			10,800 00	
Other liabilities				
Totals			\$75,386 29	

571 AND 571A. "THE SOUTHERN COUNTY BANK"—ANAHEIM.

Incorporated September 20, 1912.

Officers—Russ Avery, President; J. B. Neff, Vice-President; J. S. Killian, Vice-President; Chas. A. Boege, Secretary, Treasurer and Cashier; R. L. Arnold, Assistant Cashier and Manager at Branch.
 Directors—A. M. Brown, J. W. Phelps, A. Nagel, Chas. A. Boege, S. Hayden, Russ Avery, Frank Baum, J. S. Killian, F. C. Herbert, F. P. Sappington, J. B. Neff, C. Klingerman, C. B. Jones.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$84,749 93	\$81,506 94	\$165,316 87
Overdrafts		33 86		33 86
Bonds, warrants, and other securities			20,833 34	20,833 34
Bank premises, furniture and fixtures		2,671 58	2,371 33	5,042 91
Safe deposit vaults				
Other real estate owned		7,326 78	4,761 04	12,087 82
Due from reserve banks				
Due from other banks		8,667 25	3,075 18	11,682 43
Actual cash on hand		1,235 73		1,235 73
Exchanges for clearing house		25 90		25 90
Checks and other cash items		50 00		50 00
Other resources				
Totals		\$104,101 03	\$112,607 83	\$216,708 86
LIABILITIES				
Capital stock paid in		\$25,000 00	\$25,000 00	\$50,000 00
Surplus		250 00		250 00
Undivided profits, less expenses and taxes paid		2,983 95	1,738 74	4,742 69
Other existing profits, collected, but not in undivided profits account			2,465 83	2,465 83
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		35 00		35 00
Individual deposits subject to check				
Savings deposits		72,394 53		72,394 53
Demand certificates of deposit			45,298 67	45,298 67
Time certificates of deposit		1,100 00		1,100 00
Certified checks			22,584 59	22,584 59
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		2,337 55	15,500 00	17,837 55
Other liabilities				15,500 00
Totals		\$104,101 03	\$112,607 83	\$216,708 86

Note.—The above statement includes the business of the El Monte branch office.

572. TEHAMA COUNTY SAVINGS BANK—CORNING.

Incorporated September 6, 1912.

OFFICERS—J. LeRoy Donovan, President; R. McEwen, Vice-President; C. D. Hill, Secretary, Treasurer and Cashier.
 DIRECTORS—C. D. Hill, J. LeRoy Donovan, William Pale, R. McEwen, Chas. W. Millon.

Statement of June 23, 1915.

RESOURCES		Savings department	Commercial department	Combined
Loans and discounts		\$76,432 81	\$30,536 08	\$101,468 89
Overdrafts		463 14		463 14
Bonds, warrants, and other securities		9,363 00	5,324 30	14,827 90
Bank premises, furniture and fixtures		14,115 03	8,575 00	22,690 03
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		1,699 90	702 08	2,402 58
Due from other banks				
Actual cash on hand		5,438 67	826 66	5,874 13
Exchanges for clearing house		384 50		384 50
Checks and other cash items		19 00		19 00
Other resources				
Totals		\$101,939 05	\$46,164 12	\$148,133 17
LIABILITIES				
Capital stock paid in		\$30,100 00	\$13,400 00	\$33,500 00
Surplus		201 00	134 00	335 00
Undivided profits, less expenses and taxes paid		1,120 19	754 45	1,874 64
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		10,000 00		10,000 00
Deposits, due to banks		3,291 20		3,291 20
Dividends unpaid				
Individual deposits subject to check		42,569 52		42,569 52
Savings deposits				
Demand certificates of deposit		(91 53)	27,375 67	27,375 67
Time certificates of deposit		14,394 00		14,394 00
Certified checks		20 00		20 00
Cashier's checks		1,641 61		1,641 61
State, county and municipal deposits		8,000 00	4,500 00	12,500 00
Postal savings deposits				
Other liabilities				
Totals		\$101,909 05	\$46,164 12	\$148,133 17

573. CITIZENS' SAVINGS BANK OF PASADENA—PASADENA.

Incorporated September 26, 1912.

OFFICERS—W. H. Hubbard, President; Henry T. Hazard, Chas. W. Durand, Dr. W. C. Watson, Vice-President; M. V. Hubbard, Vice-President; Francis J. Kennett, Secretary and Treasurer and Cashier; S. A. Cover, Assistant Cashier and Assistant Secretary.
 DIRECTORS—W. H. Hubbard, Henry T. Hazard, Chas. W. Durand, Aaron Cover, Edmund D. Barry, John C. Coy, W. C. Watson, M. Vilas Hubbard.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$100,729 49	\$121,037 90	\$221,767 39
Overdrafts.....		218 62		218 62
Bonds, warrants, and other securities.....		117,500 00	59,000 00	176,500 00
Bank premises, furniture and fixtures.....		137,500 00	143,160 44	300,660 44
Safe deposit vaults.....			14,339 56	14,339 56
Other real estate owned.....				
Due from reserve banks.....		40,469 24	49,122 99	89,592 23
Due from other banks.....				
Actual cash on hand.....		19,376 57	5,628 64	25,005 21
Exchanges for clearing house.....		3,170 69		3,170 69
Checks and other cash items.....		139 00		139 00
Other resources.....			19 30	19 30
Totals.....		\$438,643 61	\$392,308 23	\$830,951 84
LIABILITIES				
Capital stock paid in.....		\$150,000 00	\$150,000 00	\$300,000 00
Surplus.....		7,500 00	7,500 00	15,000 00
Undivided profits, less expenses and taxes paid.....		933 81	1,626 49	2,560 30
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....		161,750 64		161,750 64
Demand certificates of deposit.....			172,181 74	172,181 74
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....			61,000 00	61,000 00
Other liabilities.....				
Totals.....		\$438,643 61	\$392,308 23	\$830,951 84

575. "BANK OF HOPLAND"—HOPLAND.

Incorporated October 1, 1912.

OFFICERS—C. E. Shaw, President; S. E. Brooks, Vice-President; J. W. Harris, Secretary, Treasurer and Cashier; E. Jones, Assistant Cashier.

DIRECTORS—J. W. Harris, C. B. Shaw, J. W. Hiatt, S. E. Brooks, D. M. Burns.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$59,375 70		
Overdrafts-----		318 57		
Bonds, warrants, and other securities-----		10,000 00		
Bank premises, furniture and fixtures-----		4,345 00		
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		22,349 89		
Due from other banks-----				
Actual cash on hand-----		5,195 15		
Exchanges for clearing house-----				
Checks and other cash items-----		51 65		
Other resources-----				
Totals-----		\$101,635 96		
LIABILITIES				
Capital stock paid in-----		\$25,000 00		
Surplus-----		1,000 00		
Undivided profits, less expenses and taxes paid-----		436 02		
Other existing profits, collected, but not in undivided profits account-----		1,303 56		
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		49,439 70		
Savings deposits-----				
Demand certificates of deposit-----		568 26		
Time certificates of deposit-----		14,958 42		
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----		9,000 00		
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$101,635 96		

576. FARMERS' SAVINGS BANK OF SELMA—SELMA.

Incorporated November 30, 1912.

OFFICERS—W. T. Forkner, President; Edw. Poulson, Vice-President; C. W. Christensen, Secretary, Treasurer and Cashier; O. E. Dillon, Assistant Cashier;
 DIRECTORS—W. T. Forkner, P. P. Hoover, Edw. Poulson, E. S. Hobler, H. S. Hulbert, Fred H. Williams, C. W. Christensen.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts				
Overdrafts			\$71,857 91	
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			2,126 31	
Due from other banks			3,952 69	
Actual cash on hand			5,206 00	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$83,136 91	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			1,250 00	
Other existing profits, collected, but not in undivided profits account			1,894 63	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			49,040 75	
Demand certificates of deposit				
Time certificates of deposit			5,951 53	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$83,136 91	

577. THE CALIFORNIA SAVINGS BANK OF SACRAMENTO, CALIFORNIA—SACRAMENTO.

Incorporated November 21, 1912.

OFFICERS—W. E. Gerber, President; Geo. W. Peltier, Vice-President; G. A. White, Vice-President; Fred W. Kiesel, Secretary and Cashier; Ed. H. Gerber, Treasurer; E. A. Brown, Assistant Cashier; Fred L. Martin, Assistant Cashier; J. I. Brunschweiler, Assistant Cashier.

DIRECTORS—Geo. W. Peltier, Fred W. E. Gerber, H. A. Heilbron, Peter Bohl, C. J. Matthews, Ed. H. Gerber, Frank J. Ruustaller, G. A. White.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$1,146,183 25	
Overdrafts				
Bonds, warrants, and other securities			94,950 00	
Bank premises, furniture and fixtures			1 00	
Safe deposit vaults				
Other real estate owned			21,672 50	
Due from reserve banks			94,807 67	
Due from other banks			11,054 25	
Actual cash on hand			27,066 53	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$1,395,675 20	
LIABILITIES				
Capital stock paid in				
Surplus			\$100,000 00	
Undivided profits, less expenses and taxes paid			30,000 00	
Other existing profits, collected, but not in undivided profits account			36,399 82	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks			10,000 00	
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			1,100,182 00	
Demand certificates of deposit				
Time certificates of deposit			8,000 00	
Certified checks				
Cashier's checks				
State, county and municipal deposits			50,000 00	
Postal savings deposits			1,093 38	
Other liabilities				
Totals			\$1,395,675 20	

578. "THE COMMERCIAL BANK OF DURHAM"—DURHAM.

Incorporated November 19, 1912.

OFFICERS—T. H. Mitchell, President; G. W. Jones, Vice-President; J. A. Williams, Secretary, Treasurer and Cashier; J. B. Runnels, Assistant Cashier.
 DIRECTORS—Geo. W. Jones, A. H. Smith, T. H. Mitchell, H. C. Morgue, J. A. Williams, C. C. Brown, L. D. Fimple.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$44,914 94		
Overdrafts-----		16 70		
Bonds, warrants, and other securities-----		14,012 25		
Bank premises, furniture and fixtures-----		7,320 00		
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		2,889 15		
Due from other banks-----				
Actual cash on hand-----		3,027 98		
Exchanges for clearing house-----				
Checks and other cash items-----		60		
Other resources-----				
Totals-----		\$72,181 62		
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$25,000 00		
Undivided profits, less expenses and taxes paid-----		1,528 55		
Other existing profits, collected, but not in undivided profits account-----				
Notes rediscounted-----		5,750 00		
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		21,807 35		
Savings deposits-----				
Demand certificates of deposit-----		285 00		
Time certificates of deposit-----		5,810 72		
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----		12,000 00		
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$72,181 62		

579. FIRST BANK OF HERMOSA BEACH—HERMOSA BEACH.

Incorporated January 3, 1913.

Officers—J. E. Walker, President; R. E. Matteson, Vice-President; Marco H. Hellman, Vice-President; G. S. Thatcher, Secretary, Treasurer and Cashier.
 Directors—J. E. Walker, Dr. C. Edgar Smith, F. L. Ryder, M. M. Pilkenton, J. P. Lufford, R. E. Matteson, Marco H. Hellman, Irving H. Hellman, G. S. Thatcher.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$44,193 36		
Overdrafts-----		78 33		
Bonds, warrants, and other securities-----		14,993 20		
Bank premises, furniture and fixtures-----		36,016 95		
Safe deposit vaults-----		173 81		
Other real estate owned-----				
Due from reserve banks-----		6,332 36		
Due from other banks-----				
Actual cash on hand-----		6,667 89		
Exchanges for clearing house-----				
Checks and other cash items-----		454 59		
Other resources-----		150 22		
Totals-----		\$103,600 71		
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$25,000 00		
Undivided profits, less expenses and taxes paid-----		2,500 00		
Other existing profits, collected, but not in undivided profits account-----		318 37		
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----		10,000 00		
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----		44,526 09		
Demand certificates of deposit-----				
Time certificates of deposit-----		4,611 00		
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----		5,618 75		
Postal savings deposits-----		11,674 00		
Other liabilities-----		12 50		
Totals-----		\$103,600 71		

580. EAST SAN DIEGO STATE BANK—EAST SAN DIEGO.

Incorporated January 2, 1913.

OFFICERS—G. A. Davidson, President; P. V. Morgan, Vice-President; G. L. Shaul, Jr., Secretary, Treasurer and Cashier.
 DIRECTORS—Robert E. Brier, R. D. Spicer, F. V. Morgan, G. A. Davidson, Geo. M. Rees, Zenus Freeman, Joseph Clegg.

Statement of June 23, 1915.

RESOURCES	Statement of June 23, 1915.		
	Commercial department	Savings department	Combined
Loans and discounts	\$32,463 98	\$29,193 43	\$61,657 41
Overdrafts	27 16		27 16
Bonds, warrants, and other securities	22,382 68	5,000 00	27,382 68
Bank premises, furniture and fixtures	4,291 45		4,291 45
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	17,317 62	4,550 67	21,868 29
Due from other banks	275 00		275 00
Actual cash on hand	6,577 53	2,654 92	9,232 45
Exchanges for clearing house	120 20		120 20
Checks and other cash items	55 02		55 02
Other resources			
Totals	\$83,510 64	\$41,399 02	\$124,909 66
LIABILITIES			
Capital stock paid in	\$12,500 00	\$12,500 00	\$25,000 00
Surplus			
Undivided profits, less expenses and taxes paid	1,819 51		1,819 51
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	46,217 75		46,217 75
Savings deposits			
Demand certificates of deposit	670 69	28,899 02	28,899 02
Time certificates of deposit	8,550 20		8,550 20
Certified checks			
Cashier's checks	219 68		219 68
State, county and municipal deposits	13,368 63		13,368 63
Postal savings deposits	224 78		224 78
Other liabilities			
Totals	\$83,510 64	\$41,399 02	\$124,909 66

581. ARCATA SAVINGS BANK—ARCATA.

Incorporated February 7, 1913.

Officers—Thos. Blair, President; Wesley W. Stone, Vice-President; Chas. B. Stone, Secretary and Assistant Cashier; Frank H. Tooby, Treasurer and Cashier.

Directors—Thomas Blair, N. H. Falk, L. Eversding, Frank H. Tooby, Wesley W. Stone, Henry F. Brizard, Sylvester Myers.

Statement of June 23, 1915.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts.....				\$255,634 02	
Overdrafts.....					
Bonds, warrants, and other securities.....				16,000 00	
Bank premises, furniture and fixtures.....					
Safe deposit vaults.....					
Other real estate owned.....				14,251 88	
Due from reserve banks.....					
Due from other banks.....				6,193 85	
Actual cash on hand.....					
Exchanges for clearing house.....					
Checks and other cash items.....					
Other resources.....					
Totals.....				\$292,079 85	
LIABILITIES					
Capital stock paid in.....				\$25,000 00	
Surplus.....				4,510 00	
Undivided profits, less expenses and taxes paid.....				4,070 80	
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Deposits, due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....				257,969 05	
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....					
Postal savings deposits.....					
Other liabilities.....					
Totals.....				\$292,079 85	

582. THE BANK OF ESPARTO—ESPARTO.

Incorporated March 6, 1913.

OFFICERS—M. O. Wyatt, President; J. L. Stephens, Vice-President; A. E. Nielson, Secretary; C. F. George, Treasurer and Cashier.
 DIRECTORS—M. O. Wyatt, J. L. Stephens, C. S. Nissen, A. H. Fredison, John E. Winter, Ed J. F. Mast, A. E. Nielson.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$56,853 80		\$97,358 80
Overdrafts		159 89		159 89
Bonds, warrants, and other securities		13,991 57		13,991 57
Bank premises, furniture and fixtures		5,564 00		5,564 00
Safe deposit vaults		245 00		245 00
Other real estate owned				
Due from reserve banks		5,839 73	1,517 42	7,357 15
Due from other banks				
Actual cash on hand		3,289 78	1,421 19	4,710 97
Exchanges for clearing house		138 70		138 70
Checks and other cash items		30 15		30 15
Other resources				
Totals		\$86,132 62	\$43,443 61	\$129,576 23
LIABILITIES				
Capital stock paid in				
Surplus		\$20,000 00	\$5,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		2,500 00		2,500 00
Other existing profits, collected, but not in undivided profits account		919 80	1,317 17	2,236 97
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		15,000 00		15,000 00
Dividends unpaid		43 23		43 23
Individual deposits subject to check		12 00		12 00
Savings deposits		35,157 59		35,157 59
Demand certificates of deposit			37,126 44	37,126 44
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits		12,500 00		12,500 00
Postal savings deposits				
Other liabilities				
Totals		\$86,132 62	\$43,443 61	\$129,576 23

583. "AMADOR VALLEY SAVINGS BANK"—PLEASANTON.

Incorporated March 1, 1913.

OFFICERS—Henry P. Mohr, President; C. A. Case, Vice-President; Claude Smallwood, Secretary and Cashier; J. C. Mendonca, Treasurer and Assistant Cashier.
 DIRECTORS—Claude Smallwood, Henry Reimers, A. B. Pickard, M. Koopman, J. C. Mendonca, C. A. Case, D. Devany, H. P. Mohr, W. J. Dakin.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$101,339 78	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			3,753 26	
Due from reserve banks			2,600 00	
Due from other banks			2,422 87	
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$110,115 91	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus			100 00	
Undivided profits, less expenses and taxes paid			1,978 93	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks			3 00	
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			83,033 98	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$110,115 91	

584. FARMERS AND MERCHANTS' BANK OF COMPTON—COMPTON.

Incorporated March 20, 1913.

OFFICERS—W. Simpson, President; L. Daetweiler, Vice-President; O. E. Eftman, Secretary; O. K. Reed, Treasurer and Cashier;

H. E. Reed, Assistant Cashier.

DIRECTORS—W. Simpson, H. J. Mayo, L. Daetweiler, O. E. Eftman, Harry E. Reed, O. K. Reed, C. W. Musselman.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$82,637 23	\$7,075 00	\$89,712 23
Overdrafts.....		42 00		42 00
Bonds, warrants, and other securities.....		11,410 68	1,461 72	12,872 40
Bank premises, furniture and fixtures.....		12,039 10	1,041 67	13,080 77
Safe deposit vaults.....		581 35		581 35
Other real estate owned.....		6,695 47	337 79	7,033 26
Due from reserve banks.....				
Due from other banks.....		3,450 24	1,457 57	4,907 81
Actual cash on hand.....		20 25		20 25
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$96,846 32	\$11,373 75	\$78,220 07
LIABILITIES				
Capital stock paid in.....		\$22,000 00	\$3,000 00	\$25,000 00
Surplus.....		827 78	734 93	1,562 71
Undivided profits, less expenses and taxes paid.....		151 50		151 50
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		16,792 04		16,792 04
Dividends unpaid.....			6,288 82	6,288 82
Individual deposits subject to check.....				
Savings deposits.....		14,325 00		14,325 00
Demand certificates of deposit.....				
Time certificates of deposit.....		2,400 00		2,400 00
Certified checks.....		10,350 00	1,350 00	11,700 00
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$68,846 32	\$11,373 75	\$78,220 07

585. LE GRAND BANK—LE GRAND.

Incorporated April 1, 1913.

OFFICERS—Paul Neumann, President; E. T. Cunningham, Vice-President; P. Carmean, Secretary, Treasurer and Cashier.
 DIRECTORS—Paul Neumann, R. C. Burchell, E. T. Cunningham, Harry Grasmann, P. Carmean, F. A. Bondehu.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$56,652 19	\$30,508 00	\$87,160 19
Bonds, warrants, and other securities-----	661 47	-----	661 47
Bank premises, furniture and fixtures-----	-----	-----	-----
Safe deposit vaults-----	3,436 67	-----	3,690 67
Other real estate owned-----	-----	-----	-----
Due from reserve banks-----	-----	-----	-----
Due from other banks-----	9,977 00	45 12	10,622 72
Actual cash on hand-----	-----	-----	-----
Exchanges for clearing house-----	2,539 47	832 86	3,372 33
Checks and other cash items-----	369 85	-----	369 85
Other resources-----	-----	-----	-----
Totals-----	\$73,231 25	\$21,385 98	\$94,617 23
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$20,000 00	\$5,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid-----	400 00	100 00	500 00
Other existing profits, collected, but not in undivided profits account-----	1,068 32	844 44	2,752 76
Bills payable (including certificates of deposit representing money borrowed)-----	-----	-----	-----
Deposits, due to banks-----	5,000 00	-----	5,000 00
Dividends unpaid-----	-----	-----	-----
Individual deposits subject to check-----	-----	-----	-----
Savings deposits-----	45,922 98	-----	45,922 98
Demand certificates of deposit-----	-----	15,441 54	15,441 54
Time certificates of deposit-----	-----	-----	-----
Certified checks-----	-----	-----	-----
Cashier's checks-----	-----	-----	-----
State, county and municipal deposits-----	-----	-----	-----
Postal savings deposits-----	-----	-----	-----
Other liabilities-----	-----	-----	-----
Totals-----	\$73,231 25	\$21,385 98	\$94,617 23

586. FARMERS & MERCHANTS' BANK OF BURBANK—BURBANK.

Incorporated March 27, 1913.

OFFICERS—W. L. Pollock, President; C. P. Nesselroad, Vice-President; F. A. Hallburg, Vice-President; F. F. Scribner, Secretary, Treasurer and Cashier.
 DIRECTORS—F. F. Scribner, F. A. Hallburg, C. P. Nesselroad, S. Fairburn, L. B. Doan, W. L. Pollock, F. E. Craig, W. J. Hornby, John E. Luttge.

Statement of June 23, 1915.

RESOURCES	Statement of June 23, 1915.		
	Commercial department	Savings department	Combined
Loans and discounts.....	\$23,336 32	\$10,000 00	\$33,336 32
Overdrafts.....	12,124 00		12,124 00
Bonds, warrants, and other securities.....	15,446 64		15,446 64
Bank premises, furniture and fixtures.....	650 00		650 00
Safe deposit vaults.....			
Other real estate owned.....	2,007 97	384 87	2,392 84
Due from reserve banks.....	286 74		286 74
Due from other banks.....	2,083 56	101 89	2,185 45
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....	92 50		92 50
Other resources.....			
Totals.....	\$56,827 73	\$11,086 26	\$67,913 99
LIABILITIES			
Capital stock paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....			
Undivided profits, less expenses and taxes paid.....	1,218 52	756 61	1,975 13
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	2,540 00		2,540 00
Deposits, due to banks.....			
Dividends unpaid.....	18,688 93		18,688 93
Individual deposits subject to check.....		5,329 65	5,329 65
Savings deposits.....			
Demand certificates of deposit.....	2,652 18		2,652 18
Time certificates of deposit.....			
Certified checks.....	1,168 10		1,168 10
Cashier's checks.....	10,000 00		10,000 00
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$56,827 73	\$11,086 26	\$67,913 99

587. BANK OF LOOMIS—LOOMIS.

Incorporated March 27, 1913.

OFFICERS—J. J. Brennam, President; S. C. Day, Vice-President; J. J. Callison, Secretary, Treasurer and Cashier.
 DIRECTORS—Andrew Ryder, James J. Brennam, E. L. Rippy, S. C. Day, James McBride, N. B. Lardner, R. T. Cook.

Statement of June 23, 1915.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$39,977 30	\$31,616 39	\$70,993 69
Bonds, warrants, and other securities-----	1 89		1 89
Bank premises, furniture and fixtures-----	22,002 56	2,875 00	24,937 56
Safe deposit vaults-----	2,271 63		2,271 63
Other real estate owned-----			
Due from reserve banks-----	6,850 24	1,222 80	8,673 04
Due from other banks-----			
Actual cash on hand-----	4,763 09	2,703 74	7,466 83
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----	\$75,866 71	\$37,817 93	\$113,684 64

LIABILITIES

Capital stock paid in-----			
Surplus-----			
Undivided profits, less expenses and taxes paid-----	\$20,000 00	\$5,000 00	\$25,000 00
Other existing profits, collected, but not in undivided profits account-----	206 00	200 00	406 00
Bills payable (including certificates of deposit representing money borrowed)-----	12 31	600 00	612 31
Deposits, due to banks-----		402 54	402 54
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	43,611 78		43,611 78
Demand certificates of deposit-----		31,555 39	31,555 39
Time certificates of deposit-----	80 00		80 00
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----	62 62		62 62
Postal savings deposits-----	12,500 00		12,500 00
Other liabilities-----			
Totals-----	\$75,866 71	\$37,817 93	\$113,684 64

588. BANK OF BRENTWOOD—BRENTWOOD.

Incorporated April 1, 1913.

OFFICERS—R. G. Dean, President; Alex Burness, Vice-President; Lee Durham, Secretary and Cashier; Robert Wallace, Jr., Treasurer.

DIRECTORS—R. G. Dean, Robert Wallace, Jr., Frank H. Ludinghouse, Alex Burness, R. F. MacLeod.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$55,853 08		
Overdrafts		20 98		
Bonds, warrants, and other securities		12,070 80		
Bank premises, furniture and fixtures		14,300 65		
Safe deposit vaults				
Other real estate owned		13,542 68		
Due from reserve banks		1,187 69		
Due from other banks		5,015 70		
Actual cash on hand				
Exchanges for clearing house		63 86		
Checks and other cash items		332 50		
Other resources				
Totals		\$102,357 94		
LIABILITIES				
Capital stock paid in				
Surplus		\$25,000 00		
Undivided profits, less expenses and taxes paid		90 83		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		14,000 00		
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		41,188 71		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		12,077 40		
Certified checks				
Cashier's checks		1 00		
State, county and municipal deposits		10,000 00		
Postal savings deposits				
Other liabilities				
Totals		\$102,357 94		

589. GLENDALE SAVINGS BANK—GLENDALE.

Incorporated April 28, 1913.

OFFICERS—E. M. Lee, President; E. U. Emery, Vice-President; W. W. Lee, Vice-President; M. P. Harrison, Secretary; C. D. Lusby, Treasurer, Assistant Secretary and Cashier.

DIRECTORS—E. U. Emery, W. S. Perrin, W. W. Lee, Ed M. Lee, T. J. Hutchison, George T. Paine, David Francy.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$105,180 00	
Overdrafts				
Bonds, warrants, and other securities			18,178 80	
Bank premises, furniture and fixtures			3,000 00	
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			5,286 85	
Due from other banks				
Actual cash on hand			2,442 91	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$134,088 56	
LIABILITIES				
Capital stock paid in			\$50,000 00	
Surplus			350 00	
Undivided profits, less expenses and taxes paid			2,734 91	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			44,378 65	
Time certificates of deposit				
Certified checks			20,525 00	
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits			16,100 00	
Other liabilities				
Totals			\$134,088 56	

590. "SANTA YNEZ VALLEY BANK"—SOLVANG.

Incorporated May 8, 1913.

OFFICERS—J. M. Gregerson, President; P. B. Montanaro, Vice-President; Harold Harkson, Secretary, Treasurer and Cashier.
 DIRECTORS—Harold Harkson, J. T. Torrence, J. M. Gregerson, M. P. Hourihan, P. P. Hornslyd, P. B. Montanaro, Marcus Nielsen.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$83,070 12		
Overdrafts-----	1 19		
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----	12,713 25		
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----	10,004 78		
Due from other banks-----			
Actual cash on hand-----	2,048 33		
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----	\$88,437 57		
LIABILITIES			
Capital stock paid in-----	\$25,000 00		
Surplus-----	1,561 83		
Undivided profits, less expenses and taxes paid-----			
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	26,941 52		
Savings deposits-----			
Demand certificates of deposit-----	750 28		
Time certificates of deposit-----	4,173 94		
Certified checks-----			
Cashier's checks-----	1 00		
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$88,437 57		

591. "BANK OF DAVIS"—DAVIS.

Incorporated May 8, 1913.

OFFICERS—G. W. Sanders, President; W. D. Chiles, Vice-President; F. P. Wray, Secretary, Treasurer and Cashier.
 DIRECTORS—R. W. Weise, J. B. Anderson, C. A. Snyder, W. D. Chiles, G. W. Sanders, J. F. Chiles, J. I. Thompson, R. J. Gibson,
 F. W. Palmer.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$74,700 65	\$30,275 00	\$105,074 05
Overdrafts		100 39		100 39
Bonds, warrants, and other securities		14,000 00		14,000 00
Bank premises, furniture and fixtures		3,632 34		3,632 34
Sale deposit vaults		1,890 00		1,890 00
Other real estate owned				
Due from reserve banks		9,655 52	345 14	10,000 66
Due from other banks				
Actual cash on hand		6,434 15	637 42	7,071 57
Exchanges for clearing house				
Checks and other cash items		59 00		59 00
Other resources				
Totals		\$110,571 05	\$31,257 56	\$141,828 61
LIABILITIES				
Capital stock paid in		\$20,000 00	\$5,000 00	\$25,000 00
Surplus		1,250 00		1,250 00
Undivided profits, less expenses and taxes paid		1,162 84	481 88	1,644 72
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		5,000 00		5,000 00
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		60,638 21		60,638 21
Demand certificates of deposit			25,775 68	25,775 68
Time certificates of deposit		10,000 00		10,000 00
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		12,500 00		12,500 00
Other liabilities				
Totals		\$110,571 05	\$31,257 56	\$141,828 61

592. BANK OF CHOWCHILLA—CHOWCHILLA.

Incorporated June 10, 1913.

OFFICERS—W. D. Cardwell, President; Ella L. Brown, Vice-President; A. L. Gambrell, Secretary, Treasurer and Cashier; Earl S. Cardwell, Assistant Cashier.

DIRECTORS—J. B. Oleese, W. D. Cardwell, A. L. Gambrell, Ella L. Brown, Earl S. Cardwell.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$55,842 46		
Overdrafts-----		327 61		
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----		13,335 50		
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		6,553 39		
Due from other banks-----		176 48		
Actual cash on hand-----		3,247 05		
Exchanges for clearing house-----				
Checks and other cash items-----		75 00		
Other resources-----				
Totals-----		\$80,657 69		
LIABILITIES				
Capital stock paid in-----		\$25,000 00		
Surplus-----		500 00		
Undivided profits, less expenses and taxes paid-----		*139 86		
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----		14,000 00		
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		33,288 88		
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----		3,357 55		
Certified checks-----				
Cashier's checks-----		4,651 42		
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$80,657 69		

* Deficit.

593. THE BANK OF CORNING—CORNING.

Incorporated July 9, 1913.

OFFICERS—Wm. Dale, President; E. C. Dale, Vice-President and Secretary.

DIRECTORS—Wm. Dale, E. C. Dale, M. E. Dale.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$102,621 14		
Overdrafts.....		748 39		
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....		5,295 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		7,484 44		
Due from other banks.....		174 61		
Actual cash on hand.....		8,766 37		
Exchanges for clearing house.....				
Checks and other cash items.....		4,741 78		
Other resources.....		15 00		
Totals.....		\$129,846 93		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$82,000 00		
Undivided profits, less expenses and taxes paid.....		784 00		
Other existing profits, collected, but not in undivided profits account.....		1,882 33		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		71,568 68		
Savings deposits.....				
Demand certificates of deposit.....		7,671 56		
Time certificates of deposit.....		15,490 33		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$129,846 93		

594. "NOVATO BANK"—NOVATO.

Incorporated July 30, 1913.

OFFICERS—James B. Burdell, President; Hermann Rudolff, Vice-President; G. D. Morrison, Secretary, Treasurer and Cashier.
 DIRECTORS—James B. Burdell, A. D. Scott, G. Pacheco, Hermann Rudolff, A. V. DeBorba, F. J. Silva, G. D. Morrison, W. H. Early,
 M. T. Freitas.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$52,710 00	\$50,050 00	\$52,760 00
Overdrafts-----				
Bonds, warrants, and other securities-----		6,139 10	14,232 00	20,391 70
Bank premises, furniture and fixtures-----		3,623 39		3,623 39
Safe deposit vaults-----			225 00	225 00
Other real estate owned-----				
Due from reserve banks-----		12,045 53	2,124 55	14,170 08
Due from other banks-----				
Actual cash on hand-----		2,559 31	1,652 26	4,211 57
Exchanges for clearing house-----				
Checks and other cash items-----		55 52		55 52
Other resources-----				
Totals-----		\$57,132 85	\$53,284 41	\$105,437 26
LIABILITIES				
Capital stock paid in-----		\$15,000 00	\$10,000 00	\$25,000 00
Surplus-----		500 00	500 00	1,000 00
Undivided profits, less expenses and taxes paid-----		637 47	44 93	702 40
Other existing profits, collected, but not in undivided profits account-----		380 40	914 26	1,274 66
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		34,805 97		34,805 97
Savings deposits-----			31,825 22	31,825 22
Demand certificates of deposit-----		522 25		522 25
Time certificates of deposit-----		130 00		130 00
Certified checks-----		20 40		20 40
Cashier's checks-----		66 36		66 36
State, county and municipal deposits-----		5,000 00	5,000 00	10,000 00
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$57,132 85	\$48,284 41	\$105,437 26

595. BANK OF ALEX. BROWN—WALNUT GROVE.

Incorporated July 3, 1913.

OFFICERS—Alex. Brown, President; Arthur A. Brown, Vice-President; John S. Brown, Secretary, Treasurer and Cashier; Alex. R. Brown, Assistant Cashier.

DIRECTORS—Alex. Brown, John S. Brown, Arthur A. Brown, Alex. R. Brown, Ardella F. Brown.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$227,506 44		
Bonds, warrants, and other securities-----	236 56		
Bank premises, furniture and fixtures-----	37,837 81		
Sale deposit vaults-----	1,646 00		
Other real estate owned-----			
Due from reserve banks-----	140,706 94		
Due from other banks-----			
Actual cash on hand-----	38,565 18		
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----	\$446,488 93		
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$50,000 00		
Undivided profits, less expenses and taxes paid-----	15,000 00		
Other existing profits, collected, but not in undivided profits account-----	2,776 06		
Bills payable (including certificates of deposit representing money borrowed)	4,526 51		
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	344,514 23		
Savings deposits-----			
Demand certificates of deposit-----			
Time certificates of deposit-----	16,298 07		
Certified checks-----	12,484 75		
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----	889 31		
Totals-----	\$446,488 93		

596. SECURITY COMMERCIAL & SAVINGS BANK OF SAN DIEGO—SAN DIEGO.

Incorporated August 14, 1913.

OFFICERS—L. A. Blochman, President; Sam Ferry Smith, Vice-President; Willet S. Dorland, Secretary, Treasurer and Cashier;
Paul C. Kelley, Assistant Cashier.

DIRECTORS—L. A. Blochman, J. A. Heap, Sam Ferry Smith, Willet S. Dorland, Orton E. Durnall, Dr. L. C. F. Hugo, Dr. Eugene Ferry Smith.

Statement of June 23, 1915.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....	\$252,530 00	\$189,665 20	\$442,195 80
Overdrafts.....	892 30	-----	892 30
Bonds, warrants, and other securities.....	44,112 69	38,109 35	82,212 44
Bank premises, furniture and fixtures.....	4,000 00	9,000 00	13,000 00
Safe deposit vaults.....	5,000 00	-----	5,000 00
Other real estate owned.....	4,465 13	8,745 15	13,210 28
Due from reserve banks.....	80,753 64	18,435 96	99,189 60
Due from other banks.....	118 30	-----	118 30
Actual cash on hand.....	27,914 30	7,377 19	35,291 49
Exchanges for clearing house.....	7,751 69	-----	7,751 69
Checks and other cash items.....	2,253 35	24 17	2,277 52
Other resources.....	6,253 84	-----	6,253 84
Totals.....	\$485,985 24	\$271,348 02	\$707,333 26

LIABILITIES

Capital stock paid in.....	\$80,100 00	\$25,000 00	\$111,100 00
Surplus.....	-----	-----	-----
Undivided profits, less expenses and taxes paid.....	7,926 86	8,124 03	16,050 89
Other existing profits, collected, but not in undivided profits account.....	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed).....	-----	-----	-----
Deposits, due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	249,100 97	221,223 99	249,100 97
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	2,405 00	-----	2,405 00
Time certificates of deposit.....	49,071 69	-----	49,071 69
Certified checks.....	323 02	-----	323 02
Cashier's checks.....	2,557 70	-----	2,557 70
State, county and municipal deposits.....	-----	-----	-----
Postal savings deposits.....	38,500 00	17,000 00	55,500 00
Other liabilities.....	-----	-----	-----
Totals.....	\$485,985 24	\$271,348 02	\$707,333 26

NOTE.—Changed name from Blochman Commercial and Savings Bank, August 5, 1914.

597. SARATOGA STATE BANK—SARATOGA.

Incorporated September 10, 1913.

OFFICERS—L. H. Schellbach, President; Dr. R. L. Hogg, Vice-President; J. A. Kerr, Secretary, Treasurer and Cashier.
 DIRECTORS—L. H. Schellbach, R. L. Hogg, J. A. Kerr, L. D. Bohnett, Neil Carmichael, L. McGuire, Geo. W. Burgess.

Statement of June 23, 1915.

RESOURCES		
	Commercial department	Savings department
	Combined	
Loans and discounts.....		
Overdrafts.....	\$55,871 33	\$18,450 00
Bonds, warrants, and other securities.....	201 71	201 71
Bank premises, furniture and fixtures.....	7,350 00	600 00
Safe deposit vaults.....	8,994 48	8,994 48
Other real estate owned.....		
Due from reserve banks.....	7,004 70	686 20
Due from other banks.....		
Actual cash on hand.....	2,569 88	549 90
Prechanges for clearing house.....		
Checks and other cash items.....	339 00	
Other resources.....		
Totals.....	\$62,301 10	\$20,283 28
		\$82,587 38
LIABILITIES		
Capital stock paid in.....		
Surplus.....	\$20,000 00	\$5,000 00
Undivided profits, less expenses and taxes paid.....		
Other existing profits, collected, but not in undivided profits account.....	1,019 07	753 65
Bills payable (including certificates of deposit representing money borrowed).....		
Deposits, due to banks.....	5,000 00	5,000 00
Dividends unpaid.....		
Individual deposits subject to check.....		
Savings deposits.....	29,849 85	29,849 85
Demand certificates of deposit.....		
Time certificates of deposit.....	391 17	14,532 63
Certified checks.....	416 00	391 17
Cashier's checks.....		416 00
State, county and municipal deposits.....		
Postal savings deposits.....	5,625 00	5,625 00
Other liabilities.....		
Totals.....	\$62,301 10	\$20,283 28
		\$82,587 38

598. BANK OF GUSTINE—GUSTINE.

Incorporated September 13, 1913.

OFFICERS—J. LeRoy Nickel, President; J. F. Clyne, Vice-President; C. W. Hawks, Secretary, Treasurer and Cashier.
 DIRECTORS—J. F. Clyne, M. M. Silvia, R. F. Kerr, P. P. Bladt, Sr., C. W. Hawks, Geo. T. Hopper, J. LeRoy Nickel.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$144,679 49	\$87,915 35	\$232,594 84
Overdrafts-----	158 92		158 92
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----	5,500 00	9,000 00	14,500 00
Safe deposit vaults-----	430 00		430 00
Other real estate owned-----			
Due from reserve banks-----	10,859 27	2,176 75	13,036 02
Due from other banks-----	503 15		503 15
Actual cash on hand-----	7,284 92	4,781 01	12,065 93
Exchanges for clearing house-----			
Checks and other cash items-----	227 90		227 90
Other resources-----			
Totals-----	\$119,646 65	\$103,873 11	\$223,519 76
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$75,000 00	\$25,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid-----	400 00	300 00	700 00
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----	940 90	1,079 19	2,020 09
Deposits, due to banks-----	19,000 00		19,000 00
Dividends unpaid-----			
Individual deposits subject to check-----	71,801 02		71,801 02
Savings deposits-----			
Demand certificates of deposit-----	359 20	77,493 92	77,493 92
Time certificates of deposit-----	2,098 27		359 20
Certified checks-----	47 26		2,098 27
Cashier's checks-----			47 26
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$161,646 65	\$103,873 11	\$265,519 76

599. "BANK OF DOWNEY"—DOWNEY.

Incorporated September 16, 1913.

OFFICERS—Xelis Gephart, President; James Quill, Vice-President; H. A. Scott, Secretary, Treasurer and Cashier.
 DIRECTORS—Xelis Gephart, R. B. Harper, James Quill, W. H. Porter, H. A. Scott.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....				
Overdrafts.....		\$45,603 35		
Bonds, warrants, and other securities.....		55 50		
Bank premises, furniture and fixtures.....		1,200 00		
Safe deposit vaults.....		600 00		
Other real estate owned.....				
Due from reserve banks.....		5,323 71		
Due from other banks.....				
Actual cash on hand.....		1,697 50		
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$54,480 12		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$33,000 00		
Undivided profits, less expenses and taxes paid.....				
Other existing profits, collected, but not in undivided profits account.....		3 00		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....		20,785 12		
Demand certificates of deposit.....				
Time certificates of deposit.....		502 00		
Certified checks.....				
Cashier's checks.....		190 00		
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$54,480 12		

600. "THE IMPERIAL VALLEY SAVINGS BANK OF BRAWLEY, CALIFORNIA"—BRAWLEY.

Incorporated June 2, 1913.

OFFICERS—W. T. Dunn, President; W. H. Best, Vice-President; M. G. Doud, Secretary, Treasurer and Cashier; Roy R. Stilgenbauer, Assistant Cashier.
 DIRECTORS—W. T. Dunn, M. G. Doud, E. C. Pound, Louis Lee, W. H. Best.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----	\$133,050 19	\$57,262 90	\$190,313 09
Overdrafts-----	10,082 40	-----	10,082 40
Bonds, warrants, and other securities-----	40,744 10	-----	40,744 10
Bank premises, furniture and fixtures-----	-----	-----	-----
Sale deposit vaults-----	500 00	-----	500 00
Other real estate owned-----	37,438 99	2,887 38	40,326 37
Due from reserve banks-----	132 34	-----	132 34
Due from other banks-----	15,911 15	971 41	16,882 56
Actual cash on hand-----	-----	-----	-----
Exchanges for clearing house-----	872 33	-----	872 33
Checks and other cash items-----	828 90	-----	828 90
Other resources-----	-----	-----	-----
Totals-----	\$239,500 40	\$60,821 69	\$300,382 09

LIABILITIES

Capital stock paid in-----	\$20,000 00	\$10,000 00	\$40,000 00
Surplus-----	16,000 00	-----	16,000 00
Undivided profits, less expenses and taxes paid-----	1,104 98	1,873 92	2,978 90
Other existing profits, collected, but not in undivided profits account-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)-----	-----	-----	-----
Deposits, due to banks-----	-----	-----	-----
Dividends unpaid-----	185,937 93	-----	185,937 93
Individual deposits subject to check-----	-----	48,447 77	48,447 77
Savings deposits-----	-----	-----	-----
Demand certificates of deposit-----	20 00	500 00	520 00
Time certificates of deposit-----	846 20	-----	846 20
Certified checks-----	3,806 29	-----	3,806 29
Cashier's checks-----	1,800 00	-----	1,800 00
State, county and municipal deposits-----	-----	-----	-----
Postal savings deposits-----	25 00	-----	25 00
Other liabilities-----	-----	-----	-----
Totals-----	\$239,500 40	\$60,821 69	\$300,382 09

601. FIRST BANK OF LIVINGSTON—LIVINGSTON.

Incorporated November 1, 1913.

OFFICERS—H. P. Spencer, President; F. E. Crowell, Vice-President; G. H. Winton, Secretary, Treasurer and Cashier.
 DIRECTORS—H. P. Spencer, G. H. Winton, Finch Wilcock, Fred E. Pierce, J. Max Landrum, F. E. Crowell, S. R. Swan.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$49,543 58	\$14,100 00	\$63,643 58
Overdrafts.....				
Bonds, warrants, and other securities.....		7,600 00		7,600 00
Bank premises, furniture and fixtures.....		4,831 74		4,831 74
Safe deposit vaults.....			250 00	250 00
Other real estate owned.....				
Due from reserve banks.....		5,764 18	171 73	5,935 91
Due from other banks.....				
Actual cash on hand.....		2,046 49	597 55	2,644 04
Exchanges for clearing house.....				
Checks and other cash items.....		106 99		106 99
Other resources.....				
Totals.....		\$69,892 98	\$15,119 28	\$85,012 26
LIABILITIES				
Capital stock paid in.....		\$20,000 00		\$25,000 00
Surplus.....		14 75	\$5,000 00	27 15
Undivided profits, less expenses and taxes paid.....		*193 44	12 40	215 84
Other existing profits, collected, but not in undivided profits account.....			647 74	454 30
Bills payable (including certificates of deposit representing money borrowed).....		12,500 00		12,500 00
Deposits, due to banks.....				
Deposits unpaid.....				
Individual deposits subject to check.....		30,226 01		30,226 01
Savings deposits.....				
Demand certificates of deposit.....		345 66	9,459 14	9,459 14
Time certificates of deposit.....				345 66
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		7,000 00		7,000 00
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$69,892 98	\$15,119 28	\$85,012 26

* Deficit.

602. ALTURAS STATE BANK—ALTURAS.

Incorporated November 12, 1913.

Officers—A. Gibson, President; W. S. Trumbo, Vice-President; A. Hafer, Secretary, Treasurer and Cashier.
 Directors—John Dammhauser, A. Gibson, A. Hafer, J. H. Derevan, Theodore Lee, D. O'Brien, Cahn Fogarty, E. B. Smalls, W. S. Trumbo.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$50,355 49		
Overdrafts		124 62		
Bonds, warrants, and other securities		887 19		
Bank premises, furniture and fixtures		1,703 25		
Safe deposit vaults				
Other real estate owned		12,559 88		
Due from reserve banks		21,489 65		
Due from other banks		6,410 50		
Actual cash on hand		354 57		
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$83,835 15		
LIABILITIES				
Capital stock paid in		\$30,000 00		
Surplus		120 00		
Undivided profits, less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account		1,014 16		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		47,135 99		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		15,565 00		
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$83,835 15		

603. SAVINGS BANK OF TULARE—TULARE.

Incorporated November 13, 1913.

OFFICERS—Jos. La Marche, President; A. Peterson, Vice-President; L. L. Abercrombie, Secretary and Cashier; A. E. Miot, Treasurer; W. P. Williams, Assistant Cashier.

DIRECTORS—Jos. La Marche, A. Peterson, J. W. Sturgeon, A. E. Miot, W. J. Higdon.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$66,853 83	
Overdrafts.....				
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....			4,515 37	
Due from other banks.....				
Actual cash on hand.....			1,662 94	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$73,031 64	
LIABILITIES				
Capital stock paid in.....			\$25,000 00	
Surplus.....			500 00	
Undivided profits, less expenses and taxes paid.....			1,356 66	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			46,174 98	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$73,031 64	

604. UNION TRUST COMPANY OF SAN DIEGO—SAN DIEGO.

Incorporated November 26, 1913.

Officers—John F. Forward, President; John F. Forward, Jr., Vice-President; A. H. Sweet, Vice-President; James D. Forward, Secretary and Treasurer; W. H. Taggart, Trust Officer.
 Directors—John F. Forward, John F. Forward, Jr., James D. Forward, A. H. Sweet, M. F. Heller.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts-----			\$50,000 00	\$49,900 00	\$99,900 00
Overdrafts-----					
Bonds, warrants and other securities-----					
Bank premises, furniture and fixtures-----					
Safe deposit vaults-----					
Other real estate owned-----					
Deposited with State Treasurer-----				100 00	100 00
Due from other banks-----			437 50	5,334 16	5,771 66
Actual cash on hand-----					
Exchanges for clearing house-----					
Checks and other cash items-----				56 50	56 50
Other resources-----					
Personal assets received from executors, administrators, assignees, receivers or trustees-----				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court or (Personal property-----			3,691 13		3,691 13
in accordance with provisions of trust) (Real property-----			1,375 00		1,375 00
Totals-----			\$55,563 63	\$55,390 66	\$110,894 29
LIABILITIES.					
Capital stock paid in-----					
Surplus-----			\$50,000 00	\$50,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid-----				1,750 00	1,750 00
Other existing profits, collected, but not in undivided profits account-----			437 50	3,640 66	4,078 16
Bills payable (including certificates of deposit representing money borrowed)-----					
Notes rediscounted-----					
Deposits due to banks-----					
Dividends unpaid-----					
Individual deposits subject to check-----					
Savings deposits-----					
Demand certificates of deposit-----					
Time certificates of deposit-----					
Certified checks-----					
Cashier's checks-----					
State, county and municipal deposits-----					
Postal savings deposits-----					
Other liabilities-----					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees-----				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers or trustees-----					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court-----			5,066 13		5,066 13
Totals-----			\$55,563 63	\$55,390 66	\$110,894 29

605. FIRST BANK OF LA HABRA—LA HABRA.

Incorporated January 5, 1914.

OFFICERS—John Leuhm, President; J. C. Knupp, Vice-President; J. H. Walker, Secretary, Treasurer and Cashier.
 DIRECTORS—James H. Walker, Henry O. Price, J. F. Condon, John Leuhm, H. E. Hart, J. C. Knupp, John Leutwiler.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$49,585 81		
Overdrafts-----		233 49		
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----		2,549 29		
Safe deposit vaults-----		313 56		
Other real estate owned-----				
Due from reserve banks-----		10,354 61		
Due from other banks-----				
Actual cash on hand-----		2,754 93		
Exchanges for clearing house-----		500 00		
Checks and other cash items-----		270 45		
Other resources-----				
Totals-----		\$66,582 14		
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$25,070 00		
Undivided profits, less expenses and taxes paid-----				
Other existing profits collected, but not in undivided profits account-----		2,137 69		
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		32,391 52		
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----		7,062 93		
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$66,582 14		

606. PEOPLES LOAN AND TRUST COMPANY—RIVERSIDE.

Incorporated December 29, 1913.

OFFICERS—J. C. Odell, President; J. B. Odell, Vice-President and Treasurer; John B. Odell, Assistant Secretary; K. D. Harger, Secretary.

DIRECTORS—John B. Odell, F. O. Hoxie, J. C. Odell, F. L. Odell, K. D. Harger.

Statement of June 23, 1915.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts-----			\$50,000 00	\$72,798 61	\$122,798 61
Overdrafts-----					
Bonds, warrants and other securities-----					
Bank premises, furniture and fixtures-----					
Bank deposits-----				1,210 68	1,210 68
Other deposits-----					
Due from reserve banks-----					
Actual cash on hand-----			146 48	1,936 00	2,082 48
Exchanges for clearing house-----				62 59	62 59
Checks and other cash items-----					
Other resources-----					
Personal assets received from executors, administrators, assignees, receivers or trustees-----				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court or} (Personal property-----			25,758 83		25,758 83
in accordance with provisions of trust} (Real property-----					
Totals-----			\$75,905 31	\$75,987 97	\$151,903 28
LIABILITIES.					
Capital stock paid in-----					
Surplus-----			\$50,000 00	\$50,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid-----				953 98	953 98
Reserve for contingencies-----				5,711 49	5,711 49
Bills payable (including certificates of deposit representing money borrowed)-----				19,332 50	19,332 50
Notes rediscounted-----					
Deposits due to banks-----					
Dividends unpaid-----					
Individual deposits subject to check-----					
Savings deposits-----					
Demand certificates of deposit-----					
Time certificates of deposit-----					
Certified checks-----					
Cashier's checks-----					
State, county and municipal deposits-----					
Postal savings deposits-----					
Other liabilities-----					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees-----				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers or trustees-----					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court-----			25,905 31		25,905 31
Totals-----			\$75,905 31	\$75,987 97	\$151,903 28

607. FIRST SAVINGS BANK—EMERYVILLE.

Incorporated March 21, 1914.

OFFICERS—F. J. Stoer, President; Theo. Westphal, Vice-President; C. L. Barham, Secretary, Treasurer and Cashier; A. Bertrand, Assistant Cashier.

DIRECTORS—F. J. Stoer, Theo. Westphal, F. Hahn, J. A. Nichols, C. L. Barham.

Statement of June 23, 1915.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$95,382 12	
Overdrafts-----			
Bonds, warrants, and other securities-----		27,552 36	
Bank premises, furniture and fixtures-----		276 65	
Safe deposit vaults-----			
Other real estate owned-----		9,815 47	
Due from reserve banks-----			
Due from other banks-----		2,816 56	
Actual cash on hand-----			
Exchanges for clearing house-----			
Checks and other cash items-----		27 50	
Other resources-----			
Totals-----		\$135,870 56	
LIABILITIES			
Capital stock paid in-----		\$25,000 00	
Surplus-----		265 01	
Undivided profits, less expenses and taxes paid-----		2,765 98	
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----		74,019 03	
Savings deposits-----			
Demand certificates of deposit-----		17,570 54	
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		10,000 00	
Postal savings deposits-----			
Other liabilities-----		6,250 00	
Totals-----		\$135,870 56	

608. PEOPLES SAVINGS & COMMERCIAL BANK—CHICO.

Incorporated March 30, 1914.

OFFICERS—J. F. Morehead, President; J. A. Bennett, Vice-President; Lee Richardson, Vice-President; H. S. Moir, Secretary, Treasurer and Cashier; R. A. Mitchell, Assistant Cashier.
 DIRECTORS—J. F. Morehead, J. Richardson, C. B. Swain, A. H. Smith, D. McRae, J. A. Bennett, Jesse Bennett, Lee Richardson, A. H. Mahon.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$40,578 46	\$91,963 09	\$132,541 55
Overdrafts.....				
Bonds, warrants, and other securities.....		37,448 54	4,250 00	41,698 54
Bank premises, furniture and fixtures.....		9,535 00		9,535 00
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		12,991 74	3,680 58	16,672 32
Due from other banks.....		4,274 21	2,129 59	6,403 80
Actual cash on hand.....				
Exchanges for clearing house.....		630 03		630 03
Checks and other cash items.....		43 50		43 50
Other resources.....				
Totals.....		\$105,501 48	\$102,023 26	\$207,524 74

LIABILITIES				
Capital stock paid in.....		\$40,000 00	\$25,000 00	\$65,000 00
Surplus.....				
Undivided profits, less expenses and taxes paid.....			1,794 17	1,794 17
Other existing profits, collected, but not in undivided profits account.....		*591 99		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		528 51		528 51
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....		31,370 05		31,370 05
Demand certificates of deposit.....			75,229 09	75,229 09
Time certificates of deposit.....		1,489 25		1,489 25
Certified checks.....				
Cashier's checks.....		195 66		195 66
State, county and municipal deposits.....				
Postal savings deposits.....		32,500 00		32,500 00
Other liabilities.....				
Totals.....		\$105,501 48	\$102,023 26	\$207,524 74

* Deficit.

609. MARINE COMMERCIAL AND SAVINGS BANK—LONG BEACH.

Incorporated April 21, 1914.

OFFICERS—E. J. Wightman, President; I. H. Hellman, Vice-President; A. Dixon, Vice-President; Ben H. Smith, Secretary and Cashier; M. F. McNie, Treasurer; Julius Blum, Assistant Cashier; G. E. McHugh, Assistant Cashier.
 DIRECTORS—E. J. Wightman, B. H. Smith, Fred Hoffman, Geo. L. Hoodenpyl, Irving H. Hellman, A. Dixon, J. W. Moist, W. W. Gwinn, J. B. McAllister, B. H. Paul, M. F. McNie, Chas. Malcom, S. M. Swartz, C. J. Hargis, H. L. Pillsbury.

Statement of June 23, 1915.

RESOURCES	Statement of June 23, 1915.		
	Commercial department	Savings department	Combined
Loans and discounts.....	\$128,651 15	\$98,550 00	\$227,201 15
Overdrafts.....	13 62		13 62
Bonds, warrants, and other securities.....	25,270 00	12,511 08	37,781 08
Bank premises, furniture and fixtures.....	3,872 25		3,872 25
Safe deposit vaults.....	3,278 70		3,278 70
Other real estate owned.....			
Due from reserve banks.....	37,327 50	7,682 23	45,009 73
Due from other banks.....	1,284 09	9,400 00	10,684 09
Actual cash on hand.....	17,267 51	3,020 25	20,287 76
Exchanges for clearing house.....	356 41	800 00	1,156 41
Checks and other cash items.....	7 15		7 15
Other resources.....	150 00		150 00
Totals.....	\$217,478 38	\$131,963 56	\$349,441 94
LIABILITIES			
Capital stock paid in.....	\$100,000 00	\$25,000 00	\$125,000 00
Surplus.....			
Undivided profits, less expenses and taxes paid.....	9,311 25	3,549 08	12,860 33
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	80,655 26		80,655 26
Savings deposits.....		96,357 88	96,357 88
Demand certificates of deposit.....	50 00		50 00
Time certificates of deposit.....		7,056 00	7,056 00
Certified checks.....			
Cashier's checks.....	4,931 87		4,931 87
State, county and municipal deposits.....	22,500 00		22,500 00
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$217,478 38	\$131,963 56	\$349,441 94

610. KASPARE COHN COMMERCIAL AND SAVINGS BANK—LOS ANGELES.

Incorporated June 22, 1914.

OFFICERS—Kaspere Cohn, President; Ben R. Meyer, Vice-President; Milton E. Gelz, Vice-President; Morris Klein, Secretary and Assistant Cashier; Paul C. Turman, Treasurer, Cashier and Assistant Secretary.
 DIRECTORS—Kaspere Cohn, Milton E. Gelz, Ben R. Meyer.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$369,825 61	\$377,300 00	\$747,125 61
Overdrafts		52 49		52 49
Bonds, warrants, and other securities		9,900 00	59,120 00	69,020 00
Bank premises, furniture and fixtures		9,373 72		9,373 72
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		79,919 93	21,978 10	101,898 03
Due from other banks			20,000 00	20,000 00
Actual cash on hand		22,025 45	12,997 07	35,022 52
Exchanges for clearing house		17,264 45	15,526 54	32,790 99
Checks and other cash items		8,500 90		8,500 90
Other resources				
Totals		\$516,862 55	\$506,921 71	\$1,023,784 26
LIABILITIES				
Capital stock paid in		\$200,000 00	\$100,000 00	\$300,000 00
Surplus				
Undivided profits, less expenses and taxes paid		7,938 81	1,811 75	9,720 56
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		239,270 69		239,270 69
Savings deposits				
Demand certificates of deposit		15,000 00	405,109 96	405,109 96
Time certificates of deposit		52,221 11		52,221 11
Certified checks				
Cashier's checks		687 20		687 20
State, county and municipal deposits		1,584 74		1,584 74
Postal savings deposits				
Other liabilities		190 00		190 00
Totals		\$516,862 55	\$506,921 71	\$1,023,784 26

611 AND 611A. HIBERNIAN SAVINGS BANK—LOS ANGELES.

Incorporated June 22, 1914.

OFFICERS—Geo. Chaffey, President; G. Allen Hancock, Vice-President; A. M. Chaffey, Vice-President; A. E. Huntington, Vice-President; A. M. Gibbs, Secretary and Treasurer; Geo. A. J. Howard, Cashier; T. E. Ivey, Jr., Assistant Cashier; Alma R. Dodge, Assistant Cashier; B. P. Glenn, Assistant Cashier.
 DIRECTORS—A. M. Chaffey, G. Allen Hancock, Frederick J. Mullen, Geo. A. J. Howard, O. M. Souden, W. D. Woolwine, W. D. Whelan, J. Wiseman MacDonald, E. P. Bosbyshell, Geo. Chaffey, A. M. Gibbs, A. I. McCormack, A. E. Huntington, E. A. Taylor, W. M. Eason.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$388,704 88	\$2,413,259 64	\$2,801,964 52
Overdrafts.....		89 69		89 69
Bonds, warrants, and other securities.....		209,234 03	289,983 20	499,217 23
Bank premises, furniture and fixtures.....			54,655 53	54,655 53
Safe deposit vaults.....			6,000 00	6,000 00
Other real estate owned.....			2,500 00	2,500 00
Due from reserve banks.....		116,246 38	194,707 07	304,953 45
Due from other banks.....				
Actual cash on hand.....		50,124 61	58,000 00	108,124 61
Exchanges for clearing house.....		11,582 87		11,582 87
Checks and other cash items.....		1,116 38		1,116 38
Other resources.....				
Totals.....		\$771,119 04	\$8,019,105 44	\$8,790,224 48
LIABILITIES				
Capital stock paid in.....		\$75,000 00	\$250,000 00	\$325,000 00
Surplus.....			6,350 00	6,350 00
Undivided profits, less expenses and taxes paid.....			14,605 35	14,605 35
Other existing profits, collected, but not in undivided profits account.....			3,890 71	3,890 71
Bills payable (including certificates of deposit representing money borrowed).....		16,363 85		16,363 85
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		538,627 09	40 50	538,667 59
Savings deposits.....			2,559,962 25	2,559,962 25
Demand certificates of deposit.....		7,559 60		7,559 60
Time certificates of deposit.....			184,286 63	184,286 63
Certified checks.....				
Cashier's checks.....		955 53		955 53
State, county and municipal deposits.....		21,109 97		21,109 97
Postal savings deposits.....		106,500 00		106,500 00
Other liabilities.....		5,000 00		5,000 00
Totals.....		\$771,119 04	\$8,019,105 44	\$8,790,224 48

NOTE.—The above statement includes the business of the North Broadway branch office.

612 AND 612A. AMERICAN STATE BANK—BRAWLEY.

Incorporated June 24, 1914.

OFFICERS—F. S. Lack, President; Peter P. Hovey, Vice-President; Wm. M. Smith, Secretary, Treasurer and Cashier; Victor R. Sterling, Assistant Cashier and Assistant Secretary; M. R. Berhower, Assistant Cashier.
 DIRECTORS—Geo. Nowlin, J. W. Phelps, Dewey Cary, J. L. Trecker, Harry Withrow, Peter P. Hovey, F. S. Lack, J. C. Hurley, Wm. Farr.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$101,217 13	\$9,202 15	\$110,419 28
Overdrafts				
Bonds, warrants, and other securities		3,046 77		3,046 77
Bank premises, furniture and fixtures		3,500 00	4,500 00	8,000 00
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		26,687 12	1,321 10	27,988 22
Due from other banks		1,522 03		1,522 03
Actual cash on hand		12,408 91	100 00	12,508 91
Exchanges for clearing house				
Checks and other cash items				
Other resources		1,243 45		1,243 45
Totals		\$149,735 41	\$15,123 25	\$164,858 66
LIABILITIES				
Capital stock paid in				
Surplus		\$40,000 00	\$10,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		1,575 21	1,626 80	3,202 01
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		103,835 87		103,835 87
Savings deposits			1,567 77	1,567 77
Demand certificates of deposit		365 00		365 00
Time certificates of deposit			1,928 68	1,928 68
Certified checks				
Cashier's checks				
State, county and municipal deposits		2,159 33		2,159 33
Postal savings deposits		1,800 00		1,800 00
Other liabilities				
Totals		\$149,735 41	\$15,123 25	\$164,858 66

NOTE.—The above statement includes the business of the Calipatria branch office.

613. CITIZENS COMMERCIAL AND SAVINGS BANK OF SANTA ANA—SANTA ANA.

Incorporated August 20, 1914.

OFFICERS—E. E. Vincent, President; John A. Harvey, Vice-President; L. M. Doyle, Secretary, Treasurer and Cashier.
 DIRECTORS—E. E. Vincent, John A. Harvey, L. M. Doyle, A. G. Finley, R. E. Miles, J. A. Mang, M. M. Doyle.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$57,624 64	\$17,081 45	\$74,706 09
Overdrafts		1 54		1 54
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			6,548 51	6,548 51
Safe deposit vaults			2,500 00	2,500 00
Other real estate owned				
Due from reserve banks		1,774 87	2,170 15	3,945 02
Due from other banks				
Actual cash on hand		3,756 20	1,846 90	5,603 10
Exchanges for clearing house		521 19		521 19
Checks and other cash items				
Other resources				
Totals		\$63,678 44	\$30,147 01	\$93,825 45
LIABILITIES				
Capital stock paid in		\$10,000 00	\$10,000 00	\$50,000 00
Surplus				
Undivided profits, less expenses and taxes paid		2,100 23		2,100 23
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		21,136 21		21,136 21
Savings deposits				
Demand certificates of deposit			20,147 01	20,147 01
Time certificates of deposit				
Certified checks		450 00		450 00
Cashier's checks				
State, county and municipal deposits		2 00		2 00
Postal savings deposits				
Other liabilities				
Totals		\$63,678 44	\$30,147 01	\$93,825 45

614. WILLITS COMMERCIAL BANK—WILLITS.

Incorporated August 22, 1914.

OFFICERS—W. T. Saxon, President; G. A. Smart, Vice-President; H. B. Ramsay, Secretary, Treasurer and Cashier.
 DIRECTORS—H. L. Preston, John W. Long, Edwin Simonson, F. L. A. Gorlinski, H. B. Ramsay, G. A. Smart, W. T. Saxon.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$33,955 50		
Overdrafts				
Bonds, warrants, and other securities		6,600 00		
Bank premises, furniture and fixtures		12,842 70		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		14,372 09		
Due from other banks				
Actual cash on hand		4,892 20		
Exchanges for clearing house				
Checks and other cash items		275 88		
Other resources				
Totals		\$72,308 37		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus				
Undivided profits, less expenses and taxes paid		2,277 00		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check		51,831 81		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		7,779 56		
Certified checks		20 00		
Cashier's checks				
State, county and municipal deposits		5,400 00		
Postal savings deposits				
Other liabilities				
Totals		\$72,308 37		

615. BANK OF WESTERN PLACER—LINCOLN.

Incorporated May 5, 1914.

OFFICERS—F. C. Crosby, President; John Moore, Vice-President; R. O. Adams, Secretary; H. S. Williamson, Treasurer; Guy E. Green, Cashier; E. H. Sanderson, Assistant Cashier.
 DIRECTORS—H. S. Williamson, I. E. Thayer, James French, John Moore, R. O. Adams, F. C. Crosby, Wm. D. Ingram.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$34,056 94	\$18,000 00	\$52,056 94
Overdrafts		12 14		12 14
Bonds, warrants, and other securities			5,000 24	5,000 24
Bank premises, furniture and fixture		4,887 80	4,080 18	8,967 98
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		215 53	1,485 54	1,701 07
Due from other banks				
Actual cash on hand		1,732 02	549 30	2,281 32
Exchanges for clearing house				
Checks and other cash items		12 58		12 58
Other resources				
Totals		\$40,917 01	\$29,205 26	\$70,122 27
LIABILITIES				
Capital stock paid in		\$20,000 00	\$5,000 00	\$25,000 00
Surplus				
Undivided profits, less expenses and taxes paid		*237 93	489 94	252 01
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		2,000 00		2,000 00
Deposits, due to banks		593 68		593 68
Dividends unpaid				
Individual deposits subject to check		15,574 26		15,574 26
Savings deposits				
Demand certificates of deposit			19,215 32	19,215 32
Time certificates of deposit		72 00		72 00
Certified checks		3,000 00		3,000 00
Cashier's checks		5 00		5 00
State, county and municipal deposits				
Postal savings deposits			4,500 00	4,500 00
Other liabilities				
Totals		\$40,917 01	\$29,205 26	\$70,122 27

* Deficit.

616. BANK OF SAN GABRIEL—SAN GABRIEL.

Incorporated September 25, 1914.

Officers—Wm. R. Fee, President; Jacob Rudel, Vice-President; E. J. Aye, Secretary, Treasurer and Cashier.
 Directors—Newman Essick, August Johnson, Jacob Rudel, Albert May, A. J. Cuneo, Edwin K. Alpaugh, Wm. R. Fee, A. W. Ashburn, Jr., F. Daken.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$25,276 65	\$16,050 00	\$41,326 65
Overdrafts.....				
Bonds, warrants, and other securities.....		3,975 00	2,879 50	6,854 50
Bank premises, furniture and fixtures.....		6,804 92		6,804 92
Safe deposit vaults.....		1,903 00		1,903 00
Other real estate owned.....				
Due from reserve banks.....		10,309 05	59 70	10,428 75
Due from other banks.....		712 52		712 52
Actual cash on hand.....		2,463 01	1,187 32	3,650 33
Exchanges for clearing house.....				
Checks and other cash items.....		26 59		26 59
Other resources.....				
Totals.....		\$51,230 74	\$20,176 52	\$71,407 26
LIABILITIES				
Capital stock paid in.....		\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....				
Undivided profits, less expenses and taxes paid.....		324 34	68 09	392 43
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		29,048 70		29,048 70
Savings deposits.....			7,298 43	7,298 43
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		6,857 70		6,857 70
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$51,230 74	\$20,176 52	\$71,407 26

617. STATE BANK OF OWENSMOUTH—OWENSMOUTH.

Incorporated October 1, 1914.

OFFICERS—R. E. Whitley, President; M. H. Sherman, Vice-President; A. I. Smith, Vice-President; H. J. Whitley, Vice-President; O. J. Wigdal, Vice-President; John S. Waring, Secretary, Treasurer and Cashier; R. J. Wigdal, Assistant Cashier and Assistant Secretary.

DIRECTORS—R. P. Sherman, George Hanna, John S. Waring, I. W. Ketchum, A. T. Brant, Geo. W. Purch, Wm. T. Hopper, O. J. Wigdal, Frank X. Pfaffinger, Harry Chandler, M. H. Sherman, L. E. Rankin, A. I. Smith, S. O. Houghton, Jr., Lewis E. Bliss, H. J. Whitley, W. P. Whitsett, Richard J. Wigdal, Geo. W. Scott, R. E. Whitley.

Statement of June 23, 1915.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$41,015 35		
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures		15,034 16		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		12,873 88		
Due from other banks				
Actual cash on hand		2,352 02		
Exchanges for clearing house				
Checks and other cash items		13 50		
Other resources				
Totals		\$71,288 91		
LIABILITIES				
Capital stock paid in		\$40,000 00		
Surplus				
Undivided profits, less expenses and taxes paid		1,422 82		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		19,346 09		
Savings deposits				
Demand certificates of deposit		10,450 00		
Time certificates of deposit				
Certified checks		70 00		
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$71,288 91		

618. CULVER CITY COMMERCIAL AND SAVINGS BANK—CULVER CITY.

Incorporated December 24, 1914.

Officers—Harry H. Culver, President; O. J. Wigdal, Vice-President; G. E. McHugh, Secretary and Cashier; Geo. W. Sommerville, Treasurer.

Directors—Harry H. Culver, O. J. Wigdal, E. P. Clark, G. E. McHugh, C. H. Warner, L. M. Welsh, Geo. W. Sommerville, H. C. Nutt, L. Fred Edmisten, Herbert J. Gray, C. B. McHugh.

Statement of June 23, 1915.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....			
Overdrafts.....	\$16,719 00	\$8,400 00	\$25,118 00
Bonds, warrants, and other securities.....	58 75		58 75
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....	11,856 98		11,856 98
Other real estate owned.....			
Due from reserve banks.....	8,974 95	700 50	9,675 45
Due from other banks.....	25 50		25 50
Actual cash on hand.....	1,703 41	1,692 50	3,395 91
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$30,349 59	\$10,703 00	\$50,112 59

LIABILITIES

	Commercial department	Savings department	Combined
Capital stock paid in.....			
Surplus.....	\$20,400 00	\$5,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	3,280 50	673 25	3,953 75
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	15,655 09	589 75	15,655 09
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....	39 00	4,500 00	4,500 00
Cashier's checks.....			
State, county and municipal deposits.....	375 00		375 00
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$30,349 59	\$10,703 00	\$50,112 59

619. ANTELOPE VALLEY BANK—LANCASTER.

Incorporated May 10, 1915.

OFFICERS—John Roberts, President; Earle L. Roberts, Vice-President; I. E. Dodge, Secretary and Cashier; M. J. Reynolds, Treasurer; Chas. Osborne, Assistant Cashier.

DIRECTORS—John Roberts, Earle L. Roberts, George H. Fuller, I. E. Dodge, Jay E. Randall, M. J. Reynolds, C. J. Hamilton.

Statement of June 23, 1915.

RESOURCES	Statement of June 23, 1915.		
	Commercial department	Savings department	Combined
Loans and discounts.....	\$80,034 53		
Overdrafts.....	876 77		
Bonds, warrants, and other securities.....	28,630 30		
Bank premises, furniture and fixtures.....	17,077 12		
Safe deposit vaults.....			
Other real estate owned.....	1,748 00		
Due from reserve banks.....	10,604 88		
Due from other banks.....	1,146 15		
Actual cash on hand.....	5,307 17		
Exchanges for clearing house.....	119 10		
Checks and other cash items.....			
Other resources.....	82 22		
Totals.....	\$145,826 24		
LIABILITIES			
Capital stock paid in.....	\$50,000 00		
Surplus.....			
Undivided profits, less expenses and taxes paid.....	912 54		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	9,000 00		
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	57,089 82		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	3,449 80		
Certified checks.....			
Cashier's checks.....	373 99		
State, county and municipal deposits.....	25,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$145,826 24		

STATEMENT OF BANKS IN LIQUIDATION.

STATEMENT OF THE CONDITION OF THE UNION STATE BANK, OF SAN FRANCISCO, IN LIQUIDATION, AS OF THE CLOSE OF SEPTEMBER 30, 1915.

Bank Closed July 17, 1909.

RESOURCES.		LIABILITIES.	
Cash—		Bills payable (money borrowed), as of July 17, 1909	\$20,000 00
On hand, as of July 17, 1909		Claims proved	
Collected during liquidation	\$1,062 80	For dividends	
Disbursements—		Preferred and paid	\$20,000 00
Preferred claims	\$14 00	Offset	
Interest, taxes, etc.	742 92		
Assets acquired by purchase.	110 35	Balance not proved	
Legal expenses	75 00	Deposits due to banks, as of July 17, 1909	\$4,718 33
Special Deputy Superintendent's salary	1,063 84	For dividends	
All other expenses		Preferred and paid	
Dividends		Offset	
Balance	2,036 11	Balance not proved	
Loans, as of July 17, 1909	\$1,025 69	Deposits, including certificates, due to individuals, as of July 17, 1909	\$115 65
Collected		For dividends	
Offset	\$20,000 00	Preferred and paid	
Loss		Offset	
Balance (book value).	8,832 50	Claims proved	
Overdrafts, as of July 17, 1909		For dividends	\$1,000 00
Collected		Preferred and paid	14 00
Offset	\$3,543 89	Offset	2,000 00
Loss			
Balance (book value)	3,543 89	Balance not proved	\$4 50
Bonds and other securities, as of		State, county and municipal deposits, as of	
Collected		For dividends	
Offset		Preferred and paid	
Loss		Offset	
Balance (book value)			
Bank premises, furniture and fixtures, safe deposit vaults, as of July 17, 1909	\$19,672 59	Balance not proved	
Collected	\$2,998 40	Postal savings deposits, as of	
Offset	2,000 00	For dividends	
Loss	12,869 19	Preferred and paid	
Balance (book value)	1,805 00	Offset	
Other real estate owned, as of			
Collected		Balance not proved	
Offset		For dividends	
Loss		Preferred and paid	
Balance (book value)		Offset	
Due from banks, exchange, checks, drafts, etc., as of July 17, 1909	\$5,149 70		
Collected	\$24 70		
Offset			

[illegible]

DIVIDENDS DECLARED.			
Not paid	191--	No. 1 of	% paid
Total			
Not paid	191--	No. 2 of	% paid
Total			
Not paid	191--	No. 3 of	% paid
Total			
Not paid	191--	No. 4 of	% paid
Total			

STATEMENT OF THE CONDITION OF THE STATE SAVINGS AND COMMERCIAL BANK, OF SAN FRANCISCO, IN LIQUIDATION,
AS OF THE CLOSE OF SEPTEMBER 30, 1915.
Bank Closed July 17, 1909.

RESOURCES.		LIABILITIES.	
Cash—		Bills payable (money borrowed), as of July 17, 1909	\$15,000 00
On hand, as of July 17, 1909	\$73 82	Claims proved {For dividends	
Collected during liquidation	\$115,970 97	Preferred and paid	\$15,000 00
Disbursements—		Offset	
Preferred claims	\$21,830 11		
Interest, taxes, etc	4,218 66	Balance not proved	
Assets acquired by purchase	1,518 25	Deposits due to banks, as of July 17, 1909	\$290 32
Legal expenses	6,214 21	Claims proved {For dividends	
Special Deputy Superintendent's salary	5,755 00	Preferred and paid	\$290 32
All other expenses	10,802 20	Offset	
Dividends	59,703 57		
		Balance not proved	
Balance	110,102 00	Deposits, including certificates, due to individuals, as of July 17, 1909	\$114,843 48
Loans, as of July 17, 1909	\$174,040 08	Claims proved {For dividends	\$98,598 00
Collected	\$92,544 02	Preferred and paid	1,550 55
Offset	11,195 88	Offset	8,872 19
Loss	48,120 07	Correction of error in bank's books	2,136 63
Real estate acquired for debt	2,059 29	Balance not proved	
Balance (book value)		Certified checks, cashier's checks, letters of credit, drafts, as of July 17, 1909	\$3,776 11
Overdrafts, as of July 17, 1909	\$206 82	Claims proved {For dividends	\$4,200 79
Collected	\$2 19	Preferred and paid	
Offset	3 29	Offset	
Loss		Correction of error in bank's books	2,000 00
Balance (book value)		Balance not proved	1,000 10
Bonds and other securities, as of July 17, 1909	\$770 00	State, county and municipal deposits, as of—	
Collected		For dividends	
Offset		Preferred and paid	
Loss		Offset	
Balance (book value)			
Bank premises, furniture and fixtures, safe deposit vaults, as of July 17, 1909	\$0,692 09	Balance not proved	
Collected	\$1,529 00	Postal savings deposits, as of—	
Offset		For dividends	
Loss	4,823 19	Preferred and paid	
Balance (book value)		Offset	
Other real estate owned, as of			
Collected		Balance not proved	
Offset		as of—	
Loss		For dividends	
Balance (book value)		Preferred and paid	
Due from banks, exchange, checks, drafts, etc., as of July 17, 1909	\$6,274 49	Offset	
Collected	\$1,634 41	Balance not proved	

STATEMENT OF THE CONDITION OF THE KIMMON GINKO (THE GOLDEN GATE BANK), OF SAN FRANCISCO, IN LIQUIDATION,
AS OF THE CLOSE OF SEPTEMBER 30, 1915.

Bank Closed March 29, 1909.

RESOURCES.		LIABILITIES.	
Cash—		Bills payable (money borrowed), as of March 29, 1909	\$11,300 00
On hand, as of March 29, 1909	\$550 82	Claims proved	\$11,300 00
Collected during liquidation		For dividends	
Disbursements—		Offset	
Preferred claims.	\$11,300 00		
Interest, taxes, etc.	9,233 49	Balance not proved.	
Assets acquired by purchase.	9,540 07	Deposits due to banks, as of March 29, 1909.	\$8,511 93
Legal expenses	6,146 78	For dividends	\$1,545 30
Special Deputy Superintendent's salary	9,512 50	Preferred and paid.	
All other expenses.	21,389 76	Offset	39 85
Dividends	79,073 23	Correction of error in bank's books	1,613 94
		Balance not proved.	
		Deposits, including certificates, due to individuals, as of March 29, 1909	\$252 84
Balance		For dividends	\$337,634 11
Loans, as of March 29, 1909.	\$313,905 79	Claims proved	\$285,177 92
Collected		Preferred and paid.	
Offset	\$75,644 80	Offset	34,491 60
Loss	36,059 43	Correction of error in bank's books	5,792 92
Real estate acquired for debt.	79,785 82	Balance not proved.	
Balance (book value).	2,503 49	Certified checks, cashier's checks, letters of credit, drafts, as of March 29, 1909.	\$2,246 16
Overdrafts, as of March 29, 1909.		For dividends	\$113 84
Collected	\$9,497 79	Preferred and paid.	
Offset	\$4,305 09	Offset	1,805 43
Loss	994 32		
Balance (book value).	403 67	Balance not proved.	
Bonds and other securities, as of March 29, 1909		State, county and municipal deposits, as of—	
Collected	\$5,132 40	For dividends	
Offset		Preferred and paid.	
Loss		Offset	
Balance (book value).			
Bank premises, furniture and fixtures, safe deposit vaults, as of March 29, 1909.		Balance not proved.	
Collected	\$17,481 01	Postal savings deposits, as of—	
Offset	\$3,396 80	For dividends	
Loss		Preferred and paid.	
Balance (book value).	12,939 76	Offset	
Other real estate owned, as of—			
Collected		Balance not proved.	
Offset		For dividends	
Loss		Preferred and paid.	
Balance (book value).		Offset	
Due from banks, exchange, checks, drafts, etc., as of March 29, 1909.	\$48,260 45		
Collected	\$42,598 71		

Offset	8 70		Additional liabilities not shown by books of the bank	\$63,645 67
Loss		5,653 04	Claims proved	\$53,380 22
Balance (book value)			Preferred and paid	3,566 75
as of			Offset	05
Collected			Correction of error in bank's books	9,678 65
Offset			Balance not proved	
Loss			Liabilities remaining at this date not proved	\$22,430 05
Balance (book value)				
Assets acquired by purchase or exchange during liquidation		2,503 49		
Real estate acquired for debt		840 07		
Real estate acquired by purchase		8,700 00		
Notes receivable				
Additional assets acquired during liquidation		\$19,522 41		
Interest				
Collected		\$16,601 23		
Offset		2,921 18		
Stockholders' liability				
Collected				
Offset				
Sundry		\$4,067 19		
Collected				
Net resources at this date (book value)		\$155,598 22		
RECAPITULATION.				
Resources (book value), as of March 29, 1909		\$394,837 26	Liabilities shown by the books of the bank, as of March 29, 1909	\$354,682 20
Additional assets (acquired during liquidation)		23,589 60	Additional liabilities not shown by the books of the bank	66,645 67
Total		\$418,426 86	Total: Claims proved for dividends	\$340,217 28
Less:			Claims proved preferred and paid	11,300 00
Offsets		\$39,983 63	Claims proved and offset and correction of errors	47,390 54
Losses		93,129 25	Claims not proved	22,430 05
Disbursements (less assets acquired by purchase)		129,715 76	Less:	
Balance of resources remaining:			Claims preferred and paid	\$11,300 00
Cash	\$13,050 30		Claims offset and correction of errors	47,390 54
Book value of other assets	142,547 92		Dividends paid	79,073 23
Excess book value of liabilities over resources			Liabilities remaining:	
			Proved	\$261,144 05
			Not proved	22,430 05
				\$283,574 10
DIVIDENDS DECLARED.				
March 15, 1912, No. 1 of 25% paid		\$79,073 23	191., No. 3 of ---% paid	
Not paid		4,438 36	Not paid	
Total		\$83,511 59	Total	
Not paid			191., No. 4 of ---% paid	
Total			Total	

STATEMENT OF THE CONDITION OF THE JAPANESE AMERICAN BANK, OF SAN FRANCISCO, IN LIQUIDATION, AS OF THE
CLOSE OF SEPTEMBER 30, 1915.
Bank Closed October 18, 1909.

RESOURCES.		LIABILITIES.	
Cash—		Bills payable (money borrowed), as of Octo-	
On hand, as of October 18, 1909	\$11,097 62	ber 18, 1909	\$115,200 13
Collected during liquidation		Claims proved	
Disbursements—		For dividends	
Preferred claims	\$116,312 86	Preferred and paid	\$114,929 54
Interest, taxes, etc.	13,343 02	Offset	
Assets acquired by purchase	83,293 79	Balance not proved	
Legal expenses	11,686 42	Deposits due to banks, as of October 18, 1909	\$7,913 75
Special Deputy Superintendent's salary	9,362 50	For dividends	
All other expenses	19,062 28	Preferred and paid	\$5,630 55
Dividends		Offset	285 00
		Balance not proved	
Balance	253,680 87	Deposits, including certificates, due to indi-	1,998 19
Loans, as of October 18, 1909	\$642,308 04	viduals, as of October 18, 1909	
Collected		For dividends	\$228,983 61
Offset		Preferred and paid	1,383 32
Loss		Offset	14,131 51
Real estate acquired for debt	80,864 67	Balance not proved	
Balance (book value)		Certified checks, cashier's checks, letters of	
Overdrafts, as of October 18, 1909	\$3,221 81	credit, drafts, as of October 18, 1909	\$5,290 94
Collected		For dividends	
Offset		Preferred and paid	\$3,936 87
Loss		Offset	30 00
Real estate acquired for debt	346 39	Claims proved	224 13
Balance (book value)		Balance not proved	
Bonds and other securities, as of October 18, 1909	\$4,219 08	State, county and municipal deposits, as of	
Collected		For dividends	
Offset		Preferred and paid	
Loss		Offset	
Balance (book value)		Balance not proved	
Bank premises, furniture and fixtures, safe de-		Postal savings deposits, as of	
posit vaults, as of October 18, 1909	\$18,765 05	For dividends	
Collected		Preferred and paid	
Offset		Offset	
Loss		Balance not proved	
Balance (book value)		For dividends	
Other real estate owned, as of October 18, 1909	\$1,814 40	Preferred and paid	
Collected		Offset	
Offset		Balance not proved	
Loss		Claims proved	
Balance (book value)		For dividends	
		Preferred and paid	
		Offset	
		Balance not proved	
		Claims proved	
		For dividends	
		Preferred and paid	
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STATEMENT OF THE CONDITION OF THE JAPANESE BANK OF SACRAMENTO, IN LIQUIDATION, AS OF THE CLOSE OF
SEPTEMBER 30, 1915.

Bank Closed October 13, 1909.

RESOURCES.		LIABILITIES.	
Cash—		Bills payable (money borrowed), as of Octo-	
On hand, as of October 13, 1909.....	\$302 50	ber 13, 1909.....	\$1,785 15
Collected during liquidation.....	\$55,928 72	Claims proved	\$1,581 68
Disbursements—		Preferred and paid.....	78 53
Preferred claims.....	\$1,794 18		
Interest, taxes, etc.....	1,740 65	Balance not proved.....	
Assets acquired by purchase.....	2,353 70	Deposits due to banks, as of October 13, 1909.....	\$0 71
Legal expenses.....	2,577 90	For dividends.....	
Special Deputy Superintendent's		Preferred and paid.....	
salary.....	4,060 00	Offset.....	
All other expenses.....	5,208 60		
Dividends.....	33,301 78	Balance not proved.....	
		Deposits, including certificates, due to indi-	6 71
Balance.....		viduals, as of October 13, 1909.....	
Loans, as of October 13, 1909.....	\$110,938 60	For dividends.....	\$37,273 49
Collected.....		Preferred and paid.....	\$92,910 64
Offset.....		Offset.....	1,623 91
Loss.....		Correction of error in bank's books.....	16 30
Real estate acquired for debt.....		Balance not proved.....	
Balance (book value).....		Certified checks, cashier's checks, letters of	
Overdrafts, as of October 13, 1909.....	\$1,452 34	credit, drafts, as of.....	
Collected.....		For dividends.....	
Offset.....		Preferred and paid.....	
Loss.....		Offset.....	
Balance (book value).....		Claims proved.....	
Bonds and other securities, as of.....		Offset.....	
Collected.....		Balance not proved.....	
Offset.....		State, county and municipal deposits, as of.....	
Loss.....		For dividends.....	
Balance (book value).....		Preferred and paid.....	
Bank premises, furniture and fixtures, safe de-		Offset.....	
posit vaults, as of October 13, 1909.....	\$3,232 23	Balance not proved.....	
Collected.....		Postal savings deposits, as of.....	
Offset.....		For dividends.....	
Loss.....		Preferred and paid.....	
Balance (book value).....		Offset.....	
Other real estate owned, as of.....		Balance not proved.....	
Collected.....		For dividends.....	
Offset.....		Preferred and paid.....	
Loss.....		Offset.....	
Balance (book value).....		Claims proved.....	
Due from banks, exchange, checks, drafts,		Offset.....	
etc., as of October 13, 1909.....	\$18,885 89	Balance not proved.....	
Collected.....	\$3,589 48		

[illegible]

DIVIDENDS DECLARED.			
January 15, 1912, No. 1 of 25% paid	191--	No. 3 of	% paid
Not paid	\$24,213 38		
	684 43		
Total	\$24,897 81		
January 29, 1913, No. 2 of 10% paid		191--	No. 4 of
Not paid	\$9,088 40		% paid
	870 76		
Total	\$9,959 16		

STATEMENT OF THE CONDITION OF THE BANK OF SHASTA COUNTY, OF REDDING, IN LIQUIDATION, AS OF THE CLOSE OF
SEPTEMBER 30, 1915.

Bank Closed March 24, 1911.

RESOURCES.		LIABILITIES.	
Cash—		Bills payable (money borrowed), as of March 24, 1911	\$90,000 00
On hand, as of March 24, 1911	\$28,128 15	For dividends	
Collected during liquidation	\$700,894 36	Preferred and paid	\$84,874 13
Disbursements—		Offset	5,125 87
Preferred claims	\$140,175 84	Balance not proved	
Interest, taxes, etc.	4,328 93	Deposits due to banks, as of March 24, 1911	\$9,446 17
Assets acquired by purchase	148 05	For dividends	
Legal expenses	3,820 25	Preferred and paid	\$9,203 67
Special Deputy Superintendent's salary	4,140 00	Offset	
All other expenses	6,378 95	Correction of error in bank's books (deduct)	242 50
Dividends	548,618 68	Balance not proved	
		Deposits, including certificates, due to individuals, as of March 24, 1911	\$320,936 75
Balance	\$752,828 58	For dividends	\$304,890 88
Loans, as of March 24, 1911		Preferred and paid	6,050 36
Collected	\$490,146 59	Offset	14,423 58
Offset	13,993 10	Correction of error in bank's books (deduct)	
Loss	318,753 89	Balance not proved	
Balance (book value)		Certified checks, cashier's checks, letters of credit, drafts, as of	
Overdrafts, as of March 24, 1911	\$6,900 85	For dividends	
Collected	\$6,443 22	Preferred and paid	\$3,928 85
Offset	321 00	Offset	
Loss	136 53	Balance not proved	
Balance (book value)		State, county and municipal deposits, as of March 24, 1911	\$45,000 00
Bonds and other securities, as of March 24, 1911	\$165,540 00	For dividends	
Collected		Preferred and paid	\$45,000 00
Offset		Offset	
Loss		Balance not proved	
Balance (book value)		Postal savings deposits, as of	
Bank premises, furniture and fixtures, safe deposit vaults, as of March 24, 1911	\$26,501 00	For dividends	
Collected		Preferred and paid	
Offset		Offset	
Loss		Balance not proved	
Balance (book value)		Claims proved	
Other real estate owned, as of March 24, 1911	\$3,955 00	For dividends	
Collected		Preferred and paid	
Offset		Offset	
Loss		Balance not proved	
Balance (book value)		Due from banks, exchange, checks, drafts, etc., as of March 24, 1911	
Collected		For dividends	
Offset		Preferred and paid	
Loss		Offset	
Balance (book value)			
Due from banks, exchange, checks, drafts, etc., as of March 24, 1911	\$12,298 82		
Collected	\$8,680 27		

Offset -----	3,612 55	Balance not proved -----	
Loss -----		Additional liabilities not shown by books of the bank -----	\$34,636 04
Balance (book value) -----		(For dividends -----	\$29,375 47
Collected -----		Claims proved -----	4,251 35
as of -----		(Offset -----	336 01
Offset -----		Balance not proved -----	643 21
Loss -----		Liabilities remaining at this date not proved -----	\$4,572 06
Balance (book value) -----			
Assets acquired by purchase or exchange during liquidation -----	\$148 05		
Office furniture -----			
Additional assets acquired during liquidation -----			
Interest -----	\$15,274 48		
Collected -----	\$13,920 67		
Offset -----	2,053 81		
Stockholders' liability -----	\$54,127 53		
Collected -----			
Offset -----			
Stockholders -----	\$54,127 53		
Offset -----			
Stockholders -----	\$2,273 98		
Collected -----	2,273 98		
Net resources at this date (book value) -----	\$21,530 46		
RECAPITULATION.			
Resources (book value), as of March 24, 1911 -----	\$266,152 40	Liabilities shown by the books of the bank, as of March 24, 1911 -----	\$755,382 92
Additional assets (acquired during liquidation) -----	71,675 89	Additional liabilities not shown by the books of the bank -----	34,636 04
Total -----	\$1,067,828 39	Total: Claims proved for dividends -----	\$593,479 02
Less: -----		Claims proved preferred and paid -----	140,175 84
Offsets -----	\$19,915 46	Claims proved and offset and correction of errors -----	21,792 04
Losses -----	318,890 42	Claims not proved -----	4,572 06
Disbursements (less assets acquired by purchase) -----	707,492 05	Less: -----	
Balance of resources remaining: -----		Claims preferred and paid -----	\$140,175 84
Cash -----	\$21,382 41	Claims offset and correction of errors -----	21,792 04
Book value of other assets -----	148 05	Dividends paid -----	548,648 08
Excess book value of liabilities over resources -----		Liabilities remaining: -----	
		Proved -----	\$84,830 94
		Not proved -----	4,572 05
		Total -----	\$89,403 00
		DIVIDENDS DECLARED.	
		November 29, 1911, No. 1 of 75% paid -----	\$474,696 16
		Not paid -----	3,602 15
		Total -----	\$478,298 31
		August 21, 1912, No. 2 of 8% paid -----	\$49,233 61
		Not paid -----	1,810 47
		Total -----	\$51,044 08

STATEMENT OF THE CONDITION OF THE KERN VALLEY BANK, OF BAKERSFIELD, IN LIQUIDATION, AS OF THE CLOSE OF SEPTEMBER 30, 1915.

Bank Closed May 12, 1911.

RESOURCES.

Cash—			
On hand, as of May 12, 1911	\$15,464 79		
Collected during liquidation		\$501,540 36	\$519,305 15
Disbursements—			
Preferred claims	\$89,647 07		
Interest, taxes, etc.	3,272 90		
Assets acquired by purchase	138 90		
Legal expenses	31,543 18		
Special Deputy Superintendent's salary	4,905 00		
All other expenses	14,886 17		
Dividends	337,507 59		
Balance		501,453 81	
Loans, as of May 12, 1911		\$17,911 34	
Collected		\$518,308 63	
Offset		\$48,251 94	
Loss		47,520 71	
Bonds		4,688 72	
Bonds acquired by exchange		4,743 75	
Balance (book value)			
Overdrafts, as of May 12, 1911		143,703 51	
Collected			
Offset		\$15,367 94	
Loss		\$15,636 62	
Balance (book value)			
Bonds and other securities, as of May 12, 1911		271 37	
Collected			
Offset		48,163 30	
Loss		2,612 85	
Balance (book value)			
Bank premises, furniture and fixtures, safe deposit vaults, as of May 12, 1911		352,973 43	
Collected			
Offset		\$35,265 58	
Loss		\$31,000 00	
Balance (book value)			
Other real estate owned, as of May 12, 1911		4,265 58	
Collected			
Offset		\$7,161 37	
Loss		10,272 31	
Balance (book value)			
Due from banks, exchange, checks, drafts, etc., as of May 12, 1911		\$6,950 01	
Collected		\$9,897 61	

LIABILITIES.

Bills payable (money borrowed), as of			
For dividends			
Claims proved			
Offset			
Balance not proved			
Deposits due banks, as of May 12, 1911		\$49,643 54	
For dividends			\$1,617 39
Claims proved			41,439 16
Offset			3,588 99
Balance not proved			
Deposits, including certificates, due to individuals, as of May 12, 1911		\$25,134 43	
For dividends			\$83,255 45
Claims proved			2,000 00
Offset			48,437 19
Correction of error in bank's books (add)		\$136 40	
Balance not proved			
Certified checks, cashier's checks, letters of credit, drafts, as of May 12, 1911		\$13,703 23	
For dividends			\$13,885 73
Claims proved			455 00
Offset			59 00
Correction of error in bank's books			
Balance not proved			
State, county and municipal deposits, as of May 12, 1911		\$41,040 00	
For dividends			
Claims proved			\$41,000 00
Offset			
Balance not proved			
Postal savings deposits, as of			
For dividends			
Claims proved			
Offset			
Balance not proved			
Clearing house checks, as of May 12, 1911		\$2,665 27	
For dividends			
Claims proved			\$2,665 27
Offset			

Offset	52 40	Balance not proved	
Less		the bank	
Balance (book value)		For dividends	\$14,559 03
Warrants and collections, as of May 12, 1911	\$22,044 97	Claims proved	\$10,002 64
Collected	\$9,029 45	Preferred and paid	4,312 64
Offset	57 53	Offset	213 75
Less			
Balance (book value)	12,957 90		
Assets acquired by purchase or exchange during liquidation	4,743 75		
Bonds acquired by exchange	158 90	Liabilities remaining at this date not proved	\$8,780 69
Office furniture			
Additional assets acquired during liquidation—			
Interest	\$87,964 49		
Collected	\$36,803 57		
Offset	1,160 92		
Stockholders' liability			
Collected			
Offset			
Sundries	\$6,067 87		
Collected	\$2,156 50		
Offset	3,911 37		
Net resources at this date (book value)	\$332,750 29		
RECAPITULATION.			
Resources (book value), as of May 12, 1911	\$1,064,205 23	Liabilities shown by the books of the bank, as of May 12, 1911	\$842,446 47
Additional assets (acquired during liquidation)	44,032 86	Additional liabilities not shown by the books of the bank	14,539 03
Total	\$1,108,237 59	Total: Claims proved for dividends	\$710,961 21
Less:		Claims proved preferred and paid	89,647 07
Offsets	\$32,702 93	Claims proved and offset and correction of error	52,616 53
Losses	21,289 46	Claims not proved	3,780 69
Disbursements (less assets acquired by purchase)	501,494 91	Less:	
Balance of resources remaining:		Claims preferred and paid	\$89,647 07
Cash	\$17,941 34	Claims offset and correction of error	52,616 53
Book value of other assets	514,808 95	Dividends paid	337,567 59
			499,771 19
		Liabilities remaining:	
		Proved	\$353,453 62
		Not proved	3,780 69
		Excess book value of resources over liabilities	
			\$357,234 31
			175,515 98
			\$532,750 29

DIVIDENDS DECLARED.

April 1, 1912, No. 1 of 40% paid	\$281,337 33	September 1, 1915, No. 3 of 2% paid	
Not paid	4,300 40	Not paid	
Total	\$285,836 76	Total	
August 4, 1913, No. 2 of 10% paid	\$49,163 23	191., No. 4 of ---% paid	
Not paid	2,310 96	Not paid	
Total	\$51,474 19	Total	

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS.

Reports From Banks Showing Deposits Which Were Unclaimed for More Than Ten Years, January 1, 1915.

(Section 15 of the Bank Act.)

Name	Last known residence or post-office address	Alive or dead	Amount
Placer County Bank, Auburn.			
Coker, Hannah	Auburn, Cal.	Dead	\$200 00
Producers Savings Bank, Bakersfield.			
Taylor, J. T.	Bakersfield, Cal.	Dead	\$288 91
Security Trust Company, Bakersfield.			
Lane, W. M.	Bakersfield, Cal.	Unknown	\$50 15
Del Norte County Bank, Crescent City.			
Blakesley, O. R.	Crescent City, Cal.	Dead	\$300 00
Bank of Central California, Fresno.			
Anderson, Andrew	Kingsburg, Cal.		\$173 25
Peoples Savings Bank of Fresno, Fresno.			
Heydlouff, Lewis A.	Randsburg, Cal.	Unknown	\$122 43
Jensen, Marie	Fresno, Cal., Box 413	Unknown	177 43
Stuber, Urs	Fresno, Cal.	Unknown	113 29
			\$413 15
The Bank of Lemoore, Lemoore.			
Davis, Samuel	Lemoore, Cal.	Dead	\$400 00
German American Trust and Savings Bank, Los Angeles.			
Ames, Mary E.	Napa, Cal.		\$450 85
Campbell, P. H.	735 Banning st., Los Angeles, Cal.		76 99
Elder, Adelia K.	No address		90 44
Frey, J. G.	Toluca, Cal.		177 65
Gahn, Mrs. Anna	Main and Washington sts., Los Angeles		668 98
Geilfuss, H. H.	2407 Preston ave., Los Angeles		717 96
Goeschl, George	Second and San Pedro sts., Los Angeles		144 82
Hamilton, Annie	Los Angeles		146 53
Hamilton, Margaret	219 Jackson st., Los Angeles		91 65
Hill, Louis	265 San Pedro st., Los Angeles		90 03
Hoyt, Albert S., trustee for			
Ruth Hoyt	Pasadena, Cal.		662 59
Irthum, Emma	749 E. Washington st., Los Angeles		1,119 93
Jensen, C. C.	218 S. Broadway, Los Angeles		183 61
Kimball, Mina E.	Elsinore, Cal.		219 95
Klapetzky, W. E.	Azusa, Cal.		2,846 30
Knowlton, Fred H.	315 S. Main st., Los Angeles		1,124 90
Lewis, D. J.	Los Angeles, Cal.		74 05
Marshall, Jas. A.	Los Angeles, Cal.		347 13
Martin, Emilia, executrix	165 Pearl st., Patterson, N. J.		619 21
Masters, Hayward B.	Care Northern Pac. R. R., Los Angeles		2,209 12
McGrail, Mary	Los Angeles, Cal.		53 61
Miller, C. L.	Santa Rosa House, Los Angeles		381 53
"Morton Grove" trustees	427 N. Main st., Los Angeles		1,116 75
Nahlick, Erick	127 W. 1st st., Los Angeles		74 61
Roberts, Edward	818 Wall st., Los Angeles		69 65
Roode, Charles	Los Angeles, Cal.		113 14
Scott, Mrs. Mary B.	687 S. Burlington ave., Los Angeles		59 61
Sheridan, Philip	421 S. Hope st., Los Angeles, Cal.		64 62
Siemer, Henry, collateral.	No address taken		65 87
Street, Mrs. M. B.	Sherman, Cal.		97 27
Strite, T. S.	Ubers, Isthmus of Tehautepec, Mexico		419 60
Thayer, Ernest O.	2612 Willow st., Los Angeles		71 51
Vermille, Florence B.	Santa Monica, Cal.		63 85
Verstuyft, C. Ins. Ac.	No address taken		100 81
Walter, Virginia M.	Murrieta, Cal.		181 06
Walter, Mrs. V. M.	Murrieta, Cal.		555 27

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued.

German American Trust and Savings Bank, Los Angeles—Continued.

Name	Last known residence or post-office address	Alive or dead	Amount
Wittmore, Rev. Ft. and Ella	No address taken		\$804 20
Wood, Laura L.	799 Edgemore Road, Los Angeles		154 02
Wood, Thos. S.	223 E. 5th st., Los Angeles		169 54
Wood, Thos. S.	Nadeau Hotel		84 96
Wright, Chas.	313 S. Main st., Los Angeles	Dead	69 71
			\$16,895 08

Hellman Commercial Trust and Savings Bank, Los Angeles.

Billings, M. C.	1955a E. 1st st., Los Angeles	Dead	\$50 00
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Security Trust and Savings Bank, Los Angeles.

Armstrong, J. N.	Soldiers' Home, Cal.		\$125 48
Arnold, A. J.	Saticoy, Cal.		631 87
Bogardus, L.	Hollandale, Wash. Co., Miss.		449 22
Casey, Eli	Soldiers' Home, Cal.		477 30
Crawford, E. F.	Riverside, Cal.		1,511 19
Derrick, Mrs. Lenna	504 E. 3d st., Los Angeles, Cal.		92 64
Evans, John Edward	3857 Grove st., Oakland, Cal.		187 72
Foulkes, J. L.	409 W. 3d st., Los Angeles, Cal.		72 48
Goulding, Ernest W.	Acme House, 5th and Main sts., L. A.		92 37
Herring, Joseph	35 Flourney st., Chicago, Ill.		201 28
Houghton, Miss Fannie W.	Santa Monica, Cal.		438 73
Jones, John J.	Unknown		52 36
Joselyn, W. H.	Downey, Cal.		81 85
Kaseley, Robert J.	615 E. 6th st., Los Angeles, Cal.		140 87
Kendrick, Inde Keeley	223 S. Hill st., Los Angeles, Cal.		354 60
Kerr, A. C.	312 Figueroa st., Los Angeles, Cal.		85 41
Leslie, Eleanor	164 S. Union st., Los Angeles, Cal.		75 66
Mahoney, Miss K. or K.	584½ San Pedro st., Los Angeles, Cal.		68 48
Masters, Hayward B.	Care N. Pac. Ry. Office, Los Angeles		136 21
Masters, Hayward B.	Care N. Pac. Ry. Office, Los Angeles		1,512 20
Metcalf, Thos E.	411 W. 4th st., Los Angeles, Cal.		315 13
Meyer, Carl	125½ S. Spring st., Los Angeles, Cal.		1,156 82
Riner, Alice	824 W. 46th st., Los Angeles, Cal.		53 09
Robinson, Chas. G.	San Bernardino, Cal.		50 96
Rosencrantz, I. B.	3312 S. Grand ave., Los Angeles, Cal.		146 87
Trini, Marie	533 E. 5th st., Los Angeles, Cal.		8 9 09
Whitelaw, Mary	318 E. 7th st., Los Angeles, Cal.		58 13
Wilson, Harry B. (by G. R. Wilson, trustee)	Santa Anita, Cal.		58 81
Wilson, Henry	Downey, Cal.		361 43
			\$9,747 68

Jas. H. Goodman & Co. Bank, Napa.

Connor, John	Napa, Cal.	Dead	\$63 00
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Central Savings Bank of Oakland, Oakland.

Conn, Jane	Fruitvale, Cal.		\$155 66
Griffith, W. A.	542 20th st., Oakland		33 41
Jacobs, Mary	Woodland, Cal.		484 05
Kronenberg, Jas. F.	316 Nicol ave., Oakland		98 36
Merriam, Frank N.	22 Thorney st., Dorchester, Mass.		73 02
Roberts, J. W. or Helena	San Andreas		648 09
Wheeler, Pauline L.	1511 New Broadway, Oakland		228 72
Crowell, E. E.	1465 9th st., Oakland		02 51
Gast, Mrs. Frances	West Berkeley		51 62
Hayes, Mrs. Victorine, formerly Mrs. V. Ferguson	1615 3d st., Oakland, Cal.		95 82
Jun, L. S.	471 8th st., Oakland, Cal.		88 86
Keane, Mrs. Clara P.	San Leandro, Cal.		89 25
Morrison, Thos. J.	Unknown		02 03
Payne, Mrs. Amanda	Virginia City, Nev.		87 65
Seik, H.	Healdsburg, Cal.		53 58
Shaw, W. C.	461 11th st., Oakland, Cal.		65 99
Stretch, I. N.	483 Plymouth ave., Oakland		189 50

\$2,587 12

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued.

Name	Last known residence or post-office address	Alive or dead	Amount
The Oakland Bank of Savings, Oakland.			
Baker, Ann E.	Franklin st., corner Oak st., San Francisco	Unknown.	\$642 00
Buzzini, Antonio	Colombo Hotel, Broadway, Oakland	Unknown.	329 60
Foster, Fred	Oakland, Cal. P. O.	Unknown.	79 75
Sweeny, Nora F.	65 3d st., Oakland, Cal.	Unknown.	114 70
			\$1,165 45
State Savings Bank, Oakland.			
Epstein, M., trustee for Sophia Epstein	763 Broadway, Oakland, Cal.	Unknown.	\$75 75
Vieira, Frank G.	1429 E. Sonora st., Stockton	Unknown.	3,697 13
			\$3,742 88
Union Trust and Savings Bank of Pasadena, California.			
Blanchard, Mrs. S. J.	46 Green st., Pasadena	Unknown.	\$133 64
Crump, Mrs. J. M.	Pasadena	Unknown.	74 05
Wyman, Mrs. Lydia M.	Hopkinton, Mass.	Alive	940 90
			\$1,148 68
Contra Costa County Bank, Pittsburg.			
Donovan, T. M.	Pittsburg, Cal.	Dead	\$56 52
A. Mierson Banking Company, Placerville.			
Schrack, Geo. A.	Port Safety, Alaska, via Nome	Unknown.	\$859 65
Bank of Tehama County, Red Bluff.			
Helm, Juhn	Unknown	Unknown.	\$195 10
Corcoran, Jim	Unknown	Unknown.	15 60
			\$210 60
Peoples Savings Bank, Sacramento.			
Davis, Mrs. Katharina	Sacramento		\$285 35
Knudson, Neils	Sacramento		145 81
Motzer, Mrs. Mary Burkhardt	Sacramento		153 75
Motzer, Mrs. Mary Burkhardt in trust for Cornelius Mot- zer, a minor	Sacramento		110 67
Namaka, Paul	Sacramento		151 43
			\$846 43
The Sacramento Bank, Sacramento.			
Gill, Mrs. A. E.	Broderick		\$97 20
Gilman, Nettie Cordelia	San Francisco		106 43
Neely, Ann	Sacramento		53 63
Thomsen, Mrs. Amelia	Folsom		167 82
White, John L.	Sacramento		495 75
			\$920 86
Anglo-California Trust Company, San Francisco.			
Cassery, J. J., trustee	San Francisco, Cal.	Unknown.	\$58 64
Curtis, J. F. D., trustee	San Francisco, Cal.	Unknown.	164 35
Gisolo, D.	San Francisco, Cal.	Unknown.	53 58
Griffith, Edgar, trustee	San Francisco, Cal.	Unknown.	53 42
Hayden, John Franklin	San Francisco, Cal.	Unknown.	319 69
Hensler, Arnold	Jersey Farm, Cal.	Unknown.	78 27
Kelling, Mrs. H. E.	San Francisco, Cal.	Unknown.	76 10
Never, Mrs. E. E.	San Francisco, Cal.	Unknown.	57 65
Scott, Mary	San Francisco, Cal.	Unknown.	318 30
Sieber, John	San Francisco, Cal.	Unknown.	177 35
We (a Chinaman)	San Francisco, Cal.	Unknown.	266 99
			\$1,564 34

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued.

Name	Last known residence or post-office address	Alive or dead	Amount
The Bank of British North America, San Francisco.			
Cohn, Adolphus	Care Sandilands Bros., Riverside, Cal.	Dead	\$51 85
Bank of Italy, San Francisco.			
Alves, Jacinto Antonio	Unknown	Unknown	\$58 84
Bond, Wilson	Unknown	Unknown	77 35
Estate of G. Silva	Unknown	Unknown	84 75
McDonald, Michael	Unknown	Unknown	1,788 76
Napier, Robt. G. or Clara	Laurel, Cal.	Unknown	1,338 76
Wash, P. M.	San Jose, Cal.	Dead	397 04
Webster, D. H.	Unknown	Unknown	4,245 02
			\$7,930 52
Columbus Savings and Loan Society, San Francisco.			
Belloni, Giovanni	Santa Clara, Cal.		\$167 98
Bosceitti, A.	San Francisco, Cal.		79 09
Franzoni, Laura	1012 Montgomery st., San Francisco		192 24
Nani, Virginia	Napa, Cal.		426 43
Re, Giacomo	Gualala, Cal.		1,474 94
			\$2,340 68
The Donohoe Kelly Banking Co., San Francisco.			
Boggs, C. Sage	San Francisco, Cal.	Unknown	\$145 90
Campbell, Patrick	San Francisco, Cal.	Dead	87 97
Cassidy, Thomas	San Francisco, Cal.	Unknown	123 88
Cole, C.	San Francisco, Cal.	Unknown	256 00
Crane, H. F., executor	921 Broadway, Oakland	Unknown	156 55
English, Sarah A.	San Francisco, Cal.	Dead	72 63
Jones, H.	San Francisco, Cal.	Unknown	77 94
Kenny, John	San Francisco, Cal.	Unknown	171 32
Mora, Ph. Rev. F.	Los Angeles, Cal.	Dead	60 05
O'Reilly, H. J.	San Francisco, Cal.	Unknown	115 50
Russell, G.	San Francisco, Cal.	Unknown	81 00
Sawyer, A. T.	San Francisco, Cal.	Dead	66 06
Ward, Frederick	San Francisco, Cal.	Unknown	193 00
			\$1,008 40
French-American Bank of Savings, San Francisco.			
Baillocl, Fritz	Livermore, Cal.		\$207 47
Blue, Frederiks	San Pablo, Contra Costa County, Cal.		3,998 86
Cantegrit, Julie	2923 California st., San Francisco		97 61
Couteilles, Jean	1239 Stockton st., San Francisco		62 66
Damb, Harry	479 McAllister st., San Francisco		695 80
Deroy, Octave	619 Pacific st., San Francisco		873 71
Elie, Tin, trustee for Cheung Shee Tin	716 Sacramento st., San Francisco		76 74
Escalle, Pierre	Escalle, Cal.		2,170 21
Espitallier, Joseph	Los Angeles, Cal.		178 40
Farrar, Victor Clinton	Portland, Oregon		162 29
Glomi, Serafino	1012 Montgomery st., San Francisco		66 36
Giacomella, Cleveland	891 Vallejo st., San Francisco		144 73
Hoffman, Julie	Marysville, Cal.		70 81
Jausaud, Marie	Newman, Cal.		80 55
Klenger, Joseph	Francis Mine, Mariposa County, Cal.		1,846 38
Lataillade, Marie A.	1619 Larkin st., San Francisco		65 91
Masters, Hayward	Stockton, Cal.		438 41
Serda, Lawrence	634 4th st., Oakland, Cal.		903 44
Soboslay, Julius	995 Market st., San Francisco		82 95
Solaro, Rosa Elena	North San Juan, Cal.		82 44
Soiza, Antonio, trustee for Elena Maria Soiza	65 Jackson st., San Francisco		104 03
Treas, Irma, trustee for Olga Treas	323a 49th ave., Richmond, Cal.		51 52
Thelu, Jules, trustee for Edgar Thelu	Pleasanton, Cal.		59 37
Terragno, Valentine	824 Pacific st., San Francisco		314 87
			\$12,776 52

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued.

Name	Last known residence or post-office address	Alive or dead	Amount
Humboldt Savings Bank, San Francisco.			
Denmire, Perry	Downieville, Cal.		\$79 49
Franklin, Lena	311 10th st., San Francisco		71 13
Hauschild, J. H.	Sacramento, Cal.		361 30
Johannes, Margaretha	400 Eddy st., San Francisco		258 45
Kelly, James F.	178 10th ave., San Francisco		415 62
Wartenweiler, Elise	Benicia, Cal.		230 98
Yee, Lan			144 35
Muller, Henrich	610 Pine st., San Francisco		83 76
			\$1,645 08
Italian-American Bank, San Francisco.			
Antonetti, Pietro	Laurel, Cal.		\$473 63
Boitano, Luigi	Black Diamond, Wash.		1,101 74
Casagrande, Rosa	Unknown		83 71
Castagnetto, Gerolamo	Vallejo, Cal.		447 55
Kearny, Mary	2546 Dana st., Berkeley		1,546 26
Nani, Virginia	St. Helena, Cal.		1,191 32
Tunzi, Irene	Petaluma, Cal.		1,411 54
			\$6,255 75
Mutual Savings Bank, San Francisco.			
Perreiter, Franz X.	4104 Natoma st., San Francisco	Unknown	\$147 99
Seale, Jessie D.	Salinas, Cal.	Unknown	106 12
			\$254 11
Savings Union Bank and Trust Company, San Francisco.			
Arias, Henry	San Francisco		\$51 20
Ah Oie	San Francisco		216 76
Arkley, Joseph	San Francisco		142 53
Anderson, W.	Alleghany, Cal.		12,525 52
Anderson, A.	San Francisco		418 75
Baxter, W. H.	Humboldt Bay, Cal.		560 51
Bargate, George	San Francisco		142 85
Bond, Sarah L.	San Francisco		686 75
Brennan, Thos. F.	San Francisco		64 19
Cameron, Dan	Carson City, Nevada		525 39
Clough, David E.	San Francisco		75 41
Cheung Mooie	San Francisco		103 93
Clark, Georgia	San Francisco		61 14
Cennorton, P.	San Francisco		117 41
Cooper, A.	San Francisco		111 13
Donovan, James	San Francisco		1,350 36
Daily, Miss Mary T.	Berkeley, Cal.		200 39
Daly, Mrs. Jane or Thos. D.	San Francisco		379 80
Donaldson, Samuel	San Francisco		147 62
Fischer, Michael	San Francisco		316 00
Guglielminetti, Vespasiano	San Francisco		76 40
Gallego, Ventura	San Francisco		198 00
Gates, Mrs. Grace	San Francisco		59 88
Gillis, S. P.	San Rafael, Cal.		78 44
Gimney, Maria B.			68 05
Graff, N.			421 56
Huber, Gustav A.	San Francisco		2,257 46
Herrick, Geo. E., admin.	San Francisco		1,342 01
Hohlweg, Frederick	San Francisco		58 76
Hyde, Alexander	San Francisco		120 86
Hall, Hannah	San Francisco		60 56
Harris, Ann	San Francisco		54 87
Howlett, Richard	San Francisco		2,459 11
Jolly, Albert	Fort Bayard, N. M.		1,099 56
Johnson, Henry	San Francisco		212 80
Johnson, Peter	San Francisco		58 80
Lee, Edward	San Francisco		207 42
Lawson, James	Marysville, Cal.		63 09
Lafferty, Mary	Berkeley, Cal.		148 07
McPherson, John R.	San Francisco		166 96
Matthews, Samuel B.			88 64
Maria, Manuel	Bear Valley, Cal.		4,258 05
Madden, John L.	Sutter Creek, Cal.		551 31
Miley, Miss Annie or Miss Mary Bell Watson	San Francisco		994 77
Martin, W.	San Francisco		55 70

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued.

Savings Union Bank and Trust Company, San Francisco—Continued.

Name	Last known residence or post-office address	Alive or dead	Amount
Mayr, Michael	San Francisco		\$269 74
McLaughlin, Mary	San Francisco		264 36
Meyer, Peter D.	Oakland, Cal.		78 83
Monroe, John			493 76
Murphy, Mary A.	San Francisco		1,475 97
Moore Society, Hannah	San Francisco		54 64
MacBeth, Alex	San Francisco		65 46
Napier, G. L.	San Francisco		60 15
Nunes, Antonio M.	San Rafael, Cal.		66 67
Nickell, Lew W., trustee	San Francisco		74 10
Noy Fong	San Francisco		164 65
Nilson, Charles	San Francisco		265 33
O'Brien, Miss Anna M.	San Francisco		151 68
Olsen, Mrs. Henry	San Francisco		117 51
Pichon, Miss Marie	San Francisco		300 37
Plunkett, Wm. A., admin.	San Francisco		97 20
Pendleton, Mrs. Mary	San Francisco		145 04
Puffer, W. W.	San Francisco		1,669 17
Petty, Carrie	San Francisco		52 93
Ring, Timothy	San Francisco		84 85
Reed, Miss Emma L.	Indianapolis, Ind.		60 66
Reckman, P.			64 56
Rohr, Chas. H.	San Francisco		55 74
Rosenthal, Mrs. Rachael	San Francisco		269 22
Russell, Francis	San Francisco		693 04
Steevens, Miss Ellen M.	Pasadena, Cal.		162 91
Scholtz, Mrs. Belle J.	Santa Cruz, Cal.		580 08
Schultze, Miss Carrie	San Francisco		3,670 87
Stevens, Alice	San Francisco		56 50
Steers, Kate	San Francisco		72 25
Sportsman's Club of Calif.	San Francisco		846 43
Tilly, Bernhard A. B.	San Francisco		1,232 50
Thomas, Miss Helen A.	San Francisco		57 09
Turnbull, Walter	Tipton, Cal.		69 26
Woodworth, James			72 93
Wilckens, Claus	San Francisco		4,643 41
Security Savings Bank, San Francisco.			\$51,259 43
Callingham, W. J., trustee for Bessie Callingham	San Francisco	Dead	\$76 22
Cooke, Christina	San Francisco		7,063 89
Dolan, James	San Francisco	Dead	104 04
Edmunds, Evan	Searsville, Cal.		80 27
Hill, Anaise	Alameda, Cal.	Dead	213 30
Mager, Leonard	San Francisco		256 21
Prime, John H.	San Francisco		133 37
Toland, Trella F., trustee for W. G. Toland	San Francisco		58 33
Torjesen, Christian	San Francisco		325 54
Whelan, John	San Francisco		3,100 87
The German Savings and Loan Society, San Francisco.			11,412 04
Ardin, Charles A.	2d st., San Francisco		\$9,685 37
Armstrong, A. H.	Care McCullum F. & T. Co., San Francisco		68 18
Asmussen, August H. P.	South Park House, 5th st., San Francisco		220 24
Bach, Franc	San Francisco		4,114 27
Becker, Robt.	1416 Ellis st., San Francisco		1,616 09
Beger, Fritz	26 Stewart st., San Francisco		358 25
Brown, Friedrich W.	Transient		536 87
Burkhardt, William	Potrero, San Francisco		173 79
Butner, Fred A.	Lontzingstrasse No. 3, Koenigstein, Germany		1,897 83
Carlson, Gustave A.	222 Minna st., San Francisco		321 20
Carolo, Jose F.	365 Jackson st., San Francisco		1,480 52
Cohen, Sarah	20 Russ st., San Francisco		2,170 70
Cronan, Thomas	36 Clay st., San Francisco		151 80
Davis, Orvilla F.	1325 Powell st., San Francisco		845 80
Dougherty, Mary E.	389 N. 5th st., San Jose, Cal.		3,609 04
Engele, Anna M.	2610 Sutter st., San Francisco		2,087 84
Erikson, Neils	730 4th st., San Francisco		836 88
Ferrera, Giovanni	Colma, Cal.		226 54
Fiske, Loretta O.	Room 804, Call Bldg., San Francisco		133 93
Ford, Jennie, trustee for Ross Cummings	727 66th st., Oakland, Cal.		54 19

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued.

The German Savings and Loan Society, San Francisco—Continued.

Name	Last known residence or post-office address	Alive or dead	Amount
Fratus, Jos. P.	65 Jackson st., San Francisco.		\$51 40
Frost, Henry	412 Ringold st., San Francisco.		697 32
Frydenthal, Christian	West Berkeley, Cal.		52 93
Giblin, Michael	Mission st., San Francisco.		52 32
Graber, Emma A.	670 E. 16th st., East Oakland, Cal.		98 06
Gruschwitz, Carl	German Hospital, San Francisco.		110 28
Habersang, Chas.	Yreka, Cal.		1,545 96
Halvorsen, Halder	Rock Pile, Cal.	Dead	124 24
Hansen, Olaf	Sailors' Union, San Francisco.		3,861 43
Harrison, Mary A.	2507 Sacramento st., San Francisco.		83 76
Heine, Ernst C.	Fresno, Cal.		55 23
Henrich, Annie or Joseph	No. 1 5th st., San Francisco.		592 57
Herrmann, Wm. P.	342 4th st., San Francisco.		272 48
Houston, Martha P.	2012 Broadway, San Francisco.		3,078 51
Huber, G. A.	New York City, N. Y.		2,278 75
Janson, Carl Petter	605 Davis st., San Francisco.		1,022 63
Johnson, Henry	Transient		58 37
Johnson, John	Blue Lakes, Cal.		1,132 63
Joller, Bernhardt	Chicago Hotel, San Francisco.		95 61
Jones, Jessie	552 Bryant st., San Francisco.		2,853 76
Jurgensen, Catherine	1103 E. 12th st., Oakland, Cal.		1,468 72
Kaup, Simon	Helvetia Hotel, San Francisco.		245 41
Keefe, Thomas	Reno House, San Francisco.		304 05
Kimme, Wm. G.	252 Spear st., San Francisco.		124 78
Kleiner, Frank, trustee for Barbara Wolgemuth	Vallejo, Cal.		55 55
Klenger, Joseph	210 Montgomery ave., San Francisco.		1,563 67
Kleimpt, Emil	916 Jackson st., San Francisco.		1,022 93
Kolbe, Emma E.	Ralum, Neu Pommern, Bismark Archi- pelago	Dead	158 65
Lancaster, A. L.	Vallejo, Cal.		50 43
Lanckau, Adolph	Transient		277 52
Lawrenz, Albert	Commercial House, San Francisco.		488 39
Ledy, Thoms	Reno House, San Francisco.		93 69
Local No. 12, Western Feder- ation of Miners (Paloma)	Paloma, Calaveras County, Cal.		113 03
Lorenz, Louisa (estate closed)		Dead	248 14
Matz, Oscar	Atlanta Hotel, San Francisco.		261 14
McCarthy, Hannah	Windsor Hotel, San Francisco.		695 70
McMillan, Robert	Knoxville, Napa County, Cal.		491 41
McPherson, Samuel G.	828 Union st., San Francisco.		2,997 83
Mescha, Johan	Commercial Lodging House, San Francisco.		1,674 47
Minges, Joseph	New Atlanta Hotel, San Francisco.		132 47
Muller, Chas.	249 Stuart st., San Francisco.		96 94
Muller, Josephine or Josie	234 Pierce st., San Francisco.		6,691 67
Nelson, Elizabeth A.	No. 3 Essex st., San Francisco.		165 13
Nelson, John	Potrero, San Francisco.		158 16
Nickels, Christian	Newcastle, Cal.		59 24
Nielson, Andreas	Seal Rock House, San Francisco.		50 83
Nilson, Charles	123 Stuart st., San Francisco.		221 81
Ostrum, Lena	290 Hayes st., San Francisco.		223 45
Peck, Bertha	136 14th st., San Francisco.		85 65
Pelson, Gustave	Eureka, Cal.		52 21
Pickersgill, John	36 Clay st., San Francisco.		388 75
Porte de la Salome	1322 Pacific st., San Francisco.		52 30
Ramsdell, Fred W.	Nauru, Marshall Islands.		467 62
Raymond, Fred	Piedmont Springs, Cal.		263 32
Recploeg, Gerhardt	No. 3 Mary Lane, San Francisco.		63 32
Reynolds, Mayme	Main House, San Francisco.		3,691 81
Richards, Katie	St. Nicholas Hotel, San Francisco.		576 96
Ryrie, Thomas	836 Guerrero st., San Francisco.		62 38
Schaer, Caesar	455 Walnut st., San Francisco.		53 16
Schulz, Christian F.	San Francisco.		52 99
Seckamp, Henry	7643 Folsom st., San Francisco.		264 54
Silva, Joaquin	235 Second st., San Francisco.		134 82
Steffan, Henry	West Berkeley, Cal.		119 31
Steffen, Meta	368 Clementina st., San Francisco.		537 32
Stuber, Urs	759 Folsom st., San Francisco.		266 68
Taylor, Amelia M. J.	Fresno, Cal.		1,423 92
Taylor, Josephine M.	907 Bryant st., San Francisco.		71 81
Thornahlen, Heinrich	112 Natoma st., San Francisco.		794 46
Titus, Victor	1st and Howard sts., San Francisco.		52 10
Vogt, Carl	No. 3 Commercial st., San Francisco.		241 19
Vujovich, Helen, trustee for John G.	Weaverville, Cal.		2,122 67
Wellington, Frederick	No. 7 Sharp Place, San Francisco.		56 64
Williams, Agnes S.	137 Fulton st., San Francisco.		1,281 52
	3309 Clay st., San Francisco.		52 39

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued.

The German Savings and Loan Society, San Francisco—Continued.

Name	Last known residence or post-office address	Alive or dead	Amount
Williams, James	62 Tehama st., San Francisco		\$81 08
Williams, Nora T.	1223 Bush st., San Francisco		1,634 62
Wittenberg, Herman	45 3d st., San Francisco		194 66
Young, Dorethea	Alameda, Cal.		52 02
			\$76,173 57

The Hibernia Savings and Loan Society, San Francisco.

Aguilar, Laura G.	614 Steuart st., San Francisco		\$173 96
Archambault, Xaviers	Tulare, Cal.		961 22
Armstrong, Sarah	773 O'Farrell st., San Francisco		60 48
Bader, Pauline	1261 Hyde st., San Francisco		199 61
Barrett, Milton	Bodie, Cal.		520 15
Becker, Robert	14 and 16 Ellis st., San Francisco		1,065 91
Bermingham, Peter	Empire Lodgings House, San Francisco		1,070 61
Bloomquist, Andy	Fairbanks, Alaska		217 98
Boitano, Luigi	Calistoga, Cal.		1,851 09
Bombosoff, N.	222 1st st., San Francisco		1,003 13
Brady, P. F.	San Francisco	Dead	396 67
Bready, James	Butte, Montana		75 55
Brett, Edward	115 1/2 Gilbert st., San Francisco		166 68
Brosnahan, James	Osborne House, San Francisco		1,110 39
Bryson, Mary	233 Beale st., San Francisco	Dead	161 48
Buckley, Michael	Mendocino, Cal.		437 61
Cardenos, Jennie	Menlo Park, Cal.	Dead	77 21
Carey, William	San Bruno, San Mateo County, Cal.		1,166 12
Clark, Bridget	San Francisco	Dead	74 19
Cloherly, Francis	Suisun, Solano County, Cal.		54 80
Conrad, Hattie	1160 Van Ness ave., San Francisco		123 24
Conway, Jacob J.	821 Sutter st., San Francisco		139 82
Copson, Charles Wilson	631 Sacramento st., San Francisco		115 83
Corela, Domingos	Seattle, Washington, P. O.		1,386 85
Corrigan, Anna	1501 Van Ness ave., San Francisco		774 52
Costigan, Thomas	1364 Geary st., San Francisco		136 61
Cunningham, Daniel	289 Natoma st., San Francisco	Dead	123 64
Davis, Bridget	779 Washington st., San Francisco		117 00
Day, Frank	Care Jno. Kelso, 16th and Harrison sts., San Francisco	Dead	150 75
Deasy, Michael	Stanford University, Cal.		120 05
Delaney, Stephen	San Francisco		291 26
Dempsey, Patrick	430 Brannan st., San Francisco		867 84
Devlin, Denis P.	Eureka, Eureka County, Nevada		167 35
Dody, James	1347 Stockton st., San Francisco		559 76
Dohrn, Charles	529 Mission st., San Francisco		114 55
Donnelly, Patrick	Wadsworth, Nevada		250 69
Douren, Andes I.	509 Green st., San Francisco		120 41
Downing, Richard	225 Drumm st., San Francisco		3,761 06
Dunsford, John	Howard st., 5th and 6th, San Francisco		84 60
Edwards, Thomas M.	San Mateo, Cal.	Dead	169 80
Eliasson, Pontus	502 Geary st., San Francisco		2,843 39
Engle, Annie	1322 Golden Gate ave., San Francisco		3,275 82
Ericson, August	228 Pacific st., San Francisco		261 53
Fallon, Hannah	Hoquiam, Washington		241 46
Faria, Antonio Silveira			
Motozio	Rodeo, Cal.		170 66
Feeeny, Maggie	1011 Stevenson st., San Francisco		574 45
Ferero, Michele or Ferero, Lucia	10 Union st., San Francisco		62 35
Flynn, Thomas	2829 Folsom st., San Francisco	Dead	197 67
Ford, Joseph	320 Minna st., San Francisco		1,813 25
Fry, John Henry	E. side Mason st., near Pacific, San Francisco		166 15
Graham, James	Truckee, Cal.		580 78
Guirdano, Angiela	4 Partol Alley, San Francisco		535 28
Gutter, Jacob	642 Natoma st., San Francisco		4,728 75
Haley, Bridget	Columbia st., near Boardman place, San Francisco		2,607 53
Haley, Thomas	Gordian Valley, Napa County, Cal.		104 55
Hamilton, John	543 Howard st., San Francisco		165 95
Harwood, Mary J.	1339 Sacramento st., San Francisco		96 25
Heronton, William S.	Callahan, Siskiyou County, Cal.		275 65
Hill, Anna	244 Taylor st., San Francisco		135 25
Hogan, Thomas	Steamer "Pelican"		172 40
Hughes, Charles	Napa City, Cal.		1,650 77
Hynes, James	402 Broadway, San Francisco		272 98
Jones, Estes, a minor	391 Eddy st., San Francisco		54 12
Kane, Michael	752 Railroad ave., Alameda, Cal.	Dead	82 37
Kelley, Jerry	50 Natoma st., San Francisco		949 56

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued.

The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known residence or post-office address	Alive or dead	Amount
Kelly, Mary	Fort Point, San Francisco		\$850 77
Kirby, James	422 Post st., San Francisco		260 27
Klenger, Joseph	Fresno Flat, Fresno County, Cal.		484 39
Kuster, Anna B.	Brooklyn, Alameda County, Cal.		839 68
Landers, Schuyler	What Cheer House, San Francisco		179 39
Levitzky, Morris	279 Mason st., San Francisco		68 11
Lewis, Annie Jane	2564 Pilsom st., San Francisco		224 42
Limberg, Robert R.	906 Church st., San Francisco		784 24
Lynch, Cornelius	928 15th st., San Francisco	Dead	111 80
Lynch, James	401 Oak st., San Francisco		1,216 08
Lynch, John	25 Broadway, San Francisco		262 68
Mahoney, Edmund	Continental Lodging House, Pacific st., San Francisco		1,267 20
Mallon, Margaret	999 Minna st., San Francisco	Dead	77 07
Manchen, Ella	318 Kearny st., San Francisco		249 92
Maraschi, A. (S. J.)	St. Ignatius College, San Francisco	Dead	261 74
Martin, Robert Asa	Redding, Cal.		65 21
Mellor, Henry	23 Natoma st., San Francisco		253 66
Milligan, William	Care Los Angeles Y. M. C. A., Los Angeles		76 09
Montgomery, John	Presidio, San Francisco		531 19
Morgan, Thomas	273 Pearl st., San Francisco		414 80
Morris, Catherine A.	1114 Bryant st., San Francisco		145 48
Mulcahy, J. W.	1755 Ellis st., San Francisco	Dead	1,020 92
Mullen, Patrick S.	1735 Broadway, San Francisco	Dead	270 22
Murphy, Daniel	912 Minnesota st., San Francisco	Dead	1,037 73
Murphy, Ellen	429 Tehama st., San Francisco		758 13
Murphy, Thomas	Portland, Oregon		1,527 93
Muschinski, Fridrich K.	Care Marine Church, Sacramento and Drumm sts., San Francisco		379 10
McAdams, George	433 Bush st., San Francisco	Dead	249 63
McCarthy, Patrick	97 Jackson st., San Francisco	Dead	87 64
McCormick, Alice	128 Turk st., San Francisco		266 33
McGaughey, Stephen	416 Tehama st., San Francisco		216 65
McKenna, Patrick	Rowene, Auckland, New Zealand		60 64
McManus, Annie	1434 Broadway, San Francisco		457 29
McNally, Adeline	112 Fell st., San Francisco		95 28
McNeill, James	Calico, Cal.		114 78
McTimpney, John	117 Drumm st., San Francisco		81 10
Nugent, M.	Vallejo, Cal.		81 54
Olsen, Andrew	12 Jackson st., San Francisco		433 67
Olson, Peter	845 Mission st., San Francisco		318 66
Owens, Frank	No address		744 53
O'Brien, Dennis	Point Reyes, Cal.		286 50
O'Brien, John	Commercial Hotel, Montgomery ave., San Francisco		1,156 87
O'Connell, Walter Joseph, a minor	1413 Polk st., San Francisco		129 27
O'Neill, Ann	18 Clara st., San Francisco		750 70
O'Neill, Joseph	55 Clementina st., San Francisco		3,230 12
O'Sullivan, C. D.	San Francisco	Dead	316 80
Pacific Coast Quarrymen's Protective Union	Penryn, Cal.		121 33
Parreira, Manoel Martine	422 Drumm st., San Francisco		419 35
Pradel, H.	Gaillard Hotel, San Francisco		136 20
Reeploeg, Gerhard	614 Kearny st., San Francisco		3,062 36
Reilly, John	Fort McDermitt, Nevada		379 99
Reilly, Patrick	225 3d st., San Francisco		122 43
Richter, Otto	22 Turk st., San Francisco		85 17
Ryan, Thomas	460 Chestnut st., San Francisco		74 44
Sabo, Anna	1500 Van Ness ave., San Francisco		183 11
Scholz, Belle J.	Santa Cruz, Cal.		684 68
Schlothman, William F.	Care Northern Machine Works, Ketchikan, Alaska		75 24
Shanahan, Mary	1024 Howard st., San Francisco		352 92
Sheehan, John	315 Bryant st., San Francisco		238 84
Sheehan, Patrick	44 3d st., San Francisco	Dead	831 62
Sheridan, Margaret	Railroad House, Vallejo, Cal.		75 12
Sheridan, Phillip	Adelphi House, Kearny st., San Francisco		826 32
Silvera, Manuel L.	116 Jackson st., San Francisco		1,240 14
Skuse, Fannie	Doherty Station, Alameda County, Cal.	Dead	167 99
Smith, Joseph	262 13th st., San Francisco	Dead	164 30
Smith, William O.	Beowawe, Nevada		65 73
Southall, Grace Adelaide, a minor	1114 Willow st., Alameda, Cal.		70 07
Spratling, William	504 Natoma st., San Francisco		66 21
Sullivan, Catharine	830 Pacific st., San Francisco	Dead	170 90
Sullivan, Ellen	Broadway and Sansome st., San Francisco		366 16
Sullivan, John	San Francisco	Dead	763 65

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued.

The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known residence or post-office address	Alive or dead	Amount
Sullivan, John	San Francisco	Dead	\$536 97
Swanson, Carl	Newcastle, Cal.		813 44
Swift, Bartholomew	Spokane, Washington		4,578 25
Thompson, Mrs. Anne Burton	1316 Buchanan st., San Francisco		128 55
Thompson, Laura	1032 Mission st., San Francisco		221 48
Thomson, Joseph	Folsom, Cal.		1,124 95
Tighe, Mary	1245 Franklin st., San Francisco	Dead	420 70
Tsuchiya, Charles Y.	2489 Jackson st., San Francisco		94 43
Wallace, Stephen, or	26 Turk st., San Francisco		159 46
Wallace, William	Banning, Cal.		
Ward, Edward	Lake st. near 17th ave., San Francisco	Dead	145 77
White, Eliza, or	3 Kate st., San Francisco	Dead	
White, Patrick	Bodega, Sonoma County, Cal.	Dead	954 62
White, Emma L.	1942 Mason st., San Francisco		365 75
Whitely, William	Steamer "Morgan City"		571 05
Wynne, William	114 Capp st., San Francisco	Dead	84 34
			\$84,130 74

Union Trust Company of San Francisco, San Francisco.

Berwick, J. C., guardian	Elwin L. Berwick	2201 San Antonio ave., Alameda, Cal.	\$186 12
Black, Frances	279 O'Farrell st., San Francisco		130 39
Canzio, Carlo	Pacific st., Costa Nava House, San Francisco		431 87
Cohen, Jesse	1519 Golden Gate ave., San Francisco		55 83
Crocker, Lillie, executrix estate Mina D. Solomon			174 63
Foley, John J., trustee for minors	458 Minna st., San Francisco		1,472 53
Gardiner, C. H., trustee for Ruth	East Oakland, Cal.		145 52
Gregg, Elijah W.	Mendocino, Cal.		1,488 73
Hamilton, Robert			889 89
Jeffrey, M., trustee for Arthur			438 20
Jehu, Mrs. W. N., trustee for Virgie	4155 20th st., San Francisco		90 74
Lagonski, Theodore		Dead	3,524 97
Latour, Felix	405 California st., San Francisco		169 24
Lilienthal, P. N., trustee for Theodore M.	Care Anglo and London Paris National Bank, San Francisco		1,775 78
Linn, Henry A.	129 10th st., San Francisco		130 13
Longstreet, Mary W.	Los Gatos, Cal.		285 53
Luning, M. N. and C. M. Taylor, trustees for W. Clark M. Taylor			62 64
McKee, Alice Hooper	2223 Central ave., Alameda		517 89
O'Connor, John or Josephine	Washington, D. C.		2,622 63
Olsen, W.	Care Sailors' Union, San Francisco		78 51
O'Sullivan, Ellen E.	2059 Santa Clara ave., Alameda		123 02
Owens, Emma	Downieville, Cal.		235 55
Ryland, Mary N.	431 N. 1st st., San Jose Cal.		164 08
Stein, Nathan	Care Wells Fargo & Co., Express, San Francisco		1,182 80
Sutro, Anna			65 59
Brennan, Francis F.	495 Geary st., San Francisco		154 19
Denver, Mary W., or Jeanie D. Turner	1601 Pine st., San Francisco		63 12
McNeill, Mabel M., trustee for Chas. D.	235 San Jose ave., San Francisco		178 21
Siebe, G. H., or Elizabeth	1417 Fulton st., San Francisco		51 22

\$16,830 75

Bank of San Jose, San Jose.

Stalder, Pauline	San Jose	Unknown	\$55 65
Alameda Turnpike R. Co.	San Jose	Unknown	179 61
Charoya Suit Account	San Jose	Unknown	187 90
			\$423 16

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued.

Name	Last known residence or post-office address	Alive or dead	Amount
San Jose Safe Deposit Bank of Savings, San Jose.			
McCabe, Mrs. Edw.	262 Lake ave., Watsonville	Unknown	\$518 01
Monomeini, Madalena	79 North Market st., San Jose	Unknown	85 70
Stoll, Amanda Teresa	286 E. San Salvador st., San Jose	Unknown	245 34
Cronin, John	Unknown	Unknown	94 14
Plummer, Mrs. M. K.	Unknown	Unknown	808 10
Parsons, Wm.	Unknown	Unknown	3,280 41
Wayland, Edward R.	Unknown	Unknown	188 85
Morrow, Wm.	Unknown	Unknown	2,890 01
Mannen, Mary	361 S. Market st., San Jose	Unknown	1,611 80
Fanning, Rosetta	89 Balbach st., San Jose	Unknown	333 60
Belloni, Giovanni	Unknown	Unknown	455 98
Huffman, C. W.	Box 774, San Jose	Unknown	487 37
McQuaid, Margaret J.	Unknown	Unknown	72 71
O'Rourke, Mrs. J. K.	Unknown	Unknown	1,165 25
Rosano, Spero	87 San Pedro st., San Jose	Unknown	57 64
Daniels, Jules, heirs of	Unknown	Unknown	104 79
Carr, Annie or Raphael, sister	Unknown	Unknown	80 74
Ryan, Mary or Hunkins, S. B.	San Jose, Cal.	Dead	281 28
Owens, Bessie	San Jose, Cal.	Unknown	394 11
Morse, Annabel	Palo Alto, Cal.	Unknown	788 42
			\$13,382 55
Security Savings Bank of San Jose, San Jose.			
Welti, Conrad	San Jose, Cal.	Unknown	\$252 35
Bank of Santa Maria, Santa Maria.			
Hobson, J. W.	Santa Maria, Cal.		\$326 23
McHenry, Mrs. N. J.	Santa Maria, Cal.	Dead	62 30
Saulsbury, Jr., estate	Santa Maria, Cal.		229 57
			\$618 10
The Stockton Savings and Loan Society, Stockton.			
Connors, Frank	Unknown	Unknown	\$263 35
Ducich, Nick	Unknown	Unknown	84 46
Duncomb, Fannie	Unknown	Unknown	78 57
Fulln, Audy	Unknown	Unknown	171 12
Hansen, Lina	Unknown	Unknown	62 69
Nelson, Ola	Unknown	Unknown	1,227 35
Perkins, James H.	Unknown	Unknown	63 72
Sang Yup Company	Unknown	Unknown	631 65
Scott, R. E.	South Africa	Unknown	243 38
Seamans, Elizabeth J.	Unknown	Unknown	132 61
Tanber, John	Unknown	Unknown	89 26
Woodall, Mrs. Mary E.	427 Lindsay st., Stockton	Unknown	644 68
Wright, T. H.	Unknown	Unknown	80 00
			\$3,772 84
Commercial Bank of San Luis Obispo, San Luis Obispo.			
Nipomo Parlor	Nipomo, Cal.		\$51 87
Welsh, F. E.	San Luis Obispo	Unknown	378 00
			\$429 87
Santa Barbara Savings and Loan Bank, Santa Barbara.			
Bottiani, Miss Lizzie	Santa Barbara, Cal.		\$123 91
Dewlaney, William	Santa Barbara, Cal.	Dead	410 89
Meyer, Frank N.	Santa Barbara, Cal.		93 31
Moore, Anna F., executrix	Lompoc, Cal.		54 80
Ryan, Isabella	Santa Barbara, Cal.		647 29
Saunders, Charles	Santa Barbara, Cal.		189 51
			\$1,519 71
City Savings Bank, Santa Cruz.			
	Santa Cruz, Cal.	Unknown	\$152 45
Black, Ruth and Willie, Wm. M. Black, trustee	Santa Cruz, Cal.	Unknown	86 60
Walbridge, Isabella			\$239 05

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued.

Name	Last known residence or post-office address	Alive or dead	Amount
Peoples Savings Bank, Santa Cruz.			
Charley Tong	Santa Cruz, Cal.	Unknown.	\$307 89
Ross, Mrs. Florence F.	249 E. 34th st., Portland, Ore.	Unknown.	148 64
			\$456 53
Santa Cruz Bank of Savings and Loan, Santa Cruz.			
Delmont, Dominico	Santa Cruz, Cal.	Unknown.	\$639 43
Santa Rosa Bank, Santa Rosa.			
Frank, W. A.	Unknown	Unknown.	\$162 50
Farmers' and Merchants' Bank, Stockton.			
Rohmeyer, W. C.	Stockton, Cal.		\$80 00
Bank of Suisun, Suisun.			
Bartholomew, Antonio	Cordelia, Cal.		\$75 00
Boulanger, J.	Cement, Cal.	Dead	25 00
Haley, James	Cement, Cal.		75 00
			\$175 00
Bank of Tomales, Tomales.			
Azevedo, J.	Tomales, Cal.		\$122 50
Bank of Ukiah, Ukiah.			
Mefford, Jacob	Ukiah, Cal.		\$75 00
The Bank of Vacaville, Vacaville.			
Walker, Michel		Dead	\$43 00
Home Savings Bank of Ventura, Ventura.			
Briggs, Willie	Santa Paula, Cal.	Dead	\$109 30
Lathrop, Herbert	Nordhoff, Cal.	Dead	25 63
			\$134 93
Visalia Savings Bank, Visalia.			
Johnson, Otto	Armona, Kings County, Cal.	Unknown.	\$773 23
Parsons, U. G.	Tulare, Cal.	Unknown.	469 76
			\$1,182 99
Total amount of deposits unclaimed for more than ten years			\$337,568 50

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS.

Reports from Banks Showing Deposits Which Were Unclaimed for More Than
Twenty Years, January 1, 1915, and Which Were Subject to Deposit with the
State Treasurer.

(Section 15 of the Bank Act.)

Name	Last known place of residence or post-office address	Date	Amount	Interest due	Total of deposit and interest
Alameda Savings Bank, Alameda.					
Johnson, Matilda C.	-----	6/ 1/94	\$1 00	\$0 93	\$1 93
Tracy, Mrs. Lorenia S.	-----	9/25/94	1 00	08	1 08
			\$2 00	\$1 01	\$3 01
Bank of Antioch, Antioch.					
Thompson, Miss Frances P.	Antioch -----	11/ 3/03	\$29 90	-----	\$29 90
Producers Savings Bank, Bakersfield.					
Taylor, J. T.	Bakersfield -----	4/ 8/11	\$250 00	\$38 31	\$288 31
Berkeley Bank of Savings and Trust Company, Berkeley.					
Dawson, E. A.	-----	1/14/93	\$2 00	\$2 50	\$4 50
Farmers Savings Bank, Lakeport.					
Gurnett, Louis	Upper Lake -----	12 31/92	\$34 35	-----	\$34 35
Bank of Lemoore, Lemoore.					
Davis, Samuel	Lemoore -----	10/ 6/03	\$400 00	-----	\$400 00
Bank of Lompoc, Lompoc.					
Freir, Chas.	England -----	12 17/94	\$100 00	\$1 00	\$101 00
Security Trust and Savings Bank, Los Angeles.					
Swenson, Eskelander	133 North Main st, L. A.	5/ 2/92	\$300 00	\$803 56	\$1,303 56
Northern California Bank of Savings, Marysville.					
Jenks, Minnie	Durham -----	3/ 4/92	\$2 00	\$1 69	\$3 69
Johnson, J., in trust for H. E.	Unknown -----	5/23/94	5 00	4 12	9 12
			\$7 00	\$5 81	\$12 81
Union Savings Bank, Modesto.					
Vaughn, L. P. N.	Ceres -----	1/25/93	\$303 00	\$421 62	\$721 62
The Bank of Monterey, Monterey.					
Malaun, M.	Monterey -----	4/ 6/94	\$1 75	-----	\$1 75
Bank of Napa, Napa.					
Ludwig, W. J.	Napa -----	3/ 7/94	\$30 00	-----	\$30 00

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest due	Total of deposit and interest
Jas. H. Goodman & Co. Bank, Napa.					
Ah Sam	Not known	9/18/89	\$5 00		\$5 00
Blake, Jas.	Not known	11/ 5/79	17 00		17 00
Buckman, C. W.	Dead	8/11/91	3 00		3 00
Coleman Estate	Not known	11/ 5/79	11 30		11 30
Despatch system	New York	2/26/92	95 00		95 00
Friend, W. A.	Not known	3/ 6/80	3 46		3 46
Hatch, E. B.	Not known	2/17/77	7 50		7 50
Little, R. W.	Dead	6/ 3/89	4 30		4 30
Napoli, Peter	Not known	4/ 5/89	9 35		9 35
Sampson, Mrs. A. B.	Dead	6/26/93	49		49
Shuck, Ah	Dead	2/26/84	20 00		20 00
Vandernalien, A.	Oakland	6/12/88	50		50
			\$176 90		\$176 90
Central Savings Bank, Oakland.					
Kean, Mrs. Clara P.	San Leandro		\$89 25		\$89 25
Morrison, Thos. J.	Unknown		62 03		62 03
Shaw, W. C.	461 Eleventh st., Oakland		65 99		65 99
Payne, Mrs. Amanda	Virginia City, Nev.		87 65		87 65
Crowell, E. E.	1465 Ninth st., Oakland		62 51		62 51
Selk, H.	Healdsburg		53 58		53 58
			\$421 01		\$421 01
Peoples Savings Bank, Sacramento.					
Jackson, Mrs. M. A.	Walnut Grove	3/ 8/94	\$26 91	\$27 88	\$54 79
Sacramento Bank, Sacramento.					
Baker, Wm.	Sacramento	4/11/87	\$44 29	\$32 90	\$77 19
Miller, Anna Maria	Sacramento	9/ 8/94	557 16	186 51	743 67
			\$301 45	\$219 41	\$520 86
Bank of British North America, San Francisco.					
Bartlett, T. J. M.	210 O'Farrell st., S. F.		\$48 31		\$48 31
The German Savings and Loan Society, San Francisco.					
Ahlens, J. D.	Silver City, N. M.	3/13/85	\$8 04	\$21 84	\$29 88
Anderson, J. E., or Mary, trustee for Thelena J.	Isleton	6/ 2/93	5 00	9 76	14 76
Ardin, Chas. A.	Second st., S. F.	6/23/94	1,769 06	1,916 31	3,685 37
Asmussen, Aug. H. P.	Fifth st., S. F.	3/ 7/91	100 00	120 24	220 24
Baldwin, Wm. J.	Atlanta, Ga., box 1106	5/11/91	10 17	13 54	23 71
Bauduin, Olivier	512 Bush st., S. F.	11/ 9/82	6 10	14 24	20 34
Baumeister, Hermann	1 August alley, off Green st., S. F.	4/ 7/80	2 00	3 89	5 89
Beger, Fritz	26 Stuart st., S. F.	6/30/82	100 00	258 25	358 25
Benjamin, Rachel	San Jose	10/14/93	9 61	11 15	20 76
Bernardini, Andrew	Occidental Hotel, S. F.	10/10/91	4 27	9 54	13 81
Betge, Robt. or Augusta	San Francisco	5/23/72	2 00	8 88	10 88
Bittorf, Geo. W.	German Hospital, S. F.	6/10/85	4 00	6 72	10 72
Blobel, Paul	112 Fourth st., S. F.	2/ 9/89	6 34	9 45	15 79
Bonde, Jorgen	Kearney st. and Broadway, S. F.	3/14/78	3 15	9 58	12 73
Bowen, F. E.	W. U. Tel. Office, S. F.	10/ 5/78	2 94	6 90	9 84
Brefn, John	American Exchange, S. F.	6/26/83	2 00	3 04	5 04
Briggs, Juliet A.	West Berkeley	12/26/89	5 00	25 24	30 24

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

The German Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest due	Total of deposit and interest
Brown, Frankie -----	Portland, Ore. -----	12/14/91	\$1 37	\$2 53	\$3 92
Cain, Chas. F. -----	15 Willow ave., S. F.	1/25/94	5 00	4 62	9 62
Cambeis, Louis -----	R. R. House, Pacific st., S. F. -----	8/29/79	3 94	14 44	18 38
Chapman, John P. -----	1513 Buchanan st., S. F.	10/28/79	1 21	21 45	22 66
Claveau, Louis -----	California Hotel, S. F.	3/ 1/92	6 23	9 24	15 47
Clary, P., trustee for Julia F. -----	San Francisco -----	10/28/71	2 02	16 39	18 41
Dexter, Otto -----	290 East st., S. F.	6/18/91	15 00	20 81	35 81
Dolles, Emma -----	San Francisco -----	4/ 2/73	2 00	9 14	11 14
Doscher, Heinrich -----	Rich and Natoma sts.	2/16/77	3 50	11 96	15 46
Eby, E. W. -----	Vallejo -----	2/23/83	5 02	15 75	20 77
Eickhoff, J. F. -----	Kohler & Chase, S. F.	10/ 5/78	2 90	6 66	9 56
Eisenrath, Wilhelm -----	San Francisco -----	3/ 3/83	3 00	5 50	8 50
Erikson, Neils -----	730 4th st., S. F.	9/13/89	334 23	532 65	866 88
Estlinbaum, Jacob -----	810 Clay st., S. F.	3/23/75	10 00	36 83	46 83
Felthouse, George -----	Bonanza House, S. F.	2/ 8/79	20 00	26 81	46 81
Fischer, Lina -----	110 Ellis st., S. F.	5/27/92	20 12	27 61	47 73
Folsom, Ann -----	11th ave., near R. R. S., S. F. -----	8/ 4/83	3 15	7 19	10 34
Frey, Friedrich, trustee for Louise Keller -----	1232 Union st., S. F.	3/ 9/87	10 00	16 91	26 91
Friedman, Max -----	Hotel Rhein, S. F.	12/12/72	2 00	7 07	9 07
Friedrich, Conrad, trustee for Conrad, Jr. -----	245 Eighth st., S. F.	1/31/81	5 00	11 02	16 02
Gerhardy, Wilhelm, or Pierre Assils -----	Monterey, or 512 Howard st., S. F.	12/ 2/86	11 89	27 90	39 79
Fries, Elizabeth -----	921 Post st., S. F.	1/30/92	5 24	6 21	11 45
Gerken, John -----	946 Valencia st., S. F.	8/17/92	5 00	5 71	10 71
Girard, F. P. -----	San Francisco -----	11/ 1/75	2 80	12 26	15 06
Goetsch, C. -----	San Francisco -----	1/ 9/69	2 00	10 59	12 59
Gourguet, A. D. -----	Bear Valley, Mariposa County -----	12/20/80	2 60	10 93	13 53
Green, Thos. W. -----	118 Main st., S. F.	3/23/88	5 47	9 05	14 52
Gruschwitz, Carl -----	German Hospital, S. F.	10/28/73	25 00	85 28	110 28
Gutman, Moritz -----	Victoria, B. C.	10/ 2/91	7 07	11 89	18 96
Habersang, Chas. -----	Yreka -----	11/ 2/85	545 36	1,000 60	1,545 96
Hagermeister, Johan -----	1007 Battery st., S. F.	8/29/72	6 45	32 95	39 40
Harris, Wm. -----	Twenty-fifth st., S. F.	7/27/91	5 00	4 87	9 87
Hart, Jas. D., or Angie -----	138 McAllister st., S. F.	11/19/80	2 50	5 12	7 62
Hastings, Horace M. -----	San Francisco -----	10/ 5/78	4 31	11 18	15 49
Havens, H. B. -----	Occidental Hotel, S. F.	7/19/94	6 60	10 09	16 69
Havens, Louise L. -----	321 Eighteenth st., S. F.	5/27/84	5 00	9 25	14 25
Hawes, Emmily -----	1636 Market st., S. F.	5/27/86	5 00	6 14	11 14
Heidenfelder, Chas. -----	San Bruno road, 26th and Army sts., S. F.	10/28/84	5 00	11 15	16 15
Henier, Henry -----	Fort Bowie, A. T.	5/11/92	8 80	14 01	22 81
Henrich, Annie or Joseph -----	1 Fifth st., S. F.	4/ 9/91	233 66	338 91	572 57
Hild, Jos. and Mary -----	Mission and Third sts., S. F. -----	6/ 2/81	2 35	28 14	30 49
Hill, Mary T., trustee for Martha Rose -----	424 O'Farrell st., S. F.	7/20/92	5 00	5 40	10 40
Hill, Mary T., trustee for Mary L. Rose -----	424 O'Farrell st., S. F.	12/23/92	5 00	5 22	10 22
Hillenbrand, Wilhelm, or Philip Klose -----	32 Turk st., S. F., (see Klose or Hillenbrand).				
Hinckley, Emily F. -----	Care Hinckley & Newman Stockton -----	1/12/74	2 00	6 25	8 25
Holt, Harry E. -----	Stockton -----	1/ 5/80	2 00	3 83	5 83
Hurlbutt, J. M. -----	San Francisco -----	8/ 8/77	5 80	19 40	25 20
Illemann, Frederick -----	Newark -----	8/22/93	5 14	8 71	13 85
Jacobs, Nellie, trustee for Sadie -----	822 Turk st., S. F.	4/ 2/83	5 00	1 17	6 17
Jensen, Julius P. R. -----	26 Stuart st., S. F.	12/17/77	3 56	18 77	22 33
Jobmann, Julius -----	730 Vallejo st., S. F.	8/18/77	4 24	11 32	15 56

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

The German Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest due	Total of deposit and interest
Johnson, Peter, trustee for Agnes Bernston	727 Treat ave., S. F.	12/27/83	\$8 37	\$16 77	\$25 14
Jordan, A. D.	Noe and 25th sts., S. F.	1/16/82	4 50	9 30	13 80
Jungesbluth, Wilhelm	Commercial Hotel, S. F.	4/23/90	16 25	23 79	40 04
Kaiser, P. J.	San Francisco	1/12/81	9 36	22 38	31 74
Kamena, Bernhard	Care Isthmus House, S. F.	11/10/74	2 00	5 98	7 98
Kaup, Simon	Helvetia Hotel, S. F.	7/ 9/77	70 00	175 41	245 41
Kelly, Maud C., or C. P. Moore	14½ Moss st., S. F.	2/ 7/90	6 09	11 14	17 23
Kleiner, Frank, trustee for Barbara Volgemuth	Vallejo	5/17/92	25 00	30 55	55 55
Klose, Philip, or Wilhelm Hillenbrand	32 Turk st., S. F.	7/19/88	5 57	36 21	41 78
Koeb, Samuel G.	San Francisco	10/ 2/74	3 67	35 36	39 03
Kolling, George	228 Fifth st., S. F.	6/30/94	7 95	8 14	16 09
Koop, Margaret	128 Langton st., S. F.	9/11/90	8 94	13 35	22 29
Kothe, Dr. Chas.	258 Eighth st., S. F.	3/12/90	5 00	6 52	11 52
Kroehle, Jacob	Visalia	11/10/82	3 71	8 22	11 93
Kuhn, Ewald	263 East st., S. F.	11/21/91	4 70	12 41	17 11
Kunz, Emil	960 Grove st., Oakland	2/10/90	17 07	28 28	45 35
Kuzanick, Leopold	312 Stockton st., S. F.	10/29/81	3 00	5 57	8 57
Ladenburger, Amalia	N. E. cor. Lombard and Leavenworth sts., S. F.	9/ 2/93	7 80	14 18	21 98
Lambert, Flore	701 Ashbury st., S. F.	4/11/94	5 00	11 89	16 89
Lancaster, A. L.	Vallejo	7/11/82	15 78	34 75	50 53
Lawrenz, Albert	Commercial House, S. F.	11/ 8/88	200 00	288 39	488 39
Marty, Franz	1212½ Kearney st., S. F.	6/11/94	5 00	4 48	9 48
Matthias, Christian	Benicia	3/26/72	5 59	34 56	40 15
Matz, Oscar	Atlantic Hotel, S. F.	9/ 1/84	100 00	161 14	261 14
Meehan, Hugh C.	3105 Geary st., S. F.	9/ 6/94	12 03	12 47	24 50
Mengel, Henry J.	Redwood City	8/30/88	5 82	11 68	17 50
Mescha, Johan	Commercial House, S. F.	4/17/90	700 00	974 47	1,674 47
Meyer, Ernest G.	33 Glen Park ave., S. F.	3/ 6/94	9 71	11 12	20 83
Minges, Joseph	San Francisco	1/ 7/76	33 78	98 69	132 47
Moore, C. P., or Maud C. Kelley (see Kelley or Moore)					
Nelson, Elizabeth A.	8 Essex st., S. F.	9/24/91	51 96	53 17	105 13
Nicholl, Ruth A.	San Pablo	1/31/91	8 28	10 46	18 74
Nickels, Christian	Newcastle	2/15/83	23 72	35 52	59 24
Nikolai, Margaratha	1808 Gough st., S. F.	8/22/89	15 62	25 95	41 57
Nilson, Charles	133 Stuart st., S. F.	11/ 9/77	60 00	161 81	221 81
Nitchy, Walter H.	1025 Washington st., S. F.	4/29/92	20 00	24 39	44 39
Norton, Katherine	205 Post st., S. F.	2/ 1/86	7 63	14 00	21 63
Nougues, Cecelia	518 Jones st., S. F.	8/20/94	6 13	6 37	12 50
Ostrum, Lena	290 Hayes st., S. F.	1/22/92	105 11	118 34	223 45
Peipers, Richard P.	1043 Folsom st., S. F.	7/ 7/92	11 27	13 41	24 68
Peters, Albert	421 Mission st., S. F.	2/28/83	4 85	12 23	17 08
Peters, Julius	421 Mission st., S. F.	12/13/92	5 64	12 99	18 63
Petersen, F. M.	506 Battery st., S. F.	5/16/92	11 41	30 29	41 70
Petri, Katharina	908 Van Ness ave., S. F.	7/19/78	5 80	23 27	29 07
Plath, Fritz	1322 Pacific st., S. F.	2/15/87	20 00	32 30	52 30
Prince, A. H.	Coso House, S. F.	3/30/78	2 50	5 69	8 19
Raymond, Fred	3 Mary Lane, S. F.	3/19/92	35 00	28 32	63 32
Renner, Mathias	Prescott House, S. F.	8/30/94	5 00	7 08	12 03
Reynolds, Ada M.	2329 Fillmore st., S. F.	6/23/93	5 00	7 45	12 45
Risdon, Carrie A.	Olema	9/20/82	3 12	7 64	10 76
Rozier, Alphonse, trustee for Mary	1057 Wood st., Oakland	10/17/91	5 00	5 69	10 69
Ryrie, Thos.	San Francisco	2/ 2/81	20 00	33 16	53 16
Sandmann, Helena	1605 Scott st., S. F.	10/16/94	6 63	9 34	15 97
Santorlasci, Basilio	Care Lippe Bros.	8/19/74	3 52	17 35	20 87
Schaber, Chas.	Ellsworth, Nev.	1/21/79	11 06	34 30	45 36
Schaer, Caesar	San Francisco	1/26/77	12 33	40 66	52 99
Schmenkel, Robt.	S. P. Hotel, S. F.	8/ 3/89	16 11	25 20	41 31
Schberth, Adam	240 Sutter st., S. F.	2/19/90	5 30	7 45	12 75
Schwarz, Henrietta, trustee for Ellen Thorston	29 Pacific st., S. F.	2/26/92	5 00	5 64	10 64

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

The German Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest due	Total of deposit and interest
Seaman, Mary -----	1320 California st., S. F.	8/14/80	\$2 48	\$5 47	\$7 95
Seymor, Henry -----	Main and Mission sts., S. F.	8/31/91	9 16	17 24	26 40
Spencer, J. D. -----	729 California st., S. F.	3/ 4/84	2 16	11 51	13 67
Stahl, Henry C., or Margarettha -----	Isleton -----	8/25/91	5 69	10 10	15 79
Steffan, Henry -----	308 Clementina st., S. F.	10/17/88	223 02	314 32	537 34
Strauss, Bernhard -----	1142 Mission st., S. F.	12/ 5/83	2 00	2 91	4 91
Stuhlmacher, Catherine M. -----	212 Townsend st., S. F.	3/ 6/90	5 00	10 76	15 76
Swain, Susan W. -----	2521 Octavia st., S. F.	10/26/92	5 59	8 40	13 99
Sweeney, Geo. J. -----	Park Hotel, S. F.	4/16/94	5 00	5 51	10 51
Tennissen, John H. -----	22 Turk st., S. F.	6/30/90	5 33	8 61	13 94
Thilo, C. A. -----	35 Market st., S. F.	4/11/85	5 00	8 95	13 95
Thomahlen, Heinrich -----	First and Howard sts., S. F.	5/11/75	5 00	47 10	52 10
Timm, Amanda -----	Vacaville -----	11/13/91	10 00	10 76	20 76
Trimble, Mary -----	25 Thirteenth st., S. F.	9/ 3/90	5 00	31 19	36 19
Voss, Anna -----	23 Turk st., S. F.	11/ 2/93	2 00	1 57	3 57
Wheeler, Mark -----	International Hotel, S. F.	11/30/83	2 00	2 84	4 84
Widmer, Barbara -----	1808 Mason st., S. F.	7/ 7/82	9 06	19 59	28 65
Wolter, Edgar -----	New York -----	4/22/93	6 62	6 62	12 64
Wong Lung -----	710 Nineteenth st., S. F.	10/17/84	5 19	11 02	16 21
Wright, Wm. Y. -----	317 Eddy st., S. F.	12/19/94	2 00	1 51	3 51
Young, Dorothea -----	Alameda -----	6/ 7/86	25 00	27 02	52 02
Youngberg, Chas. J. -----	1403 Morton st., Alameda	11/25/93	5 37	11 33	16 90
			\$5,572 16	\$8,496 33	\$14,068 49

Hibernia Savings and Loan Society, San Francisco.

Archambault, Xaviers -----	Tulare -----	9/ 3/94	\$482 85	\$478 37	\$961 22
Barrett, Milton -----	Boziz -----	11/ 5/88	211 22	308 93	520 15
Brady, P. F. -----	San Francisco -----	12/28/77	109 62	287 05	396 67
Bryson, Mary -----	233 Beale st., S. F.	5/28/77	40 00	121 48	161 48
Buckley, Michael -----	Menlo Park -----	5/28/90	196 26	261 35	457 61
Cardenos, Jennie -----	Menlo Park -----	7/ 1/84	28 14	49 07	77 21
Clark, Bridget -----	San Francisco -----	9/23/80	17 67	56 52	74 19
Delaney, Stephen -----	San Francisco -----	2/ 1/89	124 20	167 06	291 26
Dunsford, John -----	Howard st., bet. Fifth and Sixth sts., S. F.	4/24/89	6 89	77 71	84 60
Edwards, Thomas M. -----	San Mateo -----	9/ 5/78	30 51	79 29	109 80
Eriksen, August -----	228 Pacific st., S. F.	7/24/90	90 78	110 75	201 53
Fry, John Henry -----	East side Mason st., near Pacific st., S. F.	6/12/94	80 88	85 27	166 15
Graham, James -----	Truckee -----	6/22/82	200 00	380 78	580 78
Hogan, Thomas -----	Steamer "Pelican" -----	3/16/87	70 00	102 40	172 40
Hughes, Chas. -----	Napa City -----	12/21/94	490 62	560 15	1,050 77
Kane, Michael -----	752 Railroad ave., Alameda -----	9/18/93	41 17	41 20	82 37
Kuster, Anna B. -----	Brooklyn, Alameda Co. -----	3/ 4/72	141 05	698 63	839 68
Lynch, Cornelius -----	928 Fifteenth st., S. F.	12/30/79	32 37	79 45	111 82
Manchen, Ella -----	318 Kearny st., S. F.	3/ 3/88	135 79	214 13	349 92
Mellor, Henry -----	23 Natoma st., S. F.	4/29/89	110 00	143 66	253 66
Murphy, Thomas -----	Portland, Ore. -----	1/ 6/91	700 00	827 93	1,527 93
McGauley, Stephen -----	416 Tehama st., S. F.	2/27/91	100 00	116 65	216 65
McTimpeny, John -----	117 Drumm st., S. F.	3/27/79	22 65	58 45	81 10
Olsen, Andrew -----	12 Jackson st., S. F.	5/21/91	201 28	232 44	433 72
O'Brien, Dennis -----	Point Reyes -----	3/ 8/86	86 29	200 21	286 50
O'Neill, Ann -----	18 Clara st., S. F.	7/23/74	147 91	582 79	730 70
Pacific Coast Quarrymen's Protective Union -----	Penryn -----	3/ 6/93	57 42	63 91	121 33

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest due	Total of deposit and interest
Pradel, H. -----	Gaillard Hotel, S. F. -----	1/18/94	\$67 20	\$69 00	\$136 20
Reilly, John -----	Port McDermitt, Nev. -----	7/21/90	171 45	208 54	379 99
Richter, Otto -----	22 Turk st., S. F. -----	11/ 3/87	35 00	50 17	85 17
Sheehan, John -----	315 Bryant st., S. F. -----	6/ 2/88	100 00	138 84	238 84
Silvera, Manuel L. -----	116 Jackson st., S. F. -----	11/29/71	199 93	1,040 21	1,240 14
Sullivan, Ellen -----	Broadway and Sansome st., S. F. -----	1/31/94	151 32	154 84	306 16
			\$4,680 42	\$8,047 23	\$12,727 65

Humboldt Savings Bank, San Francisco.

Muller, Heinrich -----	610 Pine st., S. F. -----		\$83 76		\$83 76
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Security Savings Bank, San Francisco.

Anderson, Valdemar -----	San Francisco -----	12/14/91	\$7 55	\$16 24	\$23 79
Canfield, J. W. -----	San Francisco -----	3/ 1/84	15 00	30 34	45 34
Carrell, Anne C. -----	San Francisco -----	6/27/77	1 61	4 31	5 92
Cooke, Christina -----	San Francisco -----	3/21/87	2,518 00	4,545 89	7,063 89
Cressy, E. P. -----	San Francisco -----	1/11/78	5 00	17 63	22 63
de Ramirez, C. F. -----	San Francisco -----	7/21/94	3 56	3 41	6 97
Edmunds, Evan -----	Seaverville -----	4/ 6/94	39 86	40 41	80 27
Farnfield, Josephine -----	San Francisco -----	6/14/83		2 64	2 64
Hales, Henry -----	San Francisco -----	10/14/75	1 03	12 45	13 48
Hill, Anaise -----	Alameda -----	12/24/73	40 00	173 30	213 30
Livsey, J. W. -----	Oakland -----	1/ 3/93	1 47	1 22	2 69
Mager, Leonard -----	San Francisco -----	6/10/90	105 00	151 21	256 21
Millar, James -----	Plainsburg -----	5/ 6/74	2 98	18 39	21 37
Miller, Jos. A. -----	Panamint -----	5/23/76	5 28	43 20	48 48
Mudge, G. B. -----	San Francisco -----	6/28/93	1 00	86	1 86
Nixon, Wm. -----	San Francisco -----	10/26/76	4 55	15 11	19 66
O'Dea, Martin -----	Camp Apache, Ariz. -----	12/12/93	10 00	27 00	37 00
Prince, John H. -----	San Francisco -----	5/ 3/87	47 24	86 13	133 37
Reynolds, Eva A. -----	San Francisco -----	10/13/88	6 55	12 22	18 77
Robinson, Mrs. M. M. D. -----	San Francisco -----	4/16/94	4 25	11 84	16 09
Schultze, Kate G. -----	San Francisco -----	2/23/87	3 03	4 90	7 93
Stoddart, A. E. and A. C. -----	San Francisco -----	3/22/88	1 20	1 32	2 52
Toland, Tillie F., trustee for Wm. G. Toland. -----	San Francisco -----	4/27/91	25 00	33 33	58 33
Torjesen, Christian -----	San Francisco -----	3/26/94	145 71	179 83	325 54
			\$2,994 87	\$5,433 18	\$8,428 05

San Jose Safe Deposit Bank of Savings, San Jose.

Miner, Loran -----	Unknown -----	11/24/90	\$6 35	\$5 02	\$11 37
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Orange County Savings and Trust Company, Santa Ana.

Aldrich, L. S. -----		1/ 1/94	\$1 02	\$0 43	\$1 45
Allen, G. D. -----		2/29/92	1 12	52	1 64
Avila, Alegandero -----		1/26/92	1 00	52	1 52
McPherson, Vincent -----		5/23/90	1 00	55	1 55
McPherson, Lucenda -----		5/23/90	1 00	55	1 55
Murrell, Cleveland J. -----		3/18/92	1 00	53	1 53
			\$6 14	\$3 10	\$9 24

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest due	Total of deposit and interest
Santa Cruz Bank of Savings and Loan, Santa Cruz.					
Mathews, W. M.	Santa Cruz	4/18/72	\$100 00	\$388 29	\$488 29
The Stockton Savings and Loan Society, Stockton.					
Dyer, Mrs. Elizabeth E.	Unknown	7/16/87	\$3 00	\$5 36	\$8 36
Vallejo Commercial Bank, Vallejo.					
Hatheway, A. L., trustee for N. Hatheway	Vallejo	12/11/94	\$50 05	\$41 36	\$91 41
Van Blake, Geo. and E.	Vallejo	3/ 3/93	2 60	2 24	4 84
Wood, Mrs. Florence C.	Vallejo	1/12/94	2 00	1 14	3 14
			\$54 65	\$44 74	\$99 39
The Farmers Bank of Wheatland, Wheatland.					
Austin, H. A.	Browns Valley	1894	\$3 35		\$3 35
Bitters, A.	Wheatland	1891	31 20		31 20
Hurd, Geo.	Wheatland	1891	47 40		47 40
Nolan, Patrick	Wheatland	1891	35 80		35 80
			\$117 75		\$117 75
Bank of Woodland, Woodland.					
Hancock, E. A., adminis- trator	Colusa	1/ 2/89	\$75 18		\$75 18
Nelson, Ola	Woodland	3/ 1/90	100 00		100 00
Nelson, Ola	Woodland	6/12/90	210 00		210 00
Nelson, Ola	Woodland	3/13/91	210 00		210 00
Nelson, Ola	Woodland	5/ 7/89	200 00		200 00
Nelson, Ola	Woodland	3/31/94	70 08		70 08
Pierce, C. H.	Medford, Ore.	6/ 6/92	51 50		51 50
			\$916 76		\$916 76
			Deposit	Interest	Total
Total amount of deposits unclaimed for more than twenty years			\$17,467 44	\$23,944 95	\$41,412 39

NEW BANKS AUTHORIZED.

July 1, 1914, to June 30, 1915.

No.	Name	Location	Incorporated	Permis- sion	Opened
612	American State Bank.....	Brawley	6/24/14	7/28/14	7/31/14
613	Citizens Commercial and Savings Bank of Santa Ana.....	Santa Ana	8/20/14	9/12/14	9/12/14
614	Willits Commercial Bank.....	Willits	8/22/14	9/17/14	11/16/14
615	Bank of Western Placer.....	Lincoln	5/ 5/14	9/29/14	10/14/14
616	Bank of San Gabriel.....	San Gabriel	9/25/14	9/30/14	1/18/15
617	State Bank of Owensmouth.....	Owensmouth	10/ 1/14	10/30/14	11/ 9/14
618	Culver City Commercial and Savings Bank	Culver City	12/24/14	12/30/14	1/11/15
619	Antelope Valley Bank.....	Lancaster	5/10/15	5/24/15	5/24/15

BRANCH OFFICES AUTHORIZED.

July 1, 1914, to June 30, 1915.

No.	Name	Location	Incorporated	Permis- sion	Opened
559A	Lassen Industrial Bank.....	Bieber		7/ 3/14	9/15/14
38A	Portuguese American Bank.....	Oakland		9/ 5/14	12/ 1/14
43C	Anglo California Trust Company.....	San Francisco		9/17/14	2/20/15
441D	Hellman Commercial Trust and Savings Bank	Los Angeles		10/ 7/14	10/13/14
612A	American State Bank.....	Calipatria		11/ 7/14	11/10/14
159B	Central Savings Bank.....	Oakland		11/30/14	11/30/14
432A	First Savings Bank of Oakland.....	Oakland		12/31/14	12/31/14
265A	The San Bernardino County Savings. Bank	Colton		1/18/15	2/ 1/15
265B	The San Bernardino County Savings Bank	Rialto		1/18/15	2/ 1/15
524B	First Savings Bank of Shasta County.....	Anderson		2/ 5/15	2/ 5/15
46A	The Oakland Bank of Savings.....	Oakland		1/28/15	2/10/15
25J	Bank of Italy.....	Los Angeles		2/19/15	*
25K	Bank of Italy.....	Los Angeles		2/19/15	5/10/15
131A	Bank of Lassen County.....	Standish		4/ 7/15	8/30/15
173B	Producers Savings Bank.....	Maricopa		4/17/15	4/19/15
173C	Producers Savings Bank.....	Wasco		4/17/15	4/19/15
25L	Bank of Italy.....	Los Angeles		4/20/15	5/10/15
46B	The Oakland Bank of Savings.....	Berkeley		5/19/15	5/19/15
619A	Antelope Valley Bank.....	Palmdale		5/24/15	8/30/15
53A	Petaluma Savings Bank.....	Petaluma		6/ 8/15	6/12/15

*Never opened; certificate canceled April 20, 1915.

BANKS AUTHORIZED TO MAKE COLLECTION OF SAVINGS
FROM THE SCHOOL CHILDREN.

July 1, 1914, to June 30, 1915.

No.	Name	Location	School district	Appli- cation	Permis- sion
182	Farmers and Merchants Savings Bank.....	Oakland	City of Oakland.....	6/26/14	7/ 2/14
418	Bank of Commerce and Trust Company.....	San Diego	Coronado public schools	7/ 9/14	7/22/14
373	Citizens Savings Bank of Alameda	Alameda	Alameda public schools..	7/ 8/14	7/24/14
450	Homestead Savings Bank.....	Berkeley	Berkeley public schools..	8/ 6/14	8/ 7/14
489	Sacramento Valley Bank and Trust Co.....	Sacramento	Sacramento public schools	7/28/14	10/10/14
522	Richmond Savings Bank.....	Richmond	Richmond Union High School	4/15/15	4/20/15
529	Dinuba Savings Bank.....	Dinuba	Public schools of city of Dinuba	4/14/15	5/10/15

OFFICERS AND EMPLOYEES OF STATE BANKING DEPARTMENT, JUNE, 1915.

Name	Capacity	Salary
W. R. Williams	Superintendent of Banks	\$10,000 per annum
C. B. Wingate	Chief deputy	3,000 per annum
A. A. DeLigne	Attorney	4,800 per annum
T. B. Sullivan	Assistant	300 per month
F. O. Cramer	Assistant	225 per month
C. M. Noyes	Assistant	225 per month
H. J. Irwin	Assistant	200 per month
W. H. Fraser	Assistant	200 per month
V. Macniffe	Assistant	150 per month
C. H. Mead	Assistant	150 per month
C. M. Cushman	Assistant	110 per month
E. P. Bequette	Assistant	110 per month
M. E. Warner	Assistant	100 per month
L. Hart	Assistant	100 per month
F. J. Sullivan	Assistant	60 per month
Irma Rahwyler	Assistant	60 per month
Hazel Tibbs	Assistant	60 per month
Earl Lawrence	Assistant	35 per month
Geo. Schammel	Examiner	250 per month
R. E. Trengove	Examiner	250 per month
E. D. Elliott	Examiner	250 per month
G. W. Ellis	Examiner	200 per month
H. R. Erkes	Examiner	200 per month
J. O. Cunha	Examiner	200 per month
Wells Morton	Examiner	200 per month
A. B. Jacoby	Examiner	200 per month
E. C. Seares	Examiner	200 per month
H. E. Cox	Examiner	200 per month
W. H. Snyder	Examiner	200 per month
Y. C. Porch	Examiner	150 per month

Special Deputy Superintendent of Banks Assisting in the Liquidation of Banks.
(Remuneration paid by banks in liquidation.)
Geo. M. Mitchell.

RECEIPTS AND EXPENDITURES.

For the Sixty-sixth Fiscal Year, July 1, 1914, to June 30, 1915.

Receipts.		Expenditures	
Balance for sixty-fifth fiscal year	\$18,525 96	Departmental expenses, sixty-sixth fiscal year	\$93,016 59
Funds collected for the purpose of meeting the expense of the conduct of the State Banking Department for the current fiscal year, under the provisions of section 123 of the Bank Act	\$7,500 00	Balance June 30, 1915	19,662 46
Certificate fees	2,400 00		
Sundries	4,253 09		
	\$112,679 05		\$112,679 05

MISCELLANEOUS CHANGES IN BANKS.

July 1, 1914, to June 30, 1915.

322. *Bank of Anderson, Anderson.* Sold to The First Savings Bank of Shasta County, February 3, 1915.
543. *Bank of Daniel Meyer, San Francisco.* Voluntarily closed November 12, 1914.
362. *Bank of Huntington Park, Huntington Park.* Added savings department August 29, 1914.
- 25J. *Bank of Italy, branch office, 365 North Main street, Los Angeles.* Never opened for business. Certificate canceled April 20, 1915.
166. *Bank of Lemoore, Lemoore.* Added savings department April 28, 1915.
564. *Bank of Lancaster, Lancaster.* Extinct by consolidation with Farmers and Merchants Bank of Lancaster, creating Antelope Valley Bank, Lancaster, May 24, 1915.
109. *Bank of Occanside, Occanside.* Sold to First National Bank of Occanside, December 14, 1915.
124. "*Bank of E. Cooke Smith of Pacific Grove, California, The, Pacific Grove.*" Changed name to "The Bank of E. Cooke Smith," June 12, 1915.
124. "*Bank of E. Cooke Smith, The, Pacific Grove.*" Changed name from "The Bank of E. Cooke Smith of Pacific Grove, California," June 12, 1915.
92. *Bank of Vacaville, Vacaville.* Added savings department May 24, 1915.
536. *Bank of Wasco, Wasco.* Sold to Producers Savings Bank, Bakersfield, April 17, 1915.
296. *Bank of Willits, Willits.* Added savings department July 30, 1914.
596. *Blochman Commercial and Savings Bank, San Diego.* Changed name to Security Commercial and Savings Bank of San Diego, August 5, 1914.
300. *Citizens Bank of Visalia, Visalia.* Voluntarily closed May 27, 1915.
335. *Crown City Savings and Trust Company, Pasadena.* Added trust department August 8, 1914. Changed name to Crown City Trust and Savings Bank, November 18, 1914.
335. *Crown City Trust and Savings Bank, Pasadena.* Changed name from Crown City Savings and Trust Company, November 18, 1914.
574. *Farmers and Merchants Bank of Lancaster, Lancaster.* Extinct by consolidation with Bank of Lancaster, creating Antelope Valley Bank, Lancaster, May 24, 1915.
432. *First Savings Bank of Oakland, Oakland.* Changed name from First Trust and Savings Bank, August 21, 1914.
432. *First Trust and Savings Bank, Oakland.* Changed name to First Savings Bank of Oakland, August 21, 1914.
401. *Harbor Bank, Oakland.* Changed name to Western Commercial and Savings Bank of Oakland, January 7, 1915.
376. *Harbor City Savings Bank of San Pedro, San Pedro.* Changed name to "Harbor City Savings Bank," December 21, 1914.
376. "*Harbor City Savings Bank, San Pedro.*" Changed name from Harbor City Savings Bank of San Pedro, San Pedro, December 21, 1914.
- 441B. *Hollman Commercial Trust and Savings Bank, branch office, South Broadway, Los Angeles.* Voluntarily closed October 13, 1914.
450. *Homestead Bank, Berkeley.* Changed name from Homestead Savings Bank, November 24, 1914.
450. *Homestead Savings Bank, Berkeley.* Added commercial department October 9, 1914. Changed name to Homestead Bank, November 24, 1914.
229. *Long Beach Savings Bank and Trust Company, Los Angeles.* Added trust department November 7, 1914.
16. *Marine Bank, San Francisco.* Changed name from Marine Trust and Savings Bank, December 2, 1914.
16. *Marine Trust and Savings Bank, San Francisco.* Changed name to Marine Bank, December 2, 1914.
226. *Pasadena Savings and Trust Company, Pasadena.* Added trust department July 3, 1914. Changed name to Pasadena Trust and Savings Bank, January 11, 1915.
226. *Pasadena Trust and Savings Bank, Pasadena.* Changed name from Pasadena Savings and Trust Company, January 11, 1915.
85. *Peoples Savings Bank, Sacramento.* Added commercial department February 8, 1915.
173. *Producers Savings Bank, Bakersfield.* Added commercial department April 15, 1915.
596. *Security Commercial and Savings Bank, San Diego.* Changed name from Blochman Commercial & Savings Bank, August 5, 1914.
513. *Security Trust Company, Bakersfield.* Added trust department March 15, 1915.
410. *Southern Trust and Savings Bank, San Diego.* Added trust department, November 2, 1914.

294. *State Bank of Dunsmuir, Dunsmuir.* Added savings department May 1, 1915.
392. *State Bank of Newport, Newport Beach.* Nationalized under the name of The First National Bank of Newport Beach, February 11, 1915.
379. *State Bank of Pomona, Pomona.* Added savings department May 24, 1915.
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278. *Stirling City Bank, The, Stirling City.* Sold to the First National Bank of Chico, March 9, 1915.
50. *Union Savings Bank, Oakland.* Sold commercial department to Central National Bank, Oakland, November 28, 1914. Sold savings department to Central Savings Bank, Oakland, November 28, 1914.
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STATE BANKING DEPART

OFFICE OF SUPERINTENDENT, 704 POSTAL TEL

Abstract of the Report of Condition of 475 State banks and 82 branch offices, as of September 24, 1914, comprising the reports of 135 commercial banks

STATEMENT OF CALIFORNIA

TELEGRAPH BUILDING, SAN FRANCISCO.

136 savings banks, 7 trust companies, and 197 departmental banks; compared with totals as shown by the Report of Condition of June 30, 1914.

Resources	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	TRUSTS INVESTED UNDER ORDER OF COURT OR IN ACCORDANCE WITH PROVISIONS OF TRUST		Total Resources and Liabilities	Capital Stock Paid in	Surplus	Undivided Profits	Bills Payable (Including Certificates of Deposit, representing money borrowed)	Notes Rediscounted	Deposits Due to Banks	Individual Deposits	State, County and Municipal Deposits	Postal Savings Deposits	Other Liabilities	Deposits of money Received from Executors, Administrators, Assignees, Receivers or Trustees	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	Trusts Held as Executor, Administrator, Guardian, Assignee, Receiver or Trustee, Under Order of Any Court
		Personal Property	Real Property														
153,236.45				\$67,282,282.13	\$8,388,050.00	\$2,282,952.49	\$796,080.73	\$25,000.00		\$7,661,095.59	\$42,741,000.84	\$2,215,092.65	\$133,885.86	\$3,138,477.97			
207,596.51				211,006,501.37	5,824,000.00	8,558,587.57	3,252,227.71				105,767,650.46	1,296,924.76	82,440.98	213,859.89			
41,237.41	\$306,092.28	\$10,418,752.11	\$3,124,224.77	17,484,972.35	2,250,000.00	575,000.00	321,703.55							6,974.46	\$80,923.13	\$306,092.28	\$14,135,278.91
102,210.40	\$306,092.28	\$10,418,752.11	\$3,124,224.77	\$200,973,845.83	\$16,463,550.00	\$11,416,540.06	\$4,379,017.50	\$25,000.00		\$7,661,095.59	\$238,508,741.30	\$3,422,017.41	\$216,276.84	\$3,359,312.32	\$80,923.13	\$306,092.28	\$14,135,278.91
309,416.04				\$25,032,950.24	\$1,107,175.00	\$1,293,746.40	\$994,650.58	\$65,000.00		\$692,051.83	\$18,100,460.10	\$846,530.55	\$150,348.00	\$121,978.78			
33,180.29				\$8,284,553.12	3,975,725.00	2,305,793.00	1,357,392.73				78,864,450.30	1,570,265.65	191,180.54	25,135.30			
38,060.81		\$6,180,913.27	\$8,110,516.25	18,375,290.54	2,650,000.00	405,500.00	365,115.07							17,879.70			\$15,536,797.08
281,596.73		\$6,180,913.27	\$8,110,516.25	\$131,997,793.80	\$9,132,000.00	\$3,977,810.00	\$2,629,966.38	\$65,000.00		\$692,051.83	\$97,063,910.40	\$2,416,805.20	\$350,528.54	\$164,968.87			\$15,536,797.08
\$97,975.47				\$7,016,470.38	\$1,092,330.00	\$805,507.00	\$48,687.26	\$175,000.00	\$18,250.00	\$309,092.89	\$1,147,717.19	\$337,328.95	\$92,255.00	\$408.00			
255.04	\$30,845.50	\$406,702.87	\$8,500.00	41,530,173.01	2,290,000.00	1,008,517.15	606,329.24				36,369,204.26	1,041,100.00	88,850.00	27,161.36			
308,230.51	\$30,845.50	\$406,702.87	\$8,500.00	\$4,351,877.32	\$3,591,310.00	\$1,384,024.15	\$655,067.50	\$175,000.00	\$18,250.00	\$309,092.89	\$40,546,921.45	\$1,338,428.95	\$181,105.00	\$27,569.45		\$30,845.50	\$488,383.03
\$410,638.35				\$163,876,700.29	\$188,651.05	\$6,286,080.37	\$3,095,542.86	\$4,043,025.00	\$6,000.00	\$1,278,725.69	\$64,600,180.12	\$5,245,793.34	\$295,794.06	\$82,295.80			
122,057.52				154,000,073.69	45,101,122.61	5,195,799.08	2,911,553.76	10,000.00			127,437,136.98	4,969,242.88	333,458.79	80,958.60			
206.54	\$8,312.80	\$967,815.30	\$168,005.40	2,973,188.84	1,295,000.00	5,715.62	38,318.20							19,812.35			\$1,587,508.14
\$271,942.48	\$8,312.80	\$967,815.30	\$168,005.40	\$269,850,202.82	\$36,277,776.66	\$11,487,900.98	\$5,986,211.91	\$1,055,025.00	\$6,000.00	\$1,278,725.69	\$192,097,317.10	\$10,155,636.22	\$629,252.85	\$183,006.84	\$27,134.43		\$1,587,508.14
\$106,686.03				\$36,038,109.01	\$1,379,799.05	\$10,701,295.26	\$4,755,967.43	\$1,398,025.00	\$144,250.00	\$9,910,876.00	\$129,748,448.25	\$8,664,754.40	\$681,232.92	\$3,343,190.64			
123,229.76				\$98,735,291.49	25,200,767.61	17,128,408.30	8,157,104.44	10,000.00			438,468,442.00	5,727,533.29	695,930.31	347,115.24			
\$0,113.13	\$351,250.58	\$18,310,273.55	\$11,711,336.51	\$2,686,580.21	5,795,000.00	1,029,215.63	725,131.91							44,696.60			
\$114,200.62	\$351,250.58	\$18,310,273.55	\$11,711,336.51	\$742,182,780.47	\$92,375,500.00	\$28,806,009.10	\$13,638,200.78	\$4,318,025.00	\$144,250.00	\$9,910,876.00	\$368,216,890.25	\$17,392,287.78	\$1,377,163.23	\$3,734,942.48	\$117,057.56	\$342,987.78	\$31,747,967.76
\$278,108.03	\$205,411.85	\$18,211,109.40	\$10,982,258.72	\$745,221,700.08	\$92,173,816.00	\$28,489,063.82	\$10,524,715.30	\$4,002,343.52	\$25,300.00	\$10,393,653.91	\$575,557,512.10	\$17,776,301.08	\$1,197,442.71	\$3,872,901.82	\$111,874.12	\$205,411.85	\$30,891,363.19

STATE BANKING DEPARTMENT

OFFICE OF SUPERINTENDENT, 704 POSTAL TELE

Abstract of the Report of Condition of 477 State banks and 83 branch offices, as of November 19, 1914, comprising the reports of 135 commercial banks

Location	Number of Banks and Branches	Class	LOANS AND DISCOUNTS				Overdrafts	Bonds and Other Securities (including Premium thereon less all offsetting bond adjustment accounts)	Bank Premises, Furniture and Fixtures, Safe Deposit Vaults	Other Real Estate Owned	Due from Banks	ACTUAL CASH ON HAND			Exchanges for Clearing House	Checks and Other Cash Items
			Secured by Real Estate	Secured by Stocks and Bonds	Secured by Other Collateral	All Other Loans Unsecured						Specie	Other Lawful Money	Other Currency		
SAN FRANCISCO	27 banks 17 branches	Commercial	\$3,039,098 08	\$10,050,932 19	\$2,108,541 92	\$19,235,374 57	\$447,611 76	\$6,784,537 63	\$3,251,133 63	\$194,556 10	\$13,020,934 20	\$4,134,260 84	\$1,008,807 00	\$312,712 00	\$819,530 93	\$330,112 88
		Savings	133,215,510 21	6,943,089 40	341,819 27			52,039,490 02	6,825,500 97	2,715,333 25	8,969,093 81	3,820,596 18	\$45,565 00	\$3,288 00	\$3,555 48	78,234 57
		Trust	277,350 00	6,842 50				1,398,790 65	1,185,585 00		1,011,148 17	4,938 01				12 50
		Total	\$136,531,958 29	\$17,001,764 09	\$2,450,361 19	\$19,235,374 57	\$447,611 76	\$80,542,827 30	\$11,262,221 60	\$2,009,889 35	\$22,999,176 20	\$7,959,795 03	\$1,944,432 00	\$396,000 00	\$903,386 41	\$408,386 95
LOS ANGELES	22 banks 15 branches	Commercial	\$728,981 62	\$4,731,581 95	\$442,911 67	\$8,242,679 32	\$18,229 77	\$2,894,421 50	\$597,665 45	\$39,077 54	\$4,505,993 76	\$1,645,454 10	\$606,796 00	\$296,458 00	\$491,515 31	\$59,160 27
		Savings	59,395,906 06	4,505,354 72	792,046 68			10,612,697 35	2,270,494 63	551,933 37	6,513,731 40	3,248,526 53	310,907 00	183,304 00	\$6,433 15	3,949 86
		Trust	1,278,133 67	119,470 08	3,254 00			1,216,747 34			1,163,067 81	1,977 64	429 60	1,201 00	97 00	18,393 54
		Total	\$61,403,021 35	\$9,356,416 75	\$1,238,208 35	\$8,242,679 32	\$18,229 77	\$13,693,866 19	\$2,868,160 08	\$582,010 91	\$12,182,792 97	\$4,895,958 27	\$978,123 00	\$480,963 00	\$578,045 46	\$81,425 67
OAKLAND	13 banks 3 branches	Commercial	\$593,349 16	\$780,090 82	\$137,316 15	\$1,953,378 71	\$9,114 56	\$1,278,573 00	\$110,432 05	\$34,302 66	\$1,295,556 56	\$493,657 47	\$38,495 00	\$57,890 00	\$91,904 87	\$51,803 26
		Savings	26,989,617 24	908,969 86	24,746 91			7,310,012 48	2,850,004 49	315,685 89	2,216,723 58	751,920 11	61,198 00	26,460 00	8,408 67	490 96
		Trust						248,514 50			14,233 85					
		Total	\$27,582,966 40	\$1,689,060 68	\$162,063 06	\$1,953,378 71	\$9,114 56	\$8,843,100 67	\$3,260,436 54	\$349,988 55	\$3,526,513 99	\$1,245,586 58	\$99,693 00	\$84,350 00	\$100,313 54	\$52,293 92
STATE (excluding above)	415 banks 48 branches	Commercial	\$11,330,056 97	\$5,984,267 44	\$4,798,106 64	\$43,044,097 08	\$274,014 60	\$11,955,675 56	\$4,680,435 83	\$394,094 36	\$15,319,008 29	\$5,741,980 84	\$514,241 00	\$428,125 50	\$366,797 18	\$394,493 71
		Savings	108,237,090 02	6,084,323 94	1,093,126 88			2,060,413 34	4,072,324 19	641,619 46	10,126,807 13	3,651,834 20	290,193 04	94,508 00	122,343 74	33,574 46
		Trust	1,193,564 45					200,635 56	2,857 31		225,840 31	1,028 50	75 00			118 64
		Total	\$120,760,712 44	\$11,668,631 38	\$5,891,232 92	\$43,044,097 08	\$274,014 60	\$32,316,724 46	\$9,077,617 33	\$1,236,209 40	\$25,671,655 73	\$9,394,843 54	\$804,500 94	\$522,653 50	\$489,140 92	\$337,886 78
STATE (as a whole)	477 banks 83 branches	Commercial	\$15,691,485 83	\$29,046,822 40	\$7,480,875 78	\$72,475,530 58	\$748,970 60	\$22,883,207 69	\$8,339,638 96	\$852,940 66	\$34,141,492 81	\$12,015,353 25	\$2,318,326 00	\$1,095,194 50	\$1,770,048 29	\$745,579 12
		Savings	327,838,124 54	18,442,587 92	2,251,539 74			89,349,022 19	16,924,324 28	4,224,571 97	27,823,355 94	11,472,886 02	1,507,863 94	381,560 00	300,741 04	113,979 32
		Trust	2,749,648 12	126,312 58	3,250 00			3,163,688 14	1,210,442 31	585 58	2,414,290 14	7,944 15	495 00	1,201 00	97 00	18,495 68
		Grand Total	\$346,278,658 48	\$39,215,722 90	\$9,741,865 52	\$72,475,530 58	\$748,970 60	\$115,396,518 02	\$27,074,433 55	\$5,078,098 21	\$34,379,138 89	\$23,496,183 42	\$3,826,537 94	\$1,483,955 50	\$2,070,886 33	\$880,075 32
Report of Sept. 21, 1914			\$345,974,795 78	\$38,570,182 62	\$8,396,081 73	\$73,685,861 20	\$629,833 60	\$115,233,555 08	\$27,246,016 33	\$5,116,945 93	\$30,362,046 61	\$24,061,890 30	\$4,708,695 70	\$1,821,266 83	\$1,847,313 02	\$732,033 99

MENT OF CALIFORNIA

LEGRAPH BUILDING, SAN FRANCISCO.

s, 133 savings banks, 7 trust companies, and 202 departmental banks, compared with totals as shown by the Report of Condition of September 24, 1914.

Other Resources	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	TRUSTS INVESTED UNDER ORDER OF COURT OR IN ACCORDANCE WITH PROVISIONS OF TRUST		Total Resources and Liabilities	Capital Stock Paid In	Surplus	Undivided Profits	Bills Payable (including Certificates of Deposit, representing money borrowed)	Notes Rediscounted	Deposits Due to Banks	Individual Deposits	State, County and Municipal Deposits	Postal Savings Deposits	Other Liabilities	Deposits of money Received from Executors, Administrators, Assignees, Receivers or Trustees	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	Trusts Held as Executor, Administrator, Assignee, Receiver or Trustee, Under Order or Decree of Any Court
		Personal Property	Real Property														
2,573,000 38				\$67,401,506 11	\$8,088,650 00	\$2,261,029 30	\$1,001,125 77	\$38,618 29		\$8,832,167 36	\$41,829,397 93	\$2,095,744 18	\$147,407 95	\$3,087,455 33			
69,759 51				216,348,744 69	5,845,200 00	8,554,131 01	4,596,317 04				195,977,822 53	1,236,384 56	91,983 52	43,006 03			
1,496 70	\$301,102 28	\$10,773,519 70	\$2,977,583 08	17,941,395 70	2,259,000 00	575,000 00	319,667 64							32,974 46	\$91,771 58	\$301,102 28	\$14,371,489 63
10,47,346 50	\$301,102 28	\$10,773,519 70	\$2,977,583 08	\$301,691,756 39	\$16,183,850 00	\$11,330,160 31	\$5,916,500 45	\$38,618 29		\$8,872,167 36	\$237,897,220 46	\$3,335,128 74	\$239,391 47	\$3,164,335 82	\$91,771 58	\$301,102 28	\$14,371,489 63
8127,325 74				\$25,449,261 00	\$3,197,175 00	\$1,269,246 40	\$836,416 96	\$145,000 00		\$952,172 98	\$18,002,836 29	\$819,719 18	\$191,128 75	\$125,565 44			
56,630 85				\$7,511,934 60	3,975,725 00	2,395,593 60	1,004,518 37				78,173,045 56	1,214,112 43	209,680 00	29,250 64			
13,848 52		\$6,757,588 13	\$9,294,330 83	19,896,941 56	2,950,000 00	495,500 00	309,743 84							39,400 00			\$17,022,337 72
\$297,814 11		\$6,757,588 13	\$9,294,330 83	\$132,860,237 16	\$9,132,900 00	\$5,986,340 00	\$2,831,679 17	\$145,000 00		\$952,172 98	\$96,175,881 85	\$2,033,831 61	\$400,808 75	\$185,285 08			\$17,022,337 72
\$16,055 41				\$7,241,928 68	\$1,092,320 00	\$869,107 00	\$60,980 60	\$75,000 00		\$491,084 52	\$4,134,050 72	\$361,898 42	\$94,547 00	\$152,940 42			
13,507 77				41,189,694 66	2,299,420 00	1,067,017 15	833,123 44				36,171,194 98	1,007,100 00	89,557 00	22,282 00			
	\$36,845 50	\$401,275 52	\$8,500 00	772,369 46	200,000 00	50,000 00										\$36,845 50	\$485,523 96
\$29,023 18	\$36,845 50	\$401,275 52	\$8,500 00	\$49,593,992 80	\$15,901,740 00	\$1,989,124 15	\$894,104 04	\$75,000 00		\$491,084 52	\$40,305,245 70	\$1,368,168 42	\$184,104 00	\$175,222 51		\$36,845 50	\$485,523 96
\$504,511 98				\$104,989,797 28	\$18,975,054 05	\$6,257,734 05	\$3,261,083 60	\$3,083,935 32	\$69,568 91	\$1,411,331 40	\$96,418,733 80	\$4,927,274 39	\$207,546 42	\$227,675 43			
122,010 86				155,530,970 13	12,993,522 61	5,190,105 62	3,882,177 81	3,100 00		18,717 77	128,081,029 44	4,864,397 81	362,926 69	135,091 38			
218 11	\$8,085 21	\$909 990 22	\$541,525 49	3,266,454 41	1,495,000 00	5,990 63	46,786 84							19,824 11	\$25,611 73	\$8,985 21	\$1,664,255 89
\$626,800 98	\$8,085 21	\$909 990 22	\$541,525 49	\$263,737,221 82	\$33,463,576 66	\$11,453,830 30	\$7,190,048 25	\$3,087,035 32	\$69,568 91	\$1,439,169 17	\$94,499,754 24	\$9,791,582 11	\$670,273 11	\$382,500 92	\$25,611 73	\$8,985 21	\$1,664,255 89
221,013 51				\$265,062,583 07	\$31,173,199 05	\$10,657,116 75	\$5,159,006 93	\$3,342,553 61	\$69,568 91	\$11,706,816 26	\$130,395,018 74	\$8,204,636 08	\$740,439 12	\$4,593,636 62			
211,989 96				500,881,344 08	25,113,867 61	17,116,847 38	10,916,186 66	3,100 00		18,717 77	438,463,983 51	8,324,994 80	754,147 25	230,539 14			
18,503 36	\$346,102 99	\$18,065,373 57	\$12,822,539 40	41,879,231 02	5,995,000 00	1,039,490 63	756,588 32							83,258 57	\$117,383 31	\$346,082 99	\$33,543,607 20
5,511,593 86	\$346,102 99	\$18,065,373 57	\$12,822,539 40	\$747,793,188 17	\$62,282,066 66	\$28,810,454 76	\$16,832,331 91	\$3,345,693 61	\$69,568 91	\$11,725 534 03	\$568,788,102 25	\$16,529,540 88	\$1,494,577 33	\$3,907,434 33	\$117,383 31	\$346,082 99	\$33,543,607 20
11,156 62	\$351,250 58	\$18,240,273 55	\$11,711,336 51	\$742,182,789 47	\$62,375,566 66	\$28,896,000 19	\$13,638,206 78	\$4,318,625 00	\$144,250 00	\$9,910,876 00	\$568,216,890 25	\$17,392,287 78	\$1,347,163 23	\$3,734,942 48	\$117,057 56	\$342,937 78	\$31,747,967 76

STATE BANKING DEPARTMENT

OFFICE OF SUPERINTENDENT, 704 POSTAL TELEGRAPH BUILDING

Abstract of the Report of Condition of 472 State banks and 88 branch offices, as of March, 4, 1915, comprising the reports of 132 commercial banks, 112 savings banks, 128 state banks, and 88 branch offices.

Location	Number of Banks and Branches	Class	LOANS AND DISCOUNTS				Overdrafts	Bonds and Other Securities (including Premium thereon less all offsetting bond adjustment accounts)	Bank Premises, Furniture and Fixtures, Safe Deposit Vaults	Other Real Estate Owned	Due from Banks	ACTUAL CASH ON HAND			Exchanges for Clearing House	Checks and Other Cash Items
			Secured by Real Estate	Secured by Stocks and Bonds	Secured by Other Collateral	All Other Loans Unsecured						Specie	Other Lawful Money	Other Currency		
SAN FRANCISCO	27 banks 17 branches	Commercial	\$2,652,151.44	\$10,224,778.25	\$1,839,564.15	\$19,239,667.21	\$154,390.99	\$6,603,938.68	\$3,273,812.66	\$194,547.96	\$13,024,785.31	\$4,511,851.70	\$1,675,304.00	\$271,925.00	\$1,062,292.62	\$254,532.85
		Savings	134,197,892.97	6,004,467.96	359,278.63			55,405,599.05	6,800,600.19	2,543,829.08	12,854,565.37	3,398,419.02	789,823.00	176,168.05	125,452.75	76,990.14
		Trust	282,350.00	7,294.75				1,736,370.22	1,035,092.50		793,774.62	4,594.69				79
		Total	\$127,132,394.41	\$16,236,540.96	\$2,198,842.78	\$19,239,667.21	\$154,390.99	\$63,745,007.95	\$11,109,505.35	\$2,738,377.04	\$26,673,125.30	\$7,914,865.41	\$2,465,127.00	\$447,193.05	\$1,187,745.37	\$331,523.09
LOS ANGELES	22 banks 17 branches	Commercial	\$563,027.68	\$4,162,124.21	\$648,489.57	\$8,401,821.64	\$17,374.90	\$2,873,007.90	\$594,975.78	\$18,429.89	\$4,420,261.87	\$1,599,722.02	\$407,214.00	\$453,694.00	\$529,579.50	\$102,644.90
		Savings	58,767,765.93	4,638,857.70	934,263.85			9,897,234.37	2,245,325.27	658,029.33	9,906,069.21	3,248,883.44	427,966.00	49,845.00	97,624.43	11,967.75
		Trust	1,336,591.02	15,345.50	2,437.50			1,265,200.15			1,165,351.28	10,053.64	128.00	125.00		1,859.38
		Total	\$60,667,384.63	\$8,816,327.41	\$1,585,190.92	\$8,401,821.64	\$17,374.90	\$14,035,442.42	\$2,839,401.05	\$676,459.22	\$15,551,682.36	\$4,858,659.10	\$835,398.00	\$503,664.00	\$627,194.93	\$116,464.03
OAKLAND	11 banks 5 branches	Commercial	\$297,138.30	\$459,433.58	\$264,780.35	\$1,851,831.70	\$80,264.57	\$850,889.07	\$402,587.50	\$28,529.21	\$1,137,702.29	\$364,801.14	\$37,974.00	\$35,031.00	\$98,262.44	\$5,990.23
		Savings	26,406,551.39	647,628.03	110,012.21			7,279,645.07	2,482,193.52	283,040.56	3,999,841.65	808,798.13	58,342.00	20,590.00	6,968.34	619.77
		Trust						248,514.59			21,612.15					
		Total	\$26,703,689.69	\$1,107,061.61	\$374,792.56	\$1,851,831.70	\$80,264.57	\$8,379,048.73	\$2,884,781.02	\$311,569.77	\$5,159,156.09	\$1,173,600.27	\$95,416.00	\$55,621.00	\$105,171.78	\$6,610.00
STATE (excluding above)	112 banks 49 branches	Commercial	\$11,399,041.52	\$4,775,233.11	\$4,111,364.60	\$41,373,892.35	\$181,681.04	\$11,991,104.36	\$4,570,189.12	\$574,449.52	\$12,430,577.49	\$5,636,892.66	\$503,139.00	\$364,595.50	\$951,033.67	\$219,652.96
		Savings	109,968,206.17	5,648,443.77	1,234,498.95			20,510,863.64	4,871,829.49	550,102.12	10,975,498.79	3,792,390.59	234,469.20	88,036.00	148,847.63	50,047.17
		Trust	1,141,373.58	1,100.85	1,385.00			361,105.56	872.56	590.26	149,720.34	2,289.61	515.00			27.50
		Total	\$122,409,621.27	\$10,424,777.73	\$5,347,158.55	\$41,373,892.35	\$181,681.04	\$12,803,073.56	\$9,442,891.17	\$1,425,141.90	\$23,556,096.62	\$9,432,172.86	\$738,153.20	\$452,631.50	\$899,171.30	\$270,727.63
STATE (as a whole)	472 banks 88 branches	Commercial	\$14,812,358.94	\$19,621,569.15	\$6,864,198.67	\$70,867,212.90	\$433,711.50	\$22,318,940.01	\$8,840,665.06	\$815,956.58	\$31,013,626.96	\$12,113,367.52	\$2,022,731.00	\$1,124,345.50	\$2,041,700.23	\$612,660.94
		Savings	\$29,349,416.46	16,939,397.46	2,937,963.64			93,093,342.13	16,399,348.47	4,335,001.69	37,795,975.92	11,249,091.18	1,510,639.20	334,639.05	378,832.15	130,047.95
		Trust	2,760,341.60	23,741.10	3,822.50			3,551,190.52	1,035,965.06	590.26	2,130,458.39	16,937.94	643.00	125.00		1,887.38
		Grand Total	\$46,922,116.00	\$36,584,707.71	\$9,805,984.81	\$70,867,212.90	\$433,711.50	\$118,963,472.66	\$26,276,578.59	\$5,151,547.93	\$70,940,060.37	\$23,379,396.64	\$4,134,004.20	\$1,459,109.55	\$2,420,532.38	\$744,596.30
Report of Nov. 19, 1914			\$46,278,658.48	\$39,215,722.90	\$9,741,865.52	\$72,475,530.58	\$748,970.69	\$115,396,518.02	\$27,074,435.55	\$5,078,098.21	\$64,379,138.89	\$23,496,183.42	\$3,826,757.94	\$1,483,955.50	\$2,070,889.33	\$820,026.62

MENT OF CALIFORNIA

LEGRAPH BUILDING, SAN FRANCISCO.

ks, 133 savings banks, 7 trust companies, and 200 departmental banks, compared with totals as shown by the Report of Condition of November 19, 1914.

Other Resources	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	TRUSTS INVESTED UNDER ORDER OF COURT OR IN ACCORDANCE WITH PROVISIONS OF TRUST		Total Resources and Liabilities	Capital Stock Paid in	Surplus	Undivided Profits	Bills Payable (including Certificates of Deposit, representing money borrowed)	Notes Radiocounted	Deposits Due to Banks	Individual Deposits	State, County and Municipal Deposits	Postal Savings Deposits	Other Liabilities	Deposits of money Received from Executors, Administrators, Receivers and Trustees	Personal Assets Received from Executors, Administrators, Assignees, Receivers and Trustees	Trusts Held as Executor, Administrator for Guardians, Assignees, Receiver or Trustee, Under Order or Decree of Any Court
		Personal Property	Real Property														
\$3,270,136.43				\$68,232,779.25	\$8,088,650.00	\$2,288,448.04	\$791,434.19	\$113,368.56		\$9,281,385.41	\$42,729,950.09	\$1,769,240.14	\$147,759.22	\$3,020,534.60			
102,166.39				222,835,162.40	5,848,000.00	8,757,060.20	2,637,694.49				294,286,784.88	1,135,981.42	92,456.45	75,414.96			
6,147.97	\$475,193.38	\$10,592,949.94	\$3,286,499.65	18,229,567.94	2,250,000.00	600,000.00	293,711.54							33,223.97	\$91,587.51	\$475,193.38	\$14,599,850.64
\$3,358,080.89	\$475,193.38	\$10,592,949.94	\$3,286,499.65	\$301,288,508.69	\$16,187,550.00	\$11,646,498.24	\$3,618,810.22	\$113,368.56		\$9,281,385.41	\$247,916,743.97	\$2,965,221.56	\$240,215.67	\$3,129,173.53	\$91,587.51	\$475,193.38	\$14,599,850.64
\$108,691.56				\$24,930,110.42	\$3,107,325.00	\$1,455,797.07	\$129,289.29	\$70,000.00		\$950,299.85	\$17,390,904.51	\$1,055,323.44	\$198,117.11	\$73,054.15			
17,431.99				90,960,997.07	3,975,775.00	2,421,568.00	1,087,466.48				81,731,920.16	1,531,754.84	184,759.00	27,791.99			
58,989.71		\$7,522,562.12	\$9,572,726.55	29,951,896.85	2,050,000.00	455,500.00	392,996.23							17,760.00			\$18,063,170.62
\$185,113.26		\$7,522,562.12	\$9,572,726.55	\$196,842,444.34	\$9,133,100.00	\$4,332,865.67	\$2,979,992.00	\$70,000.00		\$950,299.85	\$99,122,824.67	\$2,587,978.28	\$382,867.11	\$118,546.14			\$18,063,170.62
\$75,965.04				\$5,969,035.02	\$890,500.00	\$691,944.00	\$24,697.27	\$70,000.00		\$439,900.58	\$3,515,1925.00	\$238,140.00		\$125,868.08			
12,179.89				42,116,392.47	2,162,420.00	856,346.88	318,282.26				37,502,599.36	1,158,800.00	890,094.84	37,693.13			
	\$396,845.50	\$427,270.46	\$4,500.00	738,742.79	290,000.00	50,000.00									\$396,845.50		\$451,897.29
\$97,236.44	\$396,845.50	\$427,270.46	\$4,500.00	\$48,821,170.19	\$3,192,980.00	\$1,570,290.88	\$392,979.53	\$70,000.00		\$439,900.58	\$41,018,524.36	\$1,396,940.00	890,094.84	\$163,807.21	\$396,845.50		\$451,897.29
\$599,663.38				\$98,911,599.38	\$19,043,004.05	\$6,298,259.09	\$2,927,243.63	\$2,757,595.63	\$148,535.45	\$1,038,800.38	\$99,232,246.93	\$6,037,285.98	\$397,774.62	\$153,043.29			
140,856.17				158,514,975.63	13,495,932.61	5,292,147.38	2,695,875.32	3,500.00		822.57	151,635,696.39	5,176,246.41	396,594.70	88,289.34			
439.13	\$6,299.25	\$993,515.06	\$599,716.49	2,078,929.19	1,429,000.00	10,108.98	43,192.95							3,935.00	\$36,404.98	\$6,299.25	\$1,539,069.03
\$799,848.08	\$6,299.25	\$993,515.06	\$599,716.49	\$299,538,495.29	\$23,959,891.66	\$11,519,516.05	\$5,576,221.90	\$2,161,005.63	\$148,535.45	\$1,039,622.95	\$191,867,852.96	\$11,213,532.39	\$614,399.32	\$245,258.63	\$36,404.98	\$6,299.25	\$1,539,069.03
\$3,973,447.01				\$108,976,524.67	\$31,139,439.65	\$10,796,448.89	\$4,372,664.38	\$3,010,874.19	\$148,535.45	\$11,712,386.22	\$123,899,035.26	\$9,069,989.65	\$653,650.95	\$3,372,590.12			
272,568.35				514,427,497.57	17,238,023.06	6,699,228.55	17,238,023.06	3,500.00		822.57	455,156,910.79	9,092,782.67	673,775.99	229,426.42			
65,872.91	\$518,398.13	\$19,446,297.30	\$13,433,442.69	42,989,596.78	5,929,000.00	1,115,698.98	675,810.72							54,858.97	\$127,992.49	\$518,398.13	\$34,577,017.49
\$1,311,888.27	\$518,398.13	\$19,446,297.30	\$13,433,442.69	\$755,493,618.42	\$62,473,464.66	\$29,069,089.84	\$11,747,769.65	\$3,014,374.19	\$148,535.45	\$11,713,298.79	\$579,025,945.96	\$18,192,772.32	\$1,327,426.94	\$3,656,785.51	\$127,992.49	\$518,398.13	\$34,577,017.49
\$3,514,593.86	\$346,932.99	\$18,965,373.57	\$12,822,539.40	\$747,793,188.17	\$62,282,063.66	\$28,810,454.76	\$16,892,331.91	\$3,345,053.61	\$69,568.91	\$11,725,534.03	\$568,788,162.25	\$16,529,540.88	\$1,494,577.33	\$3,997,434.23	\$117,383.31	\$346,932.99	\$35,343,997.29

Excluded from total resources and liabilities total trusts held

STATE BANKING DEPARTMENT

OFFICE OF SUPERINTENDENT, 704 POSTAL

Abstract of the Report of Condition of 468 State banks and 95 branch offices, as of June 23, 1915, comprising the reports of 126 commercial banks.

Location	Number of Banks and Branches	Class	LOANS AND DISCOUNTS				Overdrafts	Bonds and Other Securities (including Premium thereon less all offsetting bond adjustment accounts)	Bank Premises, Furniture and Fixtures, Safe Deposit Vaults	Other Real Estate Owned	Due from Banks	ACTUAL CASH ON HAND			Exchanges for Clearing House	Checks and Other Cash Items	Other Resources
			Secured by Real Estate	Secured by Stocks and Bonds	Secured by Other Collateral	All Other Loans Unsecured						Specie	Other Lawful Money	Other Currency			
SAN FRANCISCO	27 banks 19 branches	Commercial	\$2,355,933.79	\$8,741,990.63	\$2,904,467.95	\$20,080,088.62	\$145,584.36	\$6,905,904.26	\$3,395,610.95	\$199,789.97	\$13,930,921.52	\$3,635,436.36	\$1,570,000.00	\$213,010.09	\$726,416.51	\$174,740.88	\$2,400,000.00
		Savings	136,166,725.08	5,982,659.84	381,919.73			58,228,411.22	6,781,614.34	2,520,451.50	12,586,924.77	3,113,822.60	860,418.00	128,070.00	59,343.19	45,797.43	
		Trust	269,690.00	7,741.98				1,381,425.67	1,185,769.80		1,976,919.34	57,764.69					
		Total	\$18,792,258.87	\$14,731,792.45	\$3,286,387.68	\$20,080,088.62	\$145,584.36	\$85,515,741.15	\$11,962,995.08	\$2,720,241.47	\$27,241,456.64	\$8,807,922.65	\$2,431,018.00	\$341,080.00	\$785,759.70	\$220,138.31	\$2,400,000.00
LOS ANGELES	22 banks 14 branches	Commercial	\$451,142.29	\$3,620,972.14	\$535,630.51	\$8,902,077.84	\$16,147.59	\$2,724,990.94	\$595,121.99	\$19,448.53	\$1,561,187.56	\$1,799,867.61	\$524,786.00	\$295,690.10	\$455,786.00	\$133,134.39	\$10,000.00
		Savings	59,785,965.35	5,059,865.42	896,457.04			10,682,635.15	2,741,619.18	1,153,397.03	9,556,694.28	3,187,659.06	432,797.00	58,605.10	61,416.70		
		Trust	1,315,748.24	26,080.89	8,787.50			1,296,538.16			647,177.11	1,809.03	76.00	2,057.00			
		Total	\$61,552,855.88	\$8,706,918.45	\$1,440,875.05	\$8,902,077.84	\$16,147.59	\$14,008,164.25	\$2,880,432.17	\$1,172,845.56	\$14,765,358.95	\$4,956,337.63	\$957,659.00	\$356,348.00	\$517,203.00	\$174,270.79	\$10,000.00
OAKLAND	11 banks 8 branches	Commercial	\$234,184.12	\$619,823.59	\$830,788.24	\$1,950,406.96	\$94,906.24	\$1,215,381.51	\$649,504.41	\$31,052.34	\$1,115,283.34	\$991,367.79	\$53,000.00	\$106,526.00	\$95,215.81	\$11,766.00	\$0
		Savings	28,185,961.75	642,943.54	99,555.74			7,534,853.36	2,544,118.55	274,154.95	3,144,183.28	\$13,928.16	72,000.00	16,358.00	28,124.07	1,499.73	
		Trust						248,514.59			41,564.20						
		Total	\$28,419,645.87	\$1,262,767.13	\$930,343.98	\$1,950,406.96	\$94,906.24	\$8,998,750.46	\$3,193,622.96	\$365,257.29	\$1,761,032.82	\$1,175,295.81	\$125,757.00	\$122,884.00	\$123,389.88	\$12,265.73	\$0
STATE (excluding above)	408 banks 54 branches	Commercial	\$10,988,885.59	\$4,387,788.96	\$4,263,151.73	\$42,466,943.20	\$167,623.77	\$11,742,656.36	\$4,779,212.16	\$391,375.88	\$12,168,694.52	\$5,298,288.37	\$613,186.00	\$752,328.00	\$292,652.72	\$236,431.82	\$0
		Savings	119,766,597.89	5,726,351.32	1,258,947.13			20,610,136.99	5,019,136.53	976,593.72	16,824,171.74	3,672,598.41	279,980.00	101,224.47	50,981.45	51,722.31	
		Trust	1,197,624.89					363,606.42	1,210.08		98,266.99	3,688.27	17.00		151.25		
		Total	\$122,947,014.31	\$10,114,140.28	\$5,522,101.86	\$42,466,943.20	\$167,623.77	\$32,680,672.77	\$10,799,380.37	\$1,569,969.60	\$29,130,968.25	\$8,974,291.82	\$893,186.00	\$1,453,907.37	\$343,334.17	\$288,345.78	\$0
STATE (as a whole)	468 banks 95 branches	Commercial	\$11,630,145.79	\$17,370,575.32	\$8,034,044.43	\$73,399,516.62	\$394,261.96	\$22,559,116.07	\$9,419,539.51	\$841,693.72	\$31,715,483.94	\$11,655,911.15	\$2,761,242.00	\$967,550.00	\$1,599,771.94	\$355,188.95	\$0
		Savings	334,898,656.04	17,411,220.12	2,615,970.04			97,050,998.72	16,589,179.59	1,878,570.20	35,761,853.67	16,767,778.81	1,645,897.00	304,257.37	199,871.15	115,263.37	
		Trust	2,782,973.13	33,822.87	8,787.50			3,284,174.84	1,186,980.48		61,260.69	9,000.00		2,202.00			
		Grand Total	\$351,711,774.96	\$34,815,618.31	\$10,658,802.57	\$73,399,516.62	\$394,261.96	\$122,894,289.27	\$27,105,699.58	\$85,700,263.92	\$69,443,256.65	\$28,433,985.67	\$13,477,229.00	\$3,674,657.37	\$1,999,943.07	\$470,452.32	\$0
Report of March 1, 1915			\$346,913,090.00	\$36,584,707.71	\$9,505,984.81	\$70,867,212.90	\$4,631,111.50	\$118,963,472.66	\$26,276,578.59	\$5,151,547.93	\$70,940,069.37	\$23,370,396.61	\$4,134,004.20	\$1,439,100.55	\$2,420,583.88	\$754,221.79	\$4,311,000.00

STATEMENT OF CALIFORNIA

TELEGRAPH BUILDING, SAN FRANCISCO

Banks, 130 savings banks, 7 trust companies, and 205 departmental banks, compared with totals as shown by the Report of Condition of March 4, 1915.

No.	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	TRUSTS INVESTED UNDER ORDER OF COURT OR IN ACCORDANCE WITH PROVISIONS OF TRUST		Total Resources and Liabilities	Capital Stock Paid In	Surplus	Undivided Profits	Bills Payable (including Certificates of Deposit, representing money borrowed)	Notes Rediscounted	Deposits Due to Banks	Individual Deposits	State, County and Municipal Deposits	Postal Savings Deposits	Other Liabilities	Deposits of money Received from Executors, Administrators, Assignees, Receivers or Trustees	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	Trusts Held as Executor, Administrator, Assignee, Receiver or Trustee, under Order of Court	Number of Depositors
		Personal Property	Real Property															
1.10				\$67,100,017.24	\$8,088,670.00	\$2,288,448.04	\$936,257.66	\$97,574.67		\$9,864,221.63	\$41,347,670.27	\$1,761,695.71	\$146,225.74	\$2,038,903.57				50,164
1.11				225,835,456.10	5,874,360.00	8,202,307.15	5,355,073.55				205,858,110.85	1,145,705.42	48,304.42	548,044.71				323,417
2.11	\$2,499,497.38	\$13,524,945.00	\$2,970,000.74	23,031,106.50	2,250,000.00	625,000.00	297,928.91							32,181.44	\$84,865.44	\$2,499,497.38	\$17,243,631.23	
3.11	\$2,499,497.38	\$13,524,945.00	\$2,970,000.74	8,417,334,189.89	\$16,213,550.00	\$11,115,845.19	\$6,588,160.12	\$97,574.67		\$9,864,221.63	\$947,205,781.12	\$2,907,401.13	\$194,570.16	\$3,319,129.72	\$84,865.44	\$2,499,497.38	\$17,243,631.23	379,611
4.10				\$24,766,070.87	\$4,102,325.00	\$1,439,297.07	\$556,134.59	\$125,000.00		\$811,037.45	\$17,705,293.17	\$934,334.41	\$177,255.50	\$52,483.68				75,411
4.11				18,182,867.10	3,980,775.00	2,112,568.60	1,057,397.97			140,000.00	\$4,878,042.20	1,491,002.64	182,050.05	19,470.94				218,438
5.11		\$7,381,230.80	\$4,750,255.90	15,503,576.25	2,050,000.00	505,500.00	421,061.28							18,000.00			\$12,500,012.97	
6.11		\$7,381,230.80	\$4,750,255.90	\$133,389,514.22	\$9,133,100.00	\$4,987,365.67	\$2,032,895.84	\$125,000.00		\$951,047.45	\$101,783,245.37	\$2,428,397.05	\$359,305.55	\$80,154.32			\$12,500,012.97	263,849
7.11				\$7,030,001.34	\$880,800.00	\$659,193.85	\$19,846.39	\$105,000.00		\$460,788.57	\$3,863,178.85	\$806,431.65		\$665,762.61				16,295
8.11				4,035,462.24	2,147,200.00	577,345.88	\$47,748.67				38,198,826.35	1,298,144.15	\$89,569.37	49,280.42				181,700
9.12	\$30,495.50	\$426,814.79	\$4,500.00	754,491.08	200,000.00	50,000.00									\$30,495.50	\$473,965.58		100,771
10.12	\$30,495.50	\$426,814.79	\$4,500.00	551,142,895.26	\$3,197,000.00	\$1,561,540.73	\$897,394.46	\$105,000.00		\$460,788.57	\$42,062,665.20	\$1,574,865.80	\$89,569.37	\$715,041.05		\$30,495.50	\$473,965.58	100,771
11.10				\$98,612,667.06	\$18,761,971.05	\$9,289,242.41	\$2,178,458.27	\$3,151,700.00	\$94,099.45	\$996,041.05	\$76,985,543.81	\$52,117,84.49	\$279,769.05	\$141,564.49				218,389
12.10	\$158,107.17	\$1,273,002.38	\$620,516.49	130,086,155.31	11,126,882.61	5,106,257.62	1,062,454.15	6,122.10			169,775,448.20	5,282,720.33	235,020.11	14,320.12	\$30,006.42	\$158,907.17	\$2,010,336.89	351,844
13.10	\$158,107.17	\$1,273,002.38	\$620,516.49	8,290,516.49	\$710,487,97.39	\$31,057,303.61	\$11,436,150.10	\$7,515,134.11	\$94,099.45	\$996,041.05	\$100,758,992.40	\$105,147,118.82	\$574,760.03	\$290,922.13	\$30,006.42	\$158,907.17	\$2,010,336.89	579,233
14.10				\$1,071,157,81.06	\$39,042,429.05	\$10,076,181.36	\$1,400,090.91	\$3,779,274.37	\$94,099.45	\$124,32,000.70	\$122,701,796.10	\$8,294,246.29	\$661,251.19	\$1,866,061.37				288,305
15.10	\$2,088,900.05	\$7,705,997.12	\$4,117,821.22	11,598,271.03	2,129,777.61	10,038,748.15	11,521,771.11	6,122.10		\$140,000.00	458,798,427.99	91,096,154	614,910.95	55,748.63	\$123,871.86	\$2,088,900.05	\$12,231,978.77	288,305
16.10	\$2,088,900.05	\$7,705,997.12	\$4,117,821.22	\$7,715,780.78	\$1,715,184.73	\$97,152,189.03	\$28,765,205.49	\$17,091,354.56	\$94,099.45	\$122,722,091.70	\$78,410,027.79	\$17,425,177.89	\$1,218,192.11	\$1,464,949.42	\$123,871.86	\$2,088,900.05	\$12,231,978.77	288,305
17.10	\$218,908.11	\$19,143,297.39	\$10,000,112.09	\$755,000,618.42	\$62,471,401.06	\$29,000,080.84	\$11,747,706.65	\$3,014,374.19	\$148,535.45	\$11,713,208.79	\$379,025,945.96	\$18,102,772.32	\$1,327,426.94	\$3,056,785.51	\$127,992.49	\$218,908.11	\$19,143,297.39	288,305

From a true and correct copy of the original books of the banks and trust companies.

SEVENTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF BANKS

OF THE

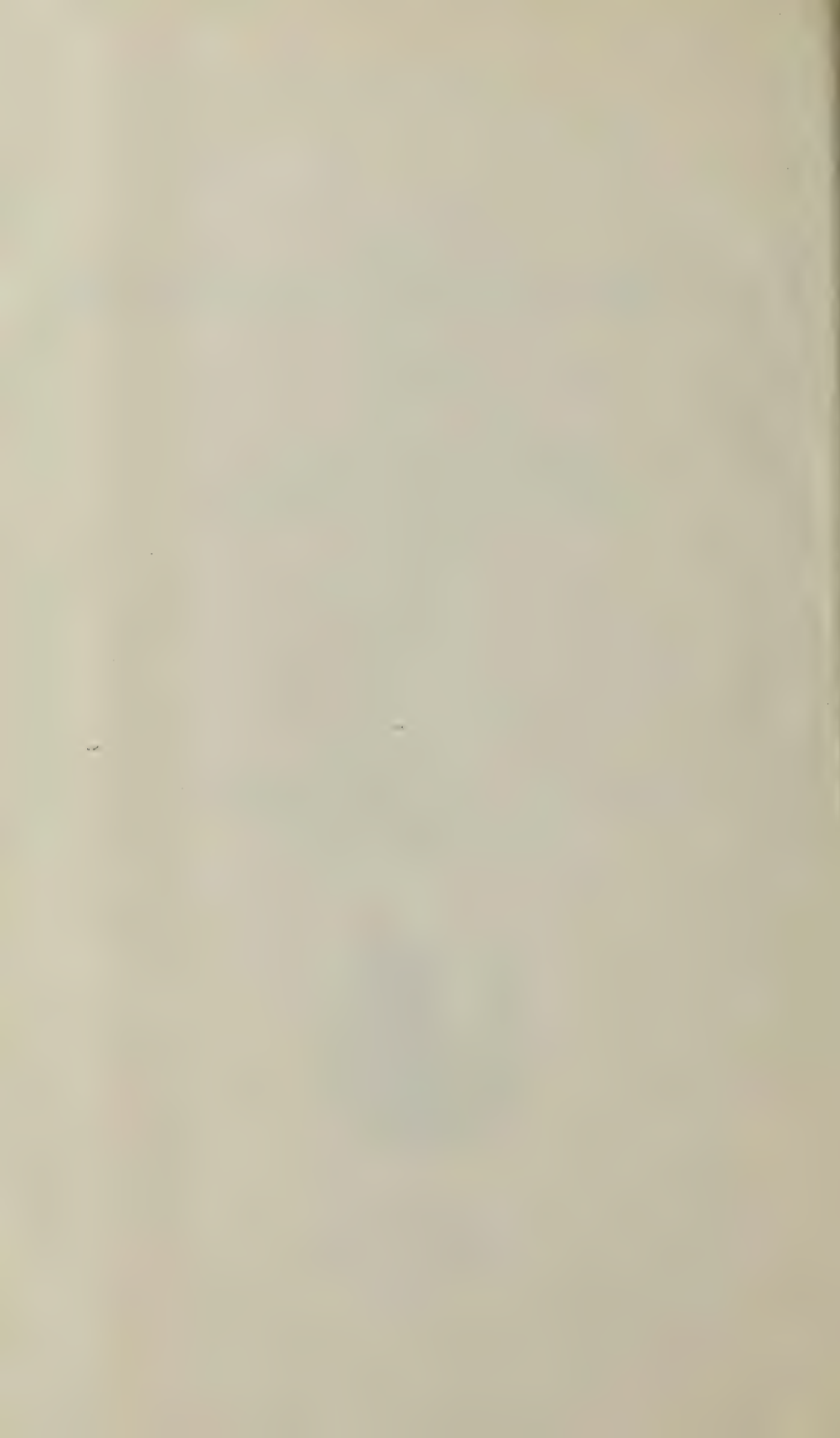
STATE OF CALIFORNIA

1916

Showing the Financial Condition of State Banks at the Close of
Business June 30, 1916



CALIFORNIA
STATE PRINTING OFFICE
SACRAMENTO.



INTRODUCTORY LETTER.

SAN FRANCISCO, October 30, 1916.

His Excellency HIRAM W. JOHNSON,
Governor of the State of California,
Sacramento, California.

DEAR SIR: I herewith submit the seventh annual report of the Superintendent of Banks of the State of California, pursuant to section 140 of the Bank Act, enacted by the twenty-eighth session of the Legislature and effective July 1, 1909.

The dominating financial note of the fiscal year was an unexampled expansion in the industrial activity of the state. There was an unparalleled increase in the cash resources of the banks under state jurisdiction and a distribution of credits by them into avenues of productive energy almost five times as great in volume as during the preceding year. The state has enjoyed a year of steady progress, and while some of its industries profited from uncommon demands arising in the European war, the extreme inflation created by that cause has not reached California. Industries have been more productive than ever before in the history of the state and the outlook financially, industrially, and commercially is distinctly favorable.

State banks have met this situation with a commendable sense of their responsibilities as organizers of credit. The supply of loanable funds has been largely in excess of the demand of responsible borrowers and with very few exceptions state bankers have resisted any temptation to demoralize a year of remarkable expansion into one of dangerous inflation. They have loaned with discretion and adequately to meet legitimate demands. They have invested largely in bonds of well chosen safety and with maturities that assure a secondary reserve. They have reduced their obligations to other banks and they hold an aggregate of cash resources which gives to the state a banking power never before enjoyed by it.

It has been a year of prosperity for the banks of the state jurisdiction which are stronger and better conditioned than ever before. They possess in an unprecedented degree the confidence of the public. They have grown in service and new applications for licenses, in fields which suggest the need of banking facilities, are frequent. There were no failures during the fiscal year, a fact which now has become gratefully commonplace in the history of California banking.

Results of Department's Constructive and Critical Work.

The work of the State Banking Department has enlarged with the growth and expanding activity of the banks and it is worthy of observation that these banks have risen to meet their higher obligations and have accomplished the serious purpose of their creation under a

strict supervision which was at first a subject of attack, then of acquiescence and now is the beneficiary of hearty support. The relation of the State Banking Department to the institutions under its jurisdiction has been one of co-operation in what should be a common purpose of how best to meet the need of the people of the state for safe, sound and adequate banking. The department has candidly and very frankly discussed with bankers under its authority the presence of undesirable features and their elimination. Very exceptional instances of usurious and criminal banking have been treated with that severity which occasion demanded. The department has sought to do a constructive work as well as to perform a duty of criticism and I beg to report in behalf of that endeavor a significant success.

In every phase of banking energy the facts of the fiscal year offer a startling comparison with those of any other in the financial life of the state. Compared with the fiscal year 1914-1915 the contrast is little less than astounding. At the close of business on June 30, 1916, the aggregate of assets in state banks was \$817,744,349.70, an increase over the preceding year of \$88,985,381.76. This represents an increase more than six times greater than that of the preceding year when the increase was \$14,424,631.05. At the close of business on June 30, 1916, there were in state banks individual deposits aggregating \$679,306,-191.66, an extraordinary increase over the preceding year of \$97,896,-167.87. As compared with the fiscal year 1914-1915 the increase in individual deposits in the fiscal year 1915-1916 is more than sixteen times greater than the accomplishment of 1914-1915 when the increase was \$5,852,511.69.

Of the increases in the latest fiscal year \$70,201,819.54 are in the savings banks, making in these banks an aggregate of \$528,910,247.23.

As compared with the preceding fiscal year the increase in savings deposits was more than seven times greater, the increase in savings deposits during the fiscal year 1914-1915 having been \$9,466,788.12.

More Than Half a Billion in Savings.

One of the gratifying incidents of the increase in savings deposits is the school savings system which was legalized by amendment of the Bank Act in 1913. The plan has met with general approval and during the comparatively short time of its operation has been potent in its influence upon the school children of the state. They are being taught commendable habits of thrift. School authorities are co-operating with the banks in this campaign and during the year four banks were added to the list of those engaged in this admirable practice. The number of school children who are depositors has rapidly increased and the aggregate of their deposits is now material. I anticipate a substantial educational and physical achievement from this feature of banking activity.

There are now fifteen banks receiving school savings deposits within the limitations established in the Bank Act. There are 31,055 school savings depositors and their deposits aggregate \$460,285.44. This result is representative of the school savings system in its infancy. It holds potentialities for great good and as it becomes more widely known its advantages will be better understood.

It is the policy of our law that savings deposits shall be absolutely free from the hazards of commercial banking. They form no part in the organization of credit. They represent the thrift and economy of the people of the state and both in theory and in practice they are not subject to the vicissitudes of commerce. It is a commentary on the wisdom of the state law and the character of its administration that the savings banks of this state enjoy such public confidence that they have now more than half a billion in deposits.

As an incident in the protection given to savings deposits by state law I am preparing to institute action against such national banks that persist in advertising for "savings accounts." These banks have sanction for their conduct in a ruling of the Federal Reserve Board. The Bank Act places an absolute prohibition upon such advertisement, restricting the solicitation of savings deposits to savings banks or to savings departments of departmental banks organized under state law and operating under state supervision. It is my purpose therefore to seek the enforcement of the state statute. National banks being commercial banks can not give to savings deposits the refuge against the vicissitudes of commercial banking which closely guarded, critically selected and strictly supervised securities insure. In a national bank so-called savings deposits are first on an equality of hazard with commercial deposits and then at a distinct disadvantage in the event of a financial crisis.

I am pleased to report that most of the national banks in the state have accepted our point of view and have not sought to obtain savings deposits. Those institutions that have evidenced their desire to acquire such deposits will be asked to defend their purpose in a test of the constitutionality of the state law.

Banks Show Growth, Wealth and Prosperity.

In the interpretation of the figures which are representative of the condition of the banks it is disclosed that the year has been one of liquidation as well as of carefully considered expansion. At the close of business on June 30, 1916, state banks had an aggregate of \$494,567,278.84 in loans and discounts, an increase over the preceding year of an imposing total of \$23,981,566.38. During the fiscal year 1914-1915 the increase in loans and discounts was \$5,562,623.25. The aggregate of increased loans was therefore more than four times that of the

preceding year, a fact indicative of the response made by the banks to meet the needs of a rapidly expanding industrial field. While the banks have met the reasonable requirements of a broadening commerce they have been careful to conserve the immense accretions to their own banking power. They have during the year increased their capital and surplus in substantial sums. They have materially reduced their totals of rediscounts and borrowed money. They have as compared with the preceding year a smaller aggregate of state, county and municipal deposits. With their bills payable and rediscounts reduced in amount, with loans and discounts increased and with deposits augmented more than ninety-seven millions the banks of the state jurisdiction show a healthy growth, increasing wealth and prosperity.

During the year the banks, in their policy to conserve their resources, increased their holdings in bonds in the sum of \$23,924,666.98. Of this aggregate, \$18,661,683.45 were invested by savings banks and \$4,462,531.06 were purchased by commercial banks. The increase in deposits due from other banks during the year as compared with the preceding fiscal period was \$27,984,003.55. The investment in bonds and the retention of so material a sum in bank deposits represent a consensus of opinion that legitimate credit requirements have adequately been met.

State banks reduced their borrowed money during the year in the sum of \$3,785,697.07, giving an added evidence of their prosperity and their purpose to strengthen their condition. It has not been a practice of state banks to borrow money either to re-loan or to extend excessive lines of credit. The substantial contraction of this item during the year represents therefore that seasonal demands for credit, which are the only sound foundation for the expedient of bills payable, were fully met by the banks without seeking extraneous assistance. Deposits in state, county and municipal funds were reduced in the sum of \$1,718,193.20 and the aggregate of rediscounts was cut in half. An increase of \$1,258,840 in capital stock paid in and an increase of \$1,248,974.64 in surplus are also items reflecting new strength in state banking institutions. The fact is more significant as there has been no interruption in the policy of having the banks express their surplus in market values by writing off such sums as represent softening in investment values.

It is of interest to note that all banks in the state, national as well as state, have reported to the State Controller and to this department an aggregate of \$129,658.60 in unclaimed deposits. This sum represents all deposits unclaimed for more than twenty years. These moneys will escheat to the state and shall be deposited with the State Treasurer to be invested, accounted for and paid out as is provided in the case

of other escheated property. It is the first time in the history of California that banks have been subjected to such a condition.

Significant Activities of Branch Offices.

One of the important economic facts of the fiscal year as it relates to the affairs of state banks was the licensing of fifteen new branch offices. The state statute governing the establishment of branch offices places no limitation upon their number or their locality except that a license must not be granted unless, in the opinion of the Superintendent of Banks, the public convenience and advantage will be promoted by a proposed branch office. The statute carries not only the thought of public convenience but public advantage as well. There were at the close of the fiscal year four hundred and sixty banks with one hundred and five branch offices in the state system.

None of these branches possess a separate entity. The affairs of each are not legally or financially distinguishable from its home office. Its functions are limited strictly by the capacity of the parent bank. The branch office possesses no distinct or separable capital, the law requiring, however, that the banking corporation which desires to open a new branch office must have for every branch office licensed, a capital of \$25,000 in excess of that otherwise demanded by law. Two underlying motives have inspired the desire of the banks to create these branch offices and a third purpose, in addition to them, has frequently directed my action in licensing them.

Some of the branch offices have been licensed upon a satisfactory showing that they will contribute to the banking facilities supplied by the parent bank to the industrial, agricultural or commercial community which is naturally tributary to the parent bank and served by it in the conduct of its business. Ordinarily such branch offices are located within the political subdivision in which the main bank has its principal place of business, and they may be viewed simply as additional tellers' windows provided for convenience of the public. They are justified because of changing centers of business or residential population within the cities and because of the tendency of some municipalities to absorb suburban communities into metropolitan areas. Without the expedient of licensing branch offices some of the more remote and isolated of these districts would be deprived of banking accommodation because of the capital required by the classification of the larger cities.

Economic Advantages of Branch Offices.

Some of the branch offices have been opened in places far removed from the principal place of business of the parent bank. These branch offices represent an endeavor of the banks to expand the field of

their operations beyond the territory which in a strictly local sense is naturally or financially tributary to them. These branch offices offer to the communities in which they are licensed greater assistance, larger loans and more extended credit than local institutions can afford. The justification of their existence rests in this fact and it is noteworthy that in every instance the parent bank entrusts very largely its loaning functions to the discretion of local advisory committees. These, briefly outlined, are the considerations which have directed favorable action in granting to banks the privilege of opening branch offices. Still another cause has often influenced my course in granting the desired license. Occasionally it happens that the general banking tone of a community will measurably be improved by the licensing of a branch office of a well established, safely conducted institution. Involved in the wish of such a corporation to enter the field is its plan to absorb by purchase a stagnant bank and thus to strengthen the credit situation.

I recommend, however, that a change be made in the law governing the creation of branch offices. Banks in their essential relation to the communities in which they are resident are public utilities. They are instituted primarily to organize the credit of the productive agencies of the people and to conserve savings. I am convinced, therefore, that banks should not be permitted to abandon their branch offices and to retire from localities where such service has been given without the permission of the Superintendent of Banks. A thorough investigation should be made of the motives underlying a purpose to abandon a branch office, and only after the presentation of good and sufficient reasons should a branch office be closed. Our present law leaves completely to the discretion of the bank itself a decision which may be of vital consequence and which may be determined solely in the light of self-interest.

I recommend as of parallel importance an amendment to the Bank Act which will require for the licensing of a branch office a greater capital than that now demanded. The existing statute, calling for a capital of \$25,000 in excess of that otherwise required by law for each new branch office, was adopted before the present classification of capital requirements was fixed. I suggest, therefore, that the law be amended so that the capital requisites for banks having branch offices be more in harmony with the capital classification ordained for new banks. Such a change in the law would do much to encourage conservative action in the seeking of banks to open branch offices and would be helpful in insuring the continuity of such offices.

Tonic Effect of Certification of Bonds.

The work of the department during the year in its investigation and certification of public utility and real estate bond issues has been of great consequence, not only to the savings banks of the state but to the general investing public. Our labors in this reference, which have been critical and discriminating, have established for these bonds a standard of excellence demanded now by cautious investors.

The Bank Act requires that all public utility bonds, with certain minor exceptions, must be certified by the Superintendent of Banks in order that they may be legal investments for savings banks. This requirement represents one of the most significant changes in the Bank Act accomplished by amendment in 1915. Until 1913 no restriction was placed upon the purchase of public utility bonds by savings banks other than that involved in the general characterization of these securities as fixed in the Bank Act. While the Bank Act prior to 1913 determined the basic requirements of these bonds as investments for savings banks it was a practical impossibility for each bank to make its own inquiry and no opportunity was given for an official investigation of the securities which might reveal in them inherent infirmities or defects that would destroy their character as safe and proper savings bank investments.

In 1913, the Bank Act was amended to provide that all public utility bonds issued subsequent to September 1, 1913, must be certified by the Superintendent of Banks as possessing the characteristics established by the Bank Act in order to be available as savings bank investments. In 1915 the Legislature removed the limitation as to date of issue of the bonds and all such bonds, in order to be legal investments for savings banks, must now be certified by the Superintendent of Banks as meeting the requirements of the act and the Superintendent of Banks must not issue such certificate if for any reason he shall be of the opinion that such bonds are not a safe or proper investment for savings banks. The result has been a pronounced improvement in the issues themselves, a wider and more discriminating purchasing market and a stronger tone in investment values.

The incident of insuring protection to the savings banks, primary in itself, has thus been productive of measurable good in other fields of financial energy. A very large percentage of buyers of bonds will not now accept a bond which fails in the attributes required of bonds that are available for savings banks. It is a matter of common knowledge that it is the duty of this department to differentiate between the good and the bad in the securities of public utilities and to stamp with a certificate of approval only the good. The certificate of the Superintendent of Banks is not a guarantee of the ultimate safety of public utility

bonds, but it is critically representative of a painstaking and expert inquiry into all of the elements which properly should contribute to the stability and soundness of such investments.

Real Estate Bonds Under Exacting Scrutiny.

While it is within the legal privilege of savings banks to invest in real estate bonds without the certification of the Superintendent of Banks, they usually prefer, because of the impracticability of individual inquiry, that the character of the bonds be established by the Superintendent of Banks. The general investor is of the same temper. While the Bank Act does not require that real estate bonds must be certified before they may become available as investments for savings banks, a flat prohibition is placed upon the advertisement of such securities as available for savings banks unless they are previously certified by the Superintendent of Banks. The financiers of real estate bonds have found it expedient, therefore, to request for their issues the certification of the Superintendent of Banks and the result has been to throw the burden of inquiry upon this department. Through the legal expedient of compelling the currency of real estate bonds to be practically dependent upon their advertisement as savings bank investments many of these issues are restrained by the State Banking Department within the limits of sound finance. They are freed from the errors of locality enthusiasm and after a painstaking and impartial inquiry take their place as proper instruments of credit.

Savings banks are thus protected from the grave danger of locality inflation of real estate values and the general investor is guarded against a natural temptation to expand appraisals in excess of actual worth. Not infrequently financiers of real estate bonds seek to utilize such issues to give standing to enterprises which have only speculative or problematical features. The intrinsic value of the land as security for the bonds is not such as to command confidence unless it is clothed with attributes which only the success of hazardous enterprise can finally give it. The consideration which, therefore, in this inquiry is of first importance, is the appraisal of the value of the real estate involved.

It is a matter of congratulation that an investigation of such vital concern to the savings banks should be absolutely free from the pressure of local influence. This department has been glad to accept the grave responsibility of this duty. Our experience in the examination of public utility and real estate bond issues offers ample and convincing evidence of the wisdom of the law.

In the labor of investigation and of certification of public utility and real estate bond issues, the department has been self sustaining. No additional expense has been placed upon the banks in this regard,

the burden of the cost of the service being sustained by the financiers of the securities under scrutiny. Both the banks and the public, as well as the patrons of the bonds, reap from this arrangement a distinct advantage.

Further Protection to Savings.

Under the existing statute savings banks have the privilege of naming nonreserve depositaries without being subject to the same limitations as are fixed for reserve depositaries. This has led to a serious abuse which may be removed by placing upon the designation of non-reserve depositaries the same restrictions which now control the nomination of reserve banks. I have found that certain institutions, under the guise of selecting depositary banks to facilitate business transactions, are using this indulgence to divert savings deposits either directly, or indirectly, into affiliated banks there to be utilized in commercial banking. This practice, which flies in the face of the law safeguarding savings deposits from the jeopardy of commercial banking, may be corrected in the manner I recommend. The desire to employ savings deposits for a purpose contrary to the wishes of the depositors, and in violation of the law designed to protect them, is sufficiently insistent to demand a remedy.

I recommend, also, that some legislative action be taken to place the bonds of reclamation districts upon a plane which will better suggest their availability as investments for savings banks. The Bank Act now permits an investment by savings banks in such bonds without restriction, but the enterprises represented by said bonds are not of such known character as to warrant savings banks to invest in the issues offered for sale. Reclamation projects when properly governed, supervised and directed offer a field for legitimate finance, but until the Legislature establishes such conditions as will give to prospective purchasers definite and conclusive information regarding these enterprises no assistance may be expected from conservative savings banks. It will be highly to the advantage of reclamation districts, and consequently of great benefit to the state, if bonds of such districts were placed upon a level of excellence now being enjoyed by the bonds of irrigation districts. I recommend, therefore, legislation that will define the necessary character of these bonds and give to the public satisfying information regarding the scope, activities and responsibilities of such districts.

Means should also be taken to protect the public against persons or corporations which offer for sale mortgages with the advertised assertion that such mortgages are legal for investment by savings banks. It is a matter of familiar knowledge that such persons and corporations use their advertised description to indicate that their standing

is upon an equality of safety demanded for savings banks. The practice is an extremely dangerous one as the mortgages thus advertised, with a characterization around which the state has thrown so many safeguards, are issued completely without any official investigation, without an established standard of safety, and with no scrutiny other than the confidence of the financiers of the various issues. The promoters of these real estate mortgages are free from all supervision. The published representation of the securities they name for sale is based exclusively upon their own appraisal. Where the only purpose of such advertisement is to clothe an enterprise with the standing of a supervised industry, it is imperative that safeguards and restrictions be placed around such publication. As the financiers of such real estate mortgages are in fact simply competitors of savings banks and are desirous solely of impressing the public with this character they should be restricted within limitations of complete supervision.

The permission, granted by the Legislature in 1915 to savings banks under such conditions and regulations as the Superintendent of Banks might prescribe, to discount or purchase commercial paper of the kind and character made eligible under the Federal Reserve Act and the then current regulation of the Federal Reserve Board for rediscount or for purchase in the open market by a Federal Reserve Bank, has not been susceptible of operation. Its failure has been due primarily to the fact that the Federal Reserve Board has not established the character of such paper in terms of general acceptability.

There appears, however, to be adequate justification for savings banks to loan or invest a small part of their deposits in commercial assets such as short time, high class acceptances of banks. The enormous aggregate of savings deposits in the savings banks of the state suggests their profitable employment within the confines of absolute safety. It is imperative that savings banks be equipped with a secondary reserve and that there be enacted an amendment to the Bank Act permitting savings banks to invest in such acceptances as I have described.

Rights of Creditors in Liquidation.

Legislation, which the events of the year have made imperative, is concerned with the liquidation of banks and the capacity of the Superintendent of Banks to enforce collection from the stockholders of banks in liquidation of a sum sufficient to pay the debts of the corporation. Serious doubt has been cast upon the authority of the Superintendent of Banks to act for all of the creditors of a bank in liquidation and to collect for them from the stockholders a sum that will pay the obligations of the bank. The Supreme Court of California decided that the Bank Act as adopted in 1909 did not clothe the Superintendent of Banks with power to enforce the constitutional stockholders' liability.

I deem it of first importance that such statutory change as may be necessary be adopted to give to the Superintendent of Banks indubitable authority to levy upon the stockholders of a bank in liquidation an assessment which will insure payment of the claims of the creditors of the institution. There would appear to be no question of the legality of a statute which will give to the Superintendent of Banks full privilege as a liquidator of the affairs of a closed bank to exact from the stockholders money enough to pay the debts of the corporation. A recourse to individual actions by creditors is costly, cumbersome and practically in derogation of the substantial rights of creditors. It is necessary under present conditions to provide an alternative method to protect depositors.

I am convinced that greater liberality than is evidenced in the trust sections of the Bank Act should govern our intercourse with foreign trust companies, particularly in those relations that affect our financial and commercial health and regulate our interests and association with the affairs of other states. The present law of the state permits a foreign trust company to act only as executor of or trustee under the last will and testament of any deceased person or to be co-trustee in a limited capacity with a Californian trust company. This restriction serves no good purpose, while involving probabilities of great harm, and I advise that it be eliminated, without, however, giving to foreign trust companies a right to maintain offices in this state or to transact generally their trust business.

Under the existing statute which authorizes purchase and sale agreements as between banks, the selling bank is required to maintain for a period of one year and four weeks a capital equal to one-tenth of its deposit liability and at least equal to the minimum amount required for a new bank in the political subdivision in which the selling bank has its principal place of business. There would appear to be no reason either in theory or in practice for this requirement. Under the terms of such an agreement the selling bank invariably disposes of its deposit liability and all of its other corporate obligations are also assumed with complete responsibility by the purchasing bank. A bank which has abandoned its functions as a going institution should disappear as quickly as possible and I urge the adoption of an amendment which will effect this result.

Viewed as problems in supervision, offenses against good banking may readily be classified into three groups. The first is speculation of a bank's funds by an officer or employee. Ordinarily it presents no complications in administration or supervision and is practically a negligible quantity in a consideration of the bank's affairs. In most cases only small sums are stolen and punishment of the offender follows. No

practical harm is done to the bank either in loss of money or of public confidence.

A second and more serious group of delinquencies is represented in the acts of officers and directors of banks in loaning to themselves the funds entrusted to them, generally through the medium of corporations in which these officers or directors are financially interested. In their best aspect such loans become the slow and dangerous assets of a bank and in their worst expression they become an instrument of destruction.

A third and the most serious group of transgressions is represented by the banker who sacrifices safety to profit. He combines the weaknesses and dangers of speculation with the shortsightedness of greed and he involves the bank, in whose concerns he exercises authority, in transactions that promise to him large, immediate returns but which threaten ultimate disaster. A bank under the control of a speculating, over-reaching, profit seeking management that has no solicitude for the safety of investments is poisoned in all of its energies. Offenses against good banking in such an institution are hidden under manifold disguises. The most rigid inquiry is necessary to disclose the true condition of the bank. Sporadic instances of such dangerous or criminal banking still occur in the state system. They are exceptional, wholly misrepresentative of the activities and purposes of most Californian bankers and they receive from this department immediate and severe correction, in some cases involving the removal of offending officers, thus accomplishing a complete change in management.

Statistical Information.

Seven new banks were licensed during the fiscal year. Of these, six are commercial and savings banks departmentized and one is a savings bank. The advantages of the departmental system which, in the complete separation of trust, savings and commercial functions is peculiar to California, were evidenced by the licensing of three commercial departments, eight savings departments and one trust department. One bank voluntarily closed its commercial department. The licenses of three banks and four branch offices were voluntarily surrendered and ten banks sold their assets and disappeared from the system. One bank sold the assets of one of its departments.

Two national banks sold their assets to state banks. Fifteen banks increased their capitalization and two institutions reduced theirs. Two banks became extinct by consolidation. In the aggregate of corporations in the state system at the close of business on June 30, 1916, there were 117 commercial banks, 125 savings banks, 5 trust companies, 190 commercial and savings departmental banks, 18 commercial, savings and trust companies, one commercial and trust company and four savings and trust companies.

During the year calls for reports were issued for October 16, 1915, March 4, 1916, and June 30, 1916. As of the last named date, and compared in their significant elements with the report of their condition as of date June 23, 1915, state banks record the following:

RESOURCES.

	June 30, 1916	June 23, 1915	Increase	Decrease
Loans and discounts-----	\$194,567,278 84	\$170,585,712 46	\$23,981,566 38	-----
Overdrafts -----	301,265 75	394,261 96	-----	\$92,996 21
Bonds, warrants and other securities	146,824,026 61	122,899,359 63	23,924,666 98	-----
Bank premises, furniture and vaults	27,155,697 37	27,195,699 58	-----	40,002 21
Other real estate owned-----	6,364,396 44	5,700,233 92	664,162 52	-----
Due from banks-----	96,141,557 37	68,157,553 82	27,984,003 55	-----
Cash on hand-----	34,924,199 64	27,568,582 04	7,355,617 60	-----
Exchanges for clearing house-----	5,421,016 51	1,769,647 35	3,651,369 16	-----
Checks and other cash items-----	1,913,449 66	671,507 34	1,271,942 32	-----
Advances to court trusts-----	58,369 22	-----	58,369 22	-----
Other resources -----	4,043,092 29	3,816,409 84	226,682 45	-----
Totals -----	\$817,744,349 70	\$728,758,967 94	\$89,118,380 18	\$132,998 42

LIABILITIES.

Capital stock paid in-----	\$63,711,026 66	\$62,452,186 66	\$1,258,840 00	-----
Surplus -----	29,817,183 13	28,568,208 49	1,248,974 64	-----
Undivided profits -----	10,617,387 41	17,003,869 56	-----	\$6,386,482 15
Bills payable -----	847,229 62	3,785,697 07	-----	2,938,467 45
Notes rediscounted -----	47,500 00	94,699 45	-----	47,199 45
Deposits due to banks-----	12,639,682 52	12,272,091 70	367,590 82	-----
Individual deposits -----	679,306,191 66	581,410,023 79	97,896,167 87	-----
Deposits of money received from executors, etc. -----	368,750 42	123,871 86	244,878 56	-----
State, county and municipal deposits	15,706,984 60	17,425,177 80	-----	1,718,193 20
Postal savings deposits-----	1,032,049 80	1,218,192 14	-----	186,142 34
Other liabilities -----	3,650,363 88	4,404,949 42	-----	754,585 54
Totals -----	\$817,744,349 70	\$728,758,967 94	\$101,016,451 89	\$12,031,070 13

Banks in liquidation are proceeding orderly to a conclusion of their affairs as all questions of authority, of relationship between the state and banks and of taxation have been settled. Some delay is being suffered because of real estate holdings which in the present state of the market are difficult to negotiate to advantage. Litigation over Sunset Road Oil Company bonds in connection with Kern Valley Bank is clogging our progress.

Appended hereto and made a part of the report are the following:

1. Summary of condition of every state bank.
2. List of new banks and branch offices.
3. Name and compensation of each person employed, and the whole amount of receipts and disbursements of the department during the fiscal year.

4. Names of banks placed in the hands of the Superintendent of Banks in process of liquidation and the amount of dividends paid thereon.
5. Miscellaneous changes in banks.
6. Reports of deposits unclaimed for more than twenty years.
7. Banks authorized to make collection of savings from school children.
8. Tabulated statements of condition of banks.

Yours very truly,

W. R. WILLIAMS,
Superintendent of Banks.

STATEMENTS

2. "THE HIBERNIA SAVINGS AND LOAN SOCIETY"—SAN FRANCISCO.

Incorporated September 6, 1864.

OFFICERS—Charles Mayo (deceased), President; E. J. Tobin, Vice-President; R. M. Tobin, Secretary and Treasurer.
 DIRECTORS—Alfred R. Kelly, R. M. Tobin, Joseph S. Tobin, Edward J. Tobin, Clement P. Tobin, Thomas A. Driscoll, Joseph O. Tobin,
 Joseph A. Oliver, Cyril R. Tobin, Chas. W. Clark, Charles Mayo (deceased).

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$33,188,503 71	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			26,377,914 24	
Safe deposit vaults			972,705 57	
Other real estate owned				
Due from reserve banks			1,987,838 62	
Due from other banks				
Actual cash on hand				
Exchanges for clearing house			1,000,692 89	
Checks and other cash items			1,801,475 94	
Other resources			539 12	
Totals			253,048 57	
			\$65,580,738 66	
LIABILITIES				
Capital stock paid in				
Reserve fund				
Undivided profits, less expenses and taxes paid			\$3,255,900 70	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			62,071,789 39	
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities			253,048 57	
Totals			\$65,580,738 66	

3. BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO AGENCY.

Incorporated by Royal Charter 1840.

OFFICERS—A. G. Fry, First Agent; A. S. Ireland, Second Agent; Jackson Dodds, Secretary, Montreal, Canada.
 DIRECTORS—J. H. Brodie, J. H. Mayne Campbell, E. A. Hoare, E. G. Hoare, Frederick Lubbock, C. W. Tomkinson, G. D. Whatman,
 F. R. S. Balfour.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$1,302,366 27		
Bonds, warrants, and other securities-----	1,595 23		
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----			
Other real estate owned-----	11,856 85		
Due from reserve banks-----	343,829 00		
Due from other banks-----			
Actual cash on hand-----	122,767 92		
Exchanges for clearing house-----	79,111 86		
Checks and other cash items-----	5,185 32		
Other resources-----	340,028 82		
Totals-----	\$2,307,340 86		

LIABILITIES

Capital apportioned-----			
Reserve-----	\$250,000 00		
Undivided profits, less expenses and taxes paid-----	62,500 00		
Other existing profits, collected, but not in undivided profits account-----	3,387 12		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----	486,959 66		
Dividends unpaid-----			
Individual deposits subject to check-----	916,051 27		
Savings deposits-----			
Demand certificates of deposit-----	110,545 96		
Time certificates of deposit-----	16,362 30		
Certified checks-----	5,191 12		
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----	356,644 13		
Totals-----	\$2,307,340 86		

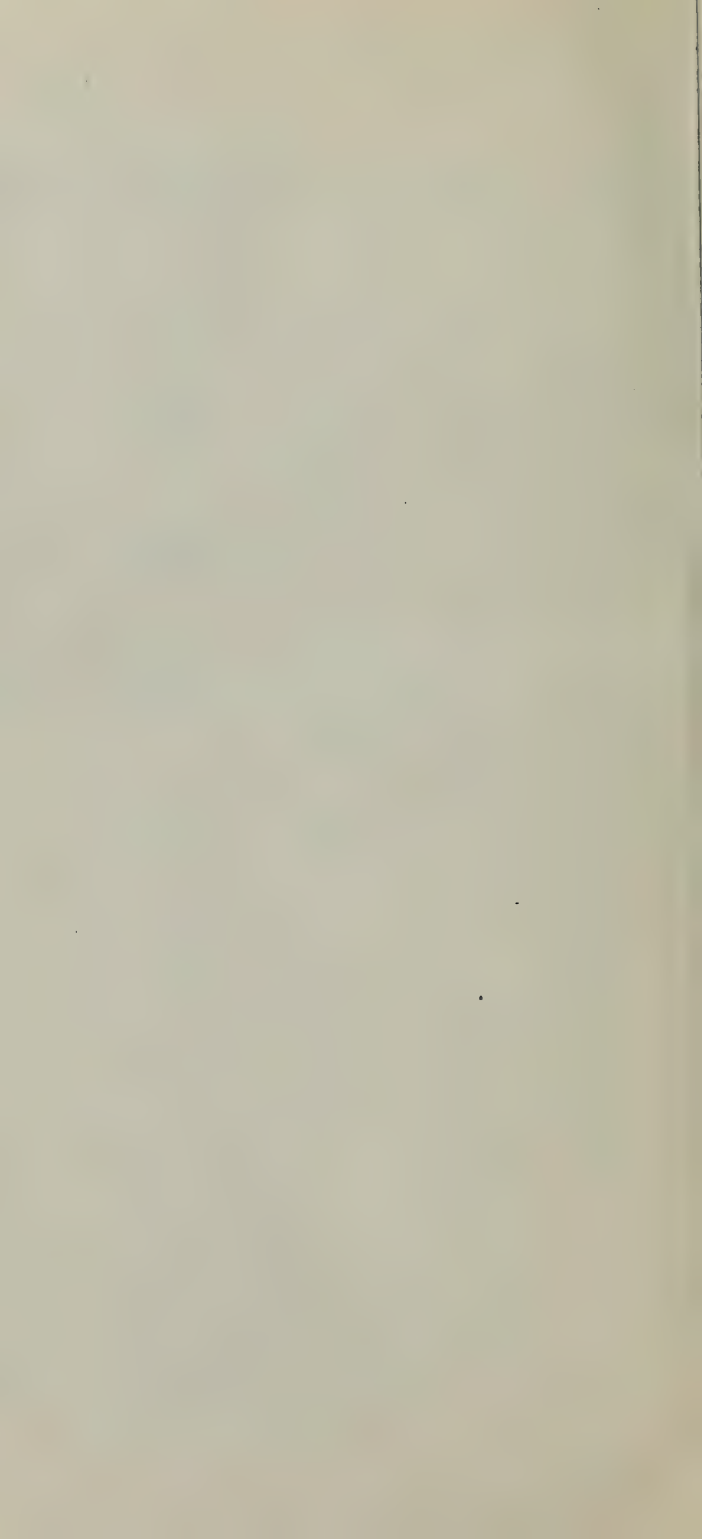
4. SAVINGS UNION BANK AND TRUST COMPANY—SAN FRANCISCO.

Incorporated June 18, 1862.

OFFICERS—John S. Drum, President; G. D. Greenwood, Vice-President; C. O. G. Miller, Vice-President; R. M. Welch, Vice-President and Secretary; R. B. Burnister, Cashier and Treasurer; A. M. Whittle, Assistant Cashier; W. A. Day, Assistant Cashier; D. L. Clarke, Assistant Secretary.
 DIRECTORS—John S. Drum, G. D. Greenwood, C. O. G. Miller, F. B. Anderson, R. M. Welch, E. C. Burr, Fred H. Beaver, Henry C. Breeden, F. J. Carolan, W. B. Dunning, Vanderlyn Stow, Warren D. Clark, William H. Crocker, Horace H. Davis, F. D. Madison, Jas. J. Fagan, John D. McKee, Arthur A. Smith, Wallace M. Alexander, Jr., W. Dohrmann, Jr., Rulston L. White.

Statement of June 30, 1916.

RESOURCES		Trust		Combined
	Commercial	Savings	Court trusts	
Loans and discounts	\$2,867,543 65	\$20,819 533 36		\$23,685,077 01
Overdrafts	772 42			772 42
Bonds, warrants and other securities		10,750,037 12		11,301,057 12
Bank premises, furniture and fixtures		955,040 00	\$100,000 00	955,000 00
Safe deposit vaults		117,500 00		117,500 00
Other real estate owned				3,554,176 81
Due from reserve banks	360,124 74	3 138,102 26	611 9 81	363,808 68
Due from other banks	19,085 01	4 9,013 05	10,000 00	28,098 06
Actual cash on hand	2,6,987 73	32 292 73		27,280 46
Exchanges for clearing house	38,482 15	146,916 07		185,398 22
Checks and other cash items	463 23	774 79		1,238 02
Other resources	13,636 02	133,836 61	330 16	147,802 79
Totals	\$3,586,247 87	\$37,036,036 61	\$327,500 00	\$41,219,784 48
LIABILITIES				
Capital stock paid in	\$250,000 00	\$750,000 00	\$100,000 00	\$1,500,000 00
Surplus	150,000 00	1,127,000 00		1,400,000 00
Undivided profits, less expenses and taxes paid	11,000 00	90,12 38		101,412 38
Other existing profits, collected, but not in undivided profits account	720,000 00			720,000 00
Bills payable, including certificates of deposit representing money borrowed				
Notes rediscounted				
Deposits due to banks	41,972 16	12,049 37		54,021 53
Dividends unpaid	6 00	90,000 00		90,006 00
Individual deposits subject to check	2,230,319 81			2,230,319 81
Savings deposits		31,532,809 64		34,532,809 64
Demand certificates of deposit	5,533 75	124,536 95		130,070 70
Time certificates of deposit				5,533 75
Certified checks	13,706 46			13,706 46
Cashier's checks	87,738 18			87,753 18
State, county and municipal deposits		300,000 00		300,000 00
Postal savings deposits				
Other liabilities				
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	6,013 31	10,327 72	2,500 00	68,871 03
Letters of credit				
Totals	\$3,586,247 87	\$37,036,036 61	\$327,500 00	\$41,219,784 48
TRUST RESOURCES				
Personal assets received from executors, administrators, assignees, receivers or trustees	\$483,780 21			\$483,780 21
Trust investments: (a) Personal property	952,460 10			
(b) Real property	587,625 00			
Due from banks	41,890 51			1,82,622 61
Cash on hand				
Totals	\$2,065,892 82			\$2,065,892 82
TRUST LIABILITIES				
Personal assets received from executors, administrators, assignees, receivers or trustees				
Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee				
Private trusts, specially designated and construed as court trusts, under supervision				
Totals	\$2,065,892 82			\$2,065,892 82
Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.				



6, 6A, 6B, AND 6C. "THE GERMAN SAVINGS AND LOAN SOCIETY"—SAN FRANCISCO.

Incorporated February 15, 1868.

OFFICERS—N. Ohlandt, President; Geo. Tourny, Vice-President; J. W. Van Bergen, Vice-President; A. H. Muller, Secretary; A. H. R. Schmidt, Vice-President, Treasurer and Cashier; Geo. Tourny, Manager; William Hermann, Assistant Cashier; G. J. O. Folte, Assistant Secretary; Wm. D. Newhouse, Assistant Secretary.

DIRECTORS—N. Ohlandt, Geo. Tourny, I. N. Walter, J. W. Van Bergen, John H. Dieckmann, E. T. Kruse, Hugh Goodfellow, A. H. R. Schmidt, Henry Meyer.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$1,302,228 02	\$40,374,432 22	\$41,676,760 24
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures				
Safe deposit vaults		1,707,800 00	15,416,563 14	17,124,363 14
Other real estate owned				
Due from reserve banks			1 00	1 00
Due from other banks			1 00	1 00
Due from other hands				
Actual cash on hand		1,176,660 11	3,704,203 16	4,880,863 27
Exchanges for clearing house				
Checks and other cash items		8,460 63	120,856 53	129,317 16
Other resources			1 00	1 00
Totals		\$4,195,148 76	\$59,616,690 05	\$63,811,228 81
LIABILITIES				
Capital stock paid in		\$500,000 00	\$500,000 00	\$1,000,000 00
Surplus		125,000 00	1,875,000 00	2,000,000 00
Undivided profits, less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		212,421 69	22,256 44	234,678 13
Dividends unpaid			150,000 00	150,000 00
Individual deposits subject to check		3,285,613 25		3,285,613 25
Savings deposits			56,984,714 72	56,984,714 72
Demand certificates of deposit				
Time certificates of deposit		62,025 62		62,025 62
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities		88 20	75 00	163 20
Totals		\$4,195,148 76	\$59,616,690 05	\$63,811,228 81

NOTE.—The above statement includes the business of branch offices at San Francisco.

7. "DONOHUE-KELLY BANKING COMPANY"—SAN FRANCISCO.

Incorporated March 2, 1891.

OFFICERS—Jos. A. Donohue, President; Geo. Whittell, Vice-President; John Ed. Fitzpatrick, Secretary, Treasurer and Cashier;
 John T. Dispaux, Assistant Cashier and Assistant Secretary.
 DIRECTORS—Jos. A. Donohue, Edward L. Eyre, Geo. Whittell, R. H. Pease, Chr. de Guigne, F. P. Cole, J. C. Welsh, Arthur J. Caire,
 Thos. H. Kelly, Jos. D. Grant.

Statement of June 30, 1916.

RESOURCES	Statement of June 30, 1916.		
	Commercial department	Savings department	Combined
Loans and discounts-----	\$1,924,788 31		
Overdrafts-----	24,362 81		
Bonds, warrants, and other securities-----	112,291 89		
Bank premises, furniture and fixtures-----	5,090 24		
Safe deposit vaults-----			
Other real estate owned-----	2 00		
Due from reserve banks-----	493,752 27		
Due from other banks-----	31,304 45		
Actual cash on hand-----	346,463 30		
Exchanges for clearing house-----	56,146 00		
Checks and other cash items-----	966 13		
Other resources-----	122,853 93		
Totals-----	\$3,047,011 43		
LIABILITIES			
Capital stock paid in-----	\$650,000 00		
Surplus-----	200,000 00		
Undivided profits, less expenses and taxes paid-----	18,835 53		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----	97,245 86		
Dividends unpaid-----	16,250 00		
Individual deposits subject to check-----	1,871,420 60		
Savings deposits-----			
Demand certificates of deposit-----	9,975 61		
Time certificates of deposit-----	118,146 38		
Certified checks-----			
Cashier's checks-----	8,810 27		
State, county and municipal deposits-----	20,488 67		
Postal savings deposits-----			
Other liabilities-----	35,838 51		
Totals-----	\$3,047,011 43		

8. "HUMBOLDT SAVINGS BANK"—SAN FRANCISCO.

Incorporated November 25, 1869.

OFFICERS—Alexander D. Keyes, President; William H. Crocker, Vice-President; W. A. Frederick, Vice-President; H. C. Klavesahl Secretary, Treasurer and Cashier; P. A. Pfeuger, Assistant Cashier; J. S. Curran, Assistant Cashier; A. D. Keyes, Attorney Directors—Jno. G. Sutton, William H. Crocker, W. A. Frederick, G. L. Payne, A. D. Keyes, R. D. Robbins, Herbert W. Erskine, Rudolph Herold, Jr., Phillip Zimmerman.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$300,735 55	\$5,761,749 08	\$6,062,484 63
Overdrafts.....		999 40		999 40
Bonds, warrants, and other securities.....		310,489 00	707,089 68	1,017,578 68
Bank premises, furniture and fixtures.....			1,138,000 00	1,138,000 00
Safe deposit vaults.....			89,000 00	89,000 00
Other real estate owned.....			54,000 00	54,000 00
Due from reserve banks.....		142,850 38	674,713 60	817,563 98
Due from other banks.....				
Actual cash on hand.....		91,546 81	200,887 74	292,434 55
Exchanges for clearing house.....		27,747 15	30,465 68	58,212 78
Checks and other cash items.....				
Other resources.....				
Totals.....		\$874,368 29	\$8,675,915 73	\$9,550,284 02
LIABILITIES				
Capital stock paid in.....		\$150,000 00	\$750,000 00	\$900,000 00
Surplus.....		50,000 00	350,000 00	400,000 00
Undivided profits, less expenses and taxes paid.....			14,484 11	14,484 11
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		683,366 61		683,366 61
Savings deposits.....			10,000 00	10,000 00
Demand certificates of deposit.....			4,014 00	4,014 00
Time certificates of deposit.....			7,240,126 52	7,240,126 52
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			18,838 00	18,838 00
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$874,368 29	\$8,675,915 73	\$9,550,284 02

10 AND 10A. YOKOHAMA SPECIE BANK, LIMITED—SAN FRANCISCO.

Incorporated in Japan February 28, 1880.

OFFICERS—Junnosuke Inouye, President; Yuki Yamakawa, Vice-President; T. Asano, Secretary; Motoyuki Tokieda, Manager.
DIRECTORS—Nagafane Soma, Riiyemon Kimura, Yuki Yamakawa, Tchinusuke Kawashima, Junnosuke Inouye, Kokichi Sonoda, Rokuro Iiura, Masunosuke Odagiri, Baron Koyata Iwasaki, K. Tatsumi.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$356,355 80		
Overdrafts-----				
Bonds, warrants, and other securities-----				
Furniture and fixtures-----		13,765 61		
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		740,015 47		
Due from other banks-----		845,499 75		
Actual cash on hand-----		150,383 05		
Exchanges for clearing house-----		44,809 39		
Checks and other cash items-----		10,824 35		
Other resources-----		2,367 76		
Totals-----		\$2,363,962 18		
LIABILITIES				
Capital stock paid in-----		\$225,000 00		
Surplus-----		81,250 00		
Undivided profits, less expenses and taxes paid-----		35,367 56		
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----		4,437 36		
Dividends unpaid-----				
Individual deposits subject to check-----		806,637 27		
Savings deposits-----				
Demand certificates of deposit-----		202,961 62		
Time certificates of deposit-----		888,267 03		
Certified checks-----		2,953 66		
Cashier's checks-----		26,678 46		
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----		40,389 22		
Totals-----		\$2,363,962 18		

NOTE.—The above statement includes the business of a branch office at Los Angeles.

11. SECURITY SAVINGS BANK—SAN FRANCISCO.

Incorporated March 4, 1871.

OFFICERS—Wm. Babcock, President; S. L. Abbot, Vice-President and Treasurer; Edward D. Oakley, Secretary and Cashier.
 DIRECTORS—S. L. Abbot, Wm. Babcock, Edward D. Oakley, Warren D. Clark, Jas. L. Flood, Jos. D. Grant, J. A. Donohoe, L. F. Monteagle, E. J. McCutcheon, R. H. Pease, Jacob Stern, Harry Babcock.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$3,224,524 39	
Overdrafts				
Bonds, warrants, and other securities			1,310,584 65	
Bank premises, furniture and fixtures			150,000 00	
Safe deposit vaults				
Other real estate owned			15,000 00	
Due from reserve banks			316,174 77	
Due from other banks			9,068 67	
Actual cash on hand			111,947 44	
Exchanges for clearing house				
Checks and other cash items			1,738 25	
Other resources			2,672 74	
Totals			\$5,141,710 91	
LIABILITIES				
Capital stock paid in			\$500,000 00	
Surplus			135,000 00	
Undivided profits, less expenses and taxes paid			272,783 20	
Other existing profits, collected, but not in undivided profits account			27,797 40	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check			4,164,375 56	
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits			41,754 75	
Other liabilities				
Totals			\$5,141,710 91	

12. "FRENCH-AMERICAN BANK OF SAVINGS"—SAN FRANCISCO.

Incorporated February 1, 1860. (Extended for fifty years February 1, 1910.)

OFFICERS—A. Legallet, President; L. Bocqueraz, Vice-President; J. M. Dupas, Vice-President and Cashier; A. Bousquet, Secretary; M. Tarron, Treasurer, Assistant Cashier and Assistant Secretary; P. L. Wolf, Assistant Cashier.

DIRECTORS—Geo. Beleney, J. A. Bergerot, S. Bissinger, L. Bocqueraz, O. Bozlo, C. Carpy, J. M. Dumas, J. S. Godeau, J. Ginty, A. Legallet, Geo. W. McNear, Xavier de Pichon.

Statement of June 30, 1916.

RESOURCES	Commercial department		Savings department		Combined
Loans and discounts.....	\$817,339 65		\$4,035,151 11		\$4,852,490 76
Overdrafts.....	1,194 37				1,194 37
Bonds, warrants, and other securities.....	332,779 92		1,594,686 17		1,927,466 09
Bank premises, furniture and fixtures.....			563,187 28		563,187 28
Safe deposit vaults.....					
Other real estate owned.....	2,854 18		10,897 55		13,751 73
Due from reserve banks.....	213,434 99		273,085 86		486,520 85
Due from other banks.....	21,869 90				51,497 91
Actual cash on hand.....	81,333 15		156,204 73		237,537 88
Exchanges for clearing house.....	22,277 87		21,679 88		43,957 75
Checks and other cash items.....	7,103 94				7,103 94
Other resources.....	72,860 49		62,504 82		135,365 31
Totals.....	\$1,573,048 46		\$6,747,035 41		\$8,320,083 87
LIABILITIES					
Capital stock paid in.....	\$300,000 00		\$450,000 00		\$750,000 00
Surplus.....	80,000 00		114,000 00		194,000 00
Undivided profits, less expenses and taxes paid.....	38,101 52		55,629 45		93,730 97
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Deposits, due to banks.....	58,835 83				58,835 83
Dividends unpaid.....					176 50
Individual deposits subject to check.....			176 50		176 50
Savings deposits.....					879,582 03
Demand certificates of deposit.....	879,582 03		5,882,318 16		5,882,318 16
Time certificates of deposit.....					741 70
Certified checks.....	741 70				1,047 55
Cashier's checks.....	1,047 55				5,507 66
State, county and municipal deposits.....	5,507 66				15,856 27
Postal savings deposits.....	15,856 27				359,700 00
Other liabilities.....	159,700 69		200,000 00		44,210 30
Totals.....	33,675 90		701 00		34,376 90
Totals.....	\$1,573,048 46		\$6,747,035 41		\$8,320,083 87

15. MUTUAL SAVINGS BANK OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated November 21, 1889.

OFFICERS—James D. Phelan, President; John A. Hooper, Vice-President; J. K. Moffitt, Vice-President; C. B. Hobson, Secretary, Treasurer and Cashier; J. F. Mullen, Assistant Cashier; A. E. Curtis, Assistant Cashier and Assistant Secretary; J. C. McKinstry and D. C. Murphy, Attorneys.
 DIRECTORS—James D. Phelan, John A. Hooper, J. K. Moffitt, J. C. McKinstry, R. D. McElroy, Rudolph Spreckels, Chas. Holbrook, Rolla V. Watt, Frank J. Devlin.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....	\$13,880 00	\$6,532,199 71	\$6,546,029 71
Overdrafts.....	147,431 00	1,928,684 10	2,076,115 10
Bonds, warrants, and other securities.....	90,000 00	900,000 00	990,000 00
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	26,282 39	72,500 00	72,500 00
Due from other banks.....		406,887 49	433,169 88
Actual cash on hand.....		88,912 67	88,912 67
Exchanges for clearing house.....	37,871 84	275,330 29	311,201 63
Checks and other cash items.....	14,400 73	17,664 75	32,065 48
Other resources.....			
Totals.....	\$829,815 46	\$10,220,179 01	\$10,549,994 47

LIABILITIES

Capital stock paid in.....	\$50,000 00	\$550,000 00	\$600,000 00
Surplus.....	40,000 00	350,000 00	390,000 00
Undivided profits, less expenses and taxes paid.....	2,236 64	67,202 71	69,439 35
Other existing profits, collected, but not in undivided profits account.....		4,000 00	4,000 00
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	236,328 82		236,328 82
Savings deposits.....		9,186,208 01	9,186,208 01
Demand certificates of deposit.....			
Time certificates of deposit.....	1,900 00	2,708 29	3,708 29
Certified checks.....	250 00		250 00
Cashier's checks.....			
State, county and municipal deposits.....		60,000 00	60,000 00
Postal savings deposits.....			
Other liabilities.....		60 00	60 00
Totals.....	\$829,815 46	\$10,220,179 01	\$10,549,994 47

NOTE.—Added Commercial department December 21, 1915.

16. MARINE BANK—SAN FRANCISCO.

Incorporated November 24, 1890.

OFFICERS—L. Fischbeck, President; W. H. Marston, Vice-President; W. H. Thomas, Secretary, Treasurer and Cashier.
 DIRECTORS—L. R. Dempster, W. H. Marston, F. N. Belgrano, L. Fischbeck, Burt L. Davis.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$40,732 94	\$774 62	\$41,507 56
Overdrafts.....			
Bonds, warrants, and other securities.....			
Bank premises, furniture and fixtures.....	15,000 00		15,000 00
Safe deposit vaults.....			
Other real estate owned.....	16,559 18		16,559 18
Due from reserve banks.....	53,533 16	33,861 57	87,394 73
Due from other banks.....			
Actual cash on hand.....	125 70	309 54	435 24
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....		379 15	379 15
Totals.....	\$125,950 98	\$35,324 88	\$161,275 86
LIABILITIES			
Capital stock paid in.....	\$100,000 00	\$25,000 00	\$125,000 00
Surplus.....	25,000 00	6,250 00	31,250 00
Undivided profits, less expenses and taxes paid.....		*1,360 50	*409 52
Other existing profits collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	950 98		
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		5,435 38	5,435 38
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$125,950 98	\$35,324 88	\$161,275 86

*Deficit.

17. COLUMBUS SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

Incorporated January 18, 1893.

OFFICERS—I. W. Hellman, Jr., President; G. Bacigalupi, Vice-President; C. J. Deering, Vice-President; W. H. Hartwell, Secretary, Treasurer, Manager and Cashier.
 DIRECTORS—I. W. Hellman, Jr., G. Bacigalupi, G. Cuneo, W. J. DeMartini, V. Garibaldi, David E. Bacigalupi, E. N. Torello, S. M. Ehrman, Charles J. Deering.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	Overdrafts		\$1,291,711 54	
Bonds, warrants, and other securities	Bank premises, furniture and fixtures		839,505 80	
Safe deposit vaults	Other real estate owned		101,976 78	
Due from reserve banks	Due from other banks		8,000 00	
Due from other banks	Actual cash on hand		10,235 42	
Exchanges for clearing house	Checks and other cash items		482,130 34	
Other resources			67,299 82	
			4,024 23	
			86 50	
Totals			\$2,804,970 43	
LIABILITIES				
Capital stock paid in	Surplus		\$130,000 00	
Undivided profits, less expenses and taxes paid	Bills payable (including certificates of deposit representing money borrowed)		110,000 00	
Deposits, due to banks	Dividends unpaid		57,404 38	
Individual deposits subject to check	Savings deposits		3,287 95	
Demand certificates of deposit	Time certificates of deposit		2,504,278 10	
Certified checks	Cashier's checks			
State, county and municipal deposits	Postal savings deposits			
Other liabilities				
Totals			\$2,804,970 43	

18. UNION TRUST COMPANY OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated February 6, 1893.

OFFICERS—J. W. Hellman, Jr., President; Charles J. Deering, Vice-President; H. Van Luven, Secretary, Treasurer and Cashier; J. W. Hellman, Jr., Manager; Chas. du Parc, Assistant Cashier and Assistant Secretary; W. C. Pffe, Assistant Cashier; G. H. Larsh, Assistant Cashier; L. E. Greene, Trust Officer.
DIRECTORS—Isaiah W. Hellman, I. W. Hellman, Jr., John D. Spreckels, Timothy Hopkins, George A. Pope, J. L. Flood, Charles Holbrook, Jacob Stern, J. Henry Meyer, A. H. Payson, Wm. L. Gerstle, Wm. F. Herrin, E. S. Heller, Charles J. Deering, Percy T. Morgan.

Statement of June 30, 1916.

RESOURCES	Trust			Combined
	Commercial	Savings	Court trusts	Private trusts
Loans and discounts.....	\$3,390,275 90	\$7,608,286 50		\$11,058,562 40
Overdrafts.....	6,339 02			6,339 02
Bank warrants and other securities.....	495,353 42	3,759,412 70		4,894,051 82
Bank deposits, furniture and fixtures.....	890,600 00		\$500,000 00	1,390,600 00
Safe deposits and vault.....				
Other real estate owned.....	6,978,969 90	2,254,630 20	8,550 83	9,242,150 93
Due from other banks.....	870,464 60		02,208 47	932,673 07
Due from reserve banks.....				1,412,235 37
Actual cash on hand.....	895,411 91	516,523 16		1,412,235 37
Exchanges for clearing house.....	338,223 12			338,223 12
Checks and other cash items.....	74,839 58	404 63		75,244 21
Other resources.....	633,661 35			633,661 35
Advances to court trusts.....			35,407 28	35,407 28
Totals.....	\$14,944,721 89	\$14,199,557 49	\$906,166 58	\$29,858,528 66
LIABILITIES				
Capital stock paid in.....	\$570,000 00	\$150,000 00	\$100,000 00	\$1,290,000 00
Surplus.....	750,000 00	500,000 00	100,000 00	1,750,000 00
Undivided profits, less expenses and taxes paid.....	171,634 33	124,476 79		306,493 82
Fund for advances to court trusts.....			37,000 00	37,000 00
Bills payable, including certificates of deposit representing money borrowed.....				
Notes rediscounted.....	2,131,279 62			2,131,279 62
Deposits due to banks.....	41,250 00			41,250 00
Dividends unpaid.....	10,071,380 54			10,071,380 54
Individual deposits subject to check.....		12,338,868 37		12,338,868 37
Savings deposits.....	139,622 49			139,622 49
Demand certificates of deposit.....	292,819 00			292,819 00
Time certificates of deposit.....	8,285 74			8,285 74
Certified checks.....	440,542 81			440,542 81
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....		687,812 50		687,812 50
Other liabilities.....		98,399 83		98,399 83
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	394,377 36			394,377 36
Totals.....	\$14,944,721 89	\$14,199,557 49	\$906,166 58	\$29,858,528 66

TRUST RESOURCES		TRUST LIABILITIES	
Court trusts		Court trusts	
Personal assets received from executors, administrators, assignees, receivers or trustees.....	\$1,137,384 00	Personal assets received from executors, administrators, assignees, receivers or trustees.....	\$1,137,384 00
Trust investments: (a) Personal property.....	6,566,086 30	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	8,650,959 47
(b) Real property.....	1,212,866 68	Private trusts, specially designated and construed as court trusts, under supervision.....	
Loans on hand.....	872,006 49		
Loans on hand.....			
Total.....	\$9,788,343 47	Total.....	\$9,788,343 47

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

21. "THE MISSION BANK"—SAN FRANCISCO.

Incorporated February 7, 1903.

OFFICERS—James Rolph, Jr., President; F. B. Anderson, Vice-President; Stuart F. Smith, Secretary, Treasurer, Manager and Cashier; M. McRitchie, Assistant Cashier; H. A. Thayer, Assistant Cashier.
 DIRECTORS—James Rolph, Jr., F. B. Anderson, George L. Center, William H. Crim, E. W. Hopkins, Stuart F. Smith, William Babcock.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$1,075,794 48		
Overdrafts		880 04		
Bonds, warrants, and other securities		208,916 55		
Bank premises, furniture and fixtures		168,488 92		
Safe deposit vaults		22,500 00		
Other real estate owned		8,583 97		
Due from reserve banks		270,215 14		
Due from other banks		15,156 30		
Actual cash on hand		165,306 66		
Exchanges for clearing house		57,601 32		
Checks and other cash items		1,912 64		
Other resources		29,450 51		
Totals		\$2,024,756 53		
LIABILITIES				
Capital stock paid in		\$200,000 00		
Surplus		50,000 00		
Undivided profits, less expenses and taxes paid		40,883 66		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		115,000 00		
Dividends unpaid		32 50		
Individual deposits subject to check		1,457,278 85		
Savings deposits				
Demand certificates of deposit		575 00		
Time certificates of deposit		62,450 00		
Certified checks		7,013 87		
Cashier's checks		4,539 12		
State, county and municipal deposits		76,250 00		
Postal savings deposits				
Other liabilities				
Totals		\$2,024,756 53		

25, 25B, 25C, 25E, 25F, 25H, 25K, 25L, 25M, AND 25N. BANK OF ITALY—SAN FRANCISCO.

Incorporated August 10, 1904.

OFFICERS—A. P. Giannini, President; P. C. Hale, Vice-President; J. H. Skinner, Vice-President; J. J. Fagan, Vice-President; A. H. Giannini, Vice-President; S. Guasti, Vice-President; J. F. Cavagnaro, Secretary; A. Pedrini, Treasurer and Cashier; A. J. Peruggiaro, W. E. Blauer, F. Kronenberg, J. C. Lipman, L. H. Castle, A. A. Michelletti, A. J. Gock, I. S. Metzler, J. H. Boccardo, S. E. Manatt, F. A. Ferroggiaro, W. W. Douglas, F. A. Birge, F. H. Roberts, Assistant Cashiers.

DIRECTORS—L. Scatena, A. P. Giannini, A. H. Giannini, L. D. Bacigalupi, G. E. Cuglieri, James Fugazi, J. J. Fagan, Geo. J. Giannini, Chas. F. Grondona, Adolph Levy, N. A. Pellerano, J. H. Skinner, W. Taylor, P. J. Dreher, S. B. Fugazi, P. C. Hale, J. Lagomarsino, G. Ferro, S. Guasti, A. Pedrini, N. Pease.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$8,429,561 66	\$10,178,815 83	\$15,808,377 49
Overdrafts.....		7,171 28		7,171 28
Bonds, warrants, and other securities.....		1,951,198 47	4,363,018 01	6,314,216 48
Bank premises, furniture and fixtures.....		136,573 49	729,715 79	866,289 28
Safe deposit vaults.....		56,610 00	62,695 69	119,305 69
Other real estate owned.....			169,842 12	169,842 12
Due from reserve banks.....		654,020 85	989,832 83	1,643,853 68
Due from other banks.....		297,149 64	100,000 00	397,149 64
Actual cash on hand.....		672,968 21	430,156 63	1,103,124 84
Exchanges for clearing house.....		303,682 97	10,389 06	314,073 03
Checks and other cash items.....		414,935 00	6,157 19	421,092 28
Other resources.....		217,820 65	51,788 66	269,609 32
Totals.....		\$10,341,682 32	\$17,122,382 81	\$27,464,065 13
LIABILITIES				
Capital stock paid in.....		\$1,000,000 00		\$2,000,000 00
Surplus.....		326,000 00	63,100 00	389,100 00
Undivided profits, less expenses and taxes paid.....		8,762 22	155,906 97	164,669 19
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		569,408 61		569,408 61
Dividends unpaid.....		35,223 00		35,223 00
Individual deposits subject to check.....		6,941,754 39		6,941,754 39
Savings deposits.....		145,124 27	15,137,731 19	15,282,855 46
Demand certificates of deposit.....			597,461 89	597,461 89
Time certificates of deposit.....				
Certified checks.....		85,182 65		85,182 65
Cashier's checks.....		106,988 38		106,988 38
State, county and municipal deposits.....		979,569 87	32,700 00	1,012,269 87
Postal savings deposits.....		1,895 62	48,750 00	50,645 62
Other liabilities.....		201,753 31	51,732 66	253,485 97
Totals.....		\$10,341,682 32	\$17,122,382 81	\$27,464,065 13

NOTE.—The above statement includes the business of branch offices at San Francisco, San Jose, San Mateo, Los Angeles, Santa Clara and Merced. Purchased Santa Clara Valley Bank, Santa Clara, February 11, 1916. Purchased Commercial Savings Bank of Merced, June 7, 1916. Purchased The First National Bank of Merced, June 7, 1916.

26. MERCANTILE TRUST COMPANY OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated April 18, 1899.

OFFICERS—Henry T. Scott, President; Frank G. Drum, Vice-President; John D. McKee, Vice-President; O. Ellinghouse, Secretary, Treasurer and Cashier; Allen Knight, Assistant Secretary; W. F. Berry, Assistant Secretary and Assistant Cashier; Thos. M. Patterson, Assistant Cashier and Assistant Secretary; F. O. Cooke, Assistant Cashier and Assistant Secretary; R. M. Sims, Trust Officer; Paul McDonald, Assistant Trust Officer.

DIRECTORS—Henry T. Scott, John D. McKee, William Babcock, H. C. Breeden, Warren D. Clark, W. F. Detert, F. G. Drum, Alexander Hamilton, William Brobeck, Joseph D. Grant, Joseph Hyman, John Lawson, A. B. Davis, R. H. Pease, R. D. Robbins, Mountford S. Wilson, Chas. E. Green.

Statement of June 30, 1916.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....			\$13,500 00	\$100,000 00	
Overdrafts.....					
Bonds, warrants and other securities.....			487,401 24	200,000 00	
Bank premises, furniture and fixtures.....			525,295 10		
Safe deposit vaults.....					
Other real estate owned.....			3,833 97		
Due from reserve banks.....					
Due from other banks.....			2 00		
Advances to court trusts.....					
Exchanges for clearing house.....					
Checks and other cash items.....			10,935 86		
Other resources.....					
Totals.....			\$1,041,008 17	\$300,000 00	
LIABILITIES					
Capital stock paid in.....					
Surplus.....					
Undivided profits, less expenses and taxes paid.....					
Other existing profits, collected, but not in undivided profits account.....					
Bills payable, including certificates of deposit representing money borrowed.....					
Notes rediscounted.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
			\$700,000 00	\$300,000 00	
			110,000 00		
			227,528 65		

Demand certificates of deposit.....	
Time certificates of deposit.....	
Certified checks.....	
Cashier's checks.....	
State, county and municipal deposits.....	
Postal savings deposits.....	
Other liabilities.....	
Deposits of money received from executors, administrators, assignees, receivers or trustees.....	3,84 52
Totals.....	\$1,041,008 17
	\$200,000 00

TRUST RESOURCES		TRUST LIABILITIES	
Court trusts		Court trusts	
Personal assets received from executors, administrators, assignees, receivers or trustees.....	\$180,790 47	Personal assets received from executors, administrators, assignees, receivers or trustees.....	\$180,790 47
Trust investments: (a) Personal property.....	7,064,200 34	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	8,615,634 33
(b) Real property.....	916,808 33	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	634,585 66		
Cash on hand.....			
Total.....	\$8,805,444 80	Total.....	\$8,805,444 80

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

27. THE CANADIAN BANK OF COMMERCE—SAN FRANCISCO AGENCY.

Incorporated by Royal Charter May 15, 1867.

OFFICERS—Edmund Walker, President; Z. A. Lash, Vice-President; A. St. L. Triggs, Secretary; G. W. B. Heathcote, Manager San Francisco Agency.

DIRECTORS—John Hoskin, J. W. Flavelle, A. Kingman, Lyman Melvin Jones, W. C. Edwards, E. R. Wood, Robert Stuart, John Morrison Gibson, G. F. Galt, Wm. Farwell, A. C. Flumerfelt, Geo. G. Foster, Chas. Colby, G. W. Allen, H. J. Fuller, F. P. Jones, H. C. Cox, Edmund Walker, Z. A. Lash, Esq.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$4,159,643 84		
Overdrafts		3,418 71		
Bonds, warrants, and other securities		193,451 93		
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned		3,892 50		
Due from reserve banks		710,795 85		
Due from other banks		720,323 74		
Actual cash on hand		503,763 86		
Exchanges for clearing house		81,259 31		
Checks and other cash items		1,443 00		
Other resources		467,808 07		
Totals		\$6,845,800 81		
LIABILITIES				
Capital stock paid in				
Surplus		\$750,000 00		
Undivided profits, less expenses and taxes paid		250,000 00		
Other existing profits, collected, but not in undivided profits account		163,369 55		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		680,800 60		
Dividends unpaid				
Individual deposits subject to check		2,890,554 32		
Savings deposits				
Demand certificates of deposit		1,105 00		
Time certificates of deposit		1,597,211 62		
Certified checks		7,667 76		
Cashier's checks		25,285 29		
State, county and municipal deposits				
Postal savings deposits				
Other liabilities		479,806 67		
Totals		\$6,845,800 81		

30 AND 30A. INTERNATIONAL BANKING CORPORATION—SAN FRANCISCO AGENCY.

Incorporated June 14, 1901, under laws of the State of Connecticut.

OFFICERS—H. T. S. Green, President; Lawrence M. Jacobs, Vice-President and Treasurer; Perry W. Jones, Secretary; E. W. Wilson, Manager; C. E. Bam, Assistant Manager; J. E. Orblson, Manager, Fillmore Street Branch.
 DIRECTORS—Jules S. Bache, Guy Cary, H. T. S. Green, Lionel Hagenours, William T. Hinecks, Minor C. Keith, George H. Macy, C. M. Myelinic, Valentine P. Snyder, G. H. Church, R. L. Farnham, E. W. Hardin, D. S. Iglehart, A. Kavanaugh, W. S. Kies, W. D. Straight.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts			
Overdrafts	\$1,410,140 69	\$799,220 27	\$2,209,360 96
Bonds, warrants, and other securities	3,209 33		3,209 33
Bank premises, furniture and fixtures	191,825 74	873,914 41	1,065,740 15
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	525,378 84	617,838 40	1,143,217 24
Due from other banks	21,647 42	107,359 91	129,007 33
Actual cash on hand	281,781 81	56,414 38	338,196 19
Exchanges for clearing house	194,543 35		194,543 35
Checks and other cash items	137,734 50		137,734 50
Other resources	237,366 47	122 08	237,488 55
Totals	\$3,003,628 15	\$2,447,869 45	\$5,451,497 60

LIABILITIES

Capital stock paid in	\$300,000 00	\$200,000 00	\$500,000 00
Surplus	10,000 00	5,000 00	15,000 00
Undivided profits, less expenses and taxes paid	*3,327 45	8,605 43	5,077 98
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	596,963 86	15,280 53	612,244 39
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	1,635,699 41		1,635,699 41
Demand certificates of deposit		2,218,855 49	2,218,855 49
Time certificates of deposit	34,518 68		34,518 68
Certified checks	237,201 69		237,201 69
Cashier's checks	24,989 15		24,989 15
State, county and municipal deposits	46,080 34		46,080 34
Postal savings deposits			
Other liabilities			
Totals	\$3,003,628 15	\$2,447,869 45	\$5,451,497 60

*Deficit.

NOTE.—The above statement includes the business of a branch office at San Francisco.

31 AND 31A. ITALIAN-AMERICAN BANK—SAN FRANCISCO.

Incorporated March 16, 1899.

OFFICERS—Andrea Sbarboro, President; C. H. Crocker, Vice-President; A. E. Sbarboro, Secretary, Treasurer and Cashier; R. A. Sbarboro, Assistant Cashier; G. J. Panario, Assistant Cashier; V. L. Pucinelli, Assistant Cashier.
 DIRECTORS—Andrea Sbarboro, L. Bolzano, L. Demartini, G. Garibaldi, M. J. Fontana, C. A. Malm, A. J. Merle, C. H. Crocker, A. Gherini, S. J. Fay, D. Ghiradelli, A. Rudgear, S. Waldo Coleman, M. L. Perasso, I. Zellerbach.

Statement of June 30, 1916.

RESOURCES		Commercial department	Saving department	Combined
Loans and discounts		\$1,463,899 73	\$3,221,501 25	\$4,685,310 98
Overdrafts		5,982 88		5,982 88
Bonds, warrants, and other securities		387,621 14	687,625 86	997,250 00
Bank premises, furniture and fixtures		96,000 00	350,000 00	446,000 00
Safe deposit vaults				
Other real estate owned			66,139 86	66,139 86
Due from reserve banks		322,152 11	304,229 83	626,381 93
Due from other banks		57,889 51		57,889 51
Actual cash on hand		163,725 85	129,969 92	293,695 47
Exchanges for clearing house		88,084 10		88,084 10
Checks and other cash items		20,003 73		20,003 73
Other resources		84,341 98		84,341 98
Totals		\$2,691,709 23	\$4,081,469 71	\$7,373,178 94
LIABILITIES				
Capital stock paid in				
Surplus		\$550,000 00	\$200,000 00	\$850,000 00
Undivided profits, less expenses and taxes paid		130,000 00	70,000 00	200,000 00
Other existing profits, collected, but not in undivided profits account		2,942 85		2,942 85
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		134,043 75		134,043 75
Dividends unpaid		24,047 50		24,047 50
Individual deposits subject to check		1,397,650 76	4,311,469 71	4,311,469 71
Savings deposits				
Demand certificates of deposit		6,082 00		6,082 00
Time certificates of deposit		26,750 00		26,750 00
Certified checks		25,241 45		25,241 45
Cashier's checks		38,201 33		38,201 33
State, county and municipal deposits		261,124 50		261,124 50
Postal savings deposits		33,012 00		33,012 00
Other liabilities		62,313 09		62,313 09
Totals		\$2,691,709 23	\$4,081,469 71	\$7,373,178 94

NOTE.—The above statement includes the business of a branch office at San Francisco.

35. THE MISSION SAVINGS BANK—SAN FRANCISCO.

Incorporated August 3, 1906.

OFFICERS—James Rolph, Jr., President; E. W. Hopkins, Vice-President; Matt I. Sullivan, Vice-President; Stuart F. Smith, Secretary; DeWitt C. Treat, Treasurer, Cashier and Assistant Secretary.

DIRECTORS—James Rolph, Jr., E. W. Hopkins, Matt I. Sullivan, Stuart F. Smith, Geo. L. Center, Wm. H. Crim, George A. Pope.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$1,957,339 69	
Overdrafts.....			294,083 99	
Bonds, warrants, and other securities.....			185,660 57	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....			3,482 29	
Other real estate owned.....			241,121 37	
Due from reserve banks.....			66,705 73	
Due from other banks.....			3,753 38	
Actual cash on hand.....			160 30	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$2,692,307 32	
LIABILITIES				
Capital stock paid in.....			\$250,000 00	
Surplus.....			10,000 00	
Undivided profits, less expenses and taxes paid.....			13,428 14	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....			5,625 00	
Individual deposits subject to check.....				
Savings deposits.....			2,381,639 38	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....			1,614 80	
Other liabilities.....				
Totals.....			\$2,692,307 32	

36, 36A, AND 36B. "FUGAZI BANCA POPOLARE OPERAIA ITALIANA"—SAN FRANCISCO.

Incorporated November 3, 1906.

OFFICERS—F. N. Belgrano, President; Antonio Laiolo, Vice-President and Treasurer; Geo. M. Perine, Vice-President; K. T. Soracco, Secretary; L. G. Bonzagni, Manager Oakland Branch; J. H. Barter, Cashier; N. J. Baglificio, Assistant Cashier; M. F. Roesti, Assistant Cashier; G. Battaglia, Assistant Cashier; C. F. Rilliet, Assistant Manager; Geo. W. Bruno, Assistant Cashier; U. Dardi and N. J. Baglificio, Joint Managers Santa Barbara Branch.

DIRECTORS—F. N. Belgrano, Geo. M. Perine, C. Soracco, A. Laiolo, Dr. Camillo Barsotti, Jos. L. Oliva, Giovanni Piuma, Thos. Morrin.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----				
Overdrafts-----		\$367,586 97	\$4,471,980 19	\$4,839,567 16
Bonds, warrants, and other securities-----		1,084 82		1,084 82
Bank premises, furniture and fixtures-----		1,405 45	407,752 08	409,157 53
Safe deposit vaults-----			314,406 45	314,406 45
Other real estate owned-----				
Due from reserve banks-----			53,069 99	53,069 99
Due from other banks-----		61,771 48		196,724 81
Actual cash on hand-----		292,975 00	672,167 64	965,142 64
Exchanges for clearing house-----		72,215 25		152,309 00
Checks and other cash items-----		5,922 00	5,832 92	224,524 55
Other resources-----		532 43	12,686 84	11,754 92
		2,404 87	515 40	13,229 27
Totals-----		\$806,898 27	\$6,222,683 34	\$7,031,581 61
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$50,000 00	\$423,800 00	\$473,800 00
Undivided profits, less expenses and taxes paid-----		33,000 00	94,350 00	127,350 00
Other existing profits, collected, but not in undivided profits account-----		8,492 39	13,424 55	21,920 34
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----		1,230 56	1,438 14	2,668 70
Individual deposits subject to check-----			312 00	312 00
Savings deposits-----		625,171 64		625,171 64
Demand certificates of deposit-----			5,686,646 78	5,686,646 78
Time certificates of deposit-----		19,142 00		19,142 00
Certified checks-----		39,666 85	1,000 00	40,666 85
Cashier's checks-----		25,746 79		25,746 79
State, county and municipal deposits-----		295 48		295 48
Postal savings deposits-----				
Other liabilities-----				
		6,149 56	1,711 47	7,861 03
Totals-----		\$806,898 27	\$6,222,683 34	\$7,031,581 61

NOTE.—The above statement includes the business of branch offices at Oakland and Santa Barbara.

38 AND 38A. PORTUGUESE AMERICAN BANK OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated November 29, 1905.

Officers—J. A. Silveira, President; John Enas, Vice-President; J. L. Silveira, Vice-President; V. L. De Figueiredo, Secretary and Cashier; Jose Baptista, Treasurer; Alf. Henas, Assistant Cashier; M. T. Bettencourt, Assistant Cashier; James B. Feehan, Attorney.
 Directors—A. Avila, J. L. Silveira, John Enas, J. J. Enos, A. F. Nunes, J. M. Santana, B. Sherry, J. A. Silveira, M. S. Fietas, J. B. Mendonca, M. M. Enos.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$613,840 60		\$1,469,801 61
Overdrafts.....		2,965 91	\$855,961 61	2,965 91
Bonds, warrants, and other securities.....		132,710 00	95,450 00	228,160 00
Bank premises, furniture and fixtures.....		14,129 50	112,000 00	126,129 50
Safe deposit vaults.....			5,400 00	5,400 00
Other real estate owned.....			18,129 00	18,129 00
Due from reserve banks.....		92,260 86	116,797 53	209,058 39
Due from other banks.....		4,999 49		4,999 49
Actual cash on hand.....		51,238 40	29,141 35	80,379 75
Exchanges for clearing house.....		2,076 07		2,076 07
Checks and other cash items.....			1,616 40	1,616 40
Other resources.....				
Totals.....		\$924,226 83	\$1,234,495 29	\$2,158,722 12
LIABILITIES				
Capital stock paid in.....		\$225,000 00	\$100,000 00	\$325,000 00
Surplus.....		25,500 00	20,000 00	45,500 00
Undivided profits, less expenses and taxes paid.....		8,675 28	3,076 99	11,752 27
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		113,009 44		113,009 44
Dividends unpaid.....		212 07		212 07
Individual deposits subject to check.....		405,731 95		405,731 95
Savings deposits.....			1,036,418 30	1,036,418 30
Demand certificates of deposit.....		4,523 00		4,523 00
Time certificates of deposit.....		6,000 00	25,000 00	31,000 00
Certified checks.....		12,548 42		12,548 42
Cashier's checks.....		10,526 67		10,526 67
State, county and municipal deposits.....		112,500 00	50,000 00	162,500 00
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$924,226 83	\$1,234,495 29	\$2,158,722 12

NOTE.—The above statement includes the business of a branch office at Oakland.

40. FIRST FEDERAL TRUST COMPANY—SAN FRANCISCO.

Incorporated August 23, 1907.

OFFICERS—Rudolph Spreckels, President; Jos. G. Hooper, Vice-President; James K. Lynch, Vice-President; Clinton E. Worden, Vice-President; James K. Moffitt, Secretary and Cashier; C. H. McCormick, Treasurer; Jos. G. Hooper, Manager; M. R. Clark, Assistant Cashier; R. R. Pardow, Assistant Secretary.

DIRECTORS—Rudolph Spreckels, James K. Lynch, Clinton E. Worden, Joseph G. Hooper, James K. Moffitt, John A. Hooper, Thos. Jennings, Walter S. Martin, O. K. Cushing, James D. Phelan, Geo. A. Kennedy, M. L. Requa, John W. Van Bergen, Rolla V. Watt, Geo. Whittell.

Statement of June 30, 1916.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts-----	\$2,556,555 16				\$2,556,555 16
Overdrafts-----					
Bonds, warrants and other securities-----	1,988,648 56		\$181,497 05	\$100,000 00	2,270,145 61
Bank premises, furniture and fixtures-----	2,000,000 00				2,000,000 00
Safe deposit vaults-----					
Other real estate owned-----					
Due from reserve banks-----	2,036,557 82		32,782 32		2,069,340 14
Due from other banks-----					
Actual cash on hand-----	568,637 00		4,000 00		572,637 00
Exchanges for clearing house-----					
Checks and other cash items-----	6,441 35				6,441 35
Other resources-----					
Totals-----	\$9,156,839 89		\$218,279 37	\$100,000 00	\$9,475,119 26
LIABILITIES					
Capital stock paid in-----					
Surplus-----	\$1,250,000 00		\$150,000 00	\$100,000 00	\$1,500,000 00
Undivided profits, less expenses and taxes paid-----	110,000 00		25,000 00		135,000 00
Other existing profits, collected, but not in undivided profits account-----	301,318 52				301,318 52
Bills payable, including certificates of deposit representing money borrowed-----					
Notes rediscounted-----					
Deposits due to banks-----	806,085 93				806,085 93
Dividends unpaid-----	45,000 00				45,000 00
Individual deposits subject to check-----	2,431,877 72				2,431,877 72
Interest bearing deposits-----	3,055,422 31				3,055,422 31

Demand certificates of deposit	2,743 40	2,743 40
Time certificates of deposit	471,518 37	471,518 37
Certified checks		
Cashier's checks		
State, county and municipal deposits	177,250 00	177,250 00
Postal savings deposits		
Other liabilities	565,623 24	565,623 24
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	43,279 37	43,279 37
Totals	\$9,156,839 89	\$9,173,512 79

TRUST RESOURCES		TRUST LIABILITIES	
		Personal assets received from executors, administrators, assignees, receivers or trustees	Court trusts
Personal assets received from executors, administrators, assignees, receivers or trustees	\$409,926 61	Personal assets received from executors, administrators, assignees, receivers or trustees	\$409,926 61
Trust investments: (a) Personal property	941,100 70	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	1,363,586 09
(b) Real property	312,878 75	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	76,606 64		
Cash on hand			
Total	\$1,773,512 70	Total	\$1,773,512 79

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

41. CANTON BANK—SAN FRANCISCO.

Incorporated October 1, 1907.

OFFICERS—Look Tin Eli, President; Lew Hing, Vice-President; Yee Ling, Secretary; Mark Thue, Treasurer; I. P. Allen, Manager;
 E. V. Spiganovitz, Cashier; Yee Dan Young, Assistant Secretary.
 DIRECTORS—Lo-ic Tin Eli, Lew Hing, Tom Young, Yee Dan Young, Chin Don Pock, Lee Duck War, Hoo Janson, Tom King Deg,
 Wong Hu- t Lim, Leong Wing, Mark Thue.

Statement of June 30, 1916.

RESOURCES	Statement of June 30, 1916.		
	Commercial department	Savings department	Combined
Loans and discounts-----	\$492,123 11		
Overdrafts-----	3,825 80		
Bonds, warrants, and other securities-----	117,129 36		
Bank premises, furniture and fixtures-----	3,780 12		
Safe deposit vaults-----	1,673 33		
Other real estate owned-----			
Due from reserve banks-----	147,335 04		
Due from other banks-----	480,039 28		
Actual cash on hand-----	119,704 80		
Exchanges for clearing house-----	9,900 55		
Cheeks and other cash items-----	1,446 65		
Other resources-----	2,032 24		
Totals-----	\$1,378,390 28		
LIABILITIES			
Capital stock paid in-----	\$123,670 00		
Surplus-----	3,435 31		
Undivided profits, less expenses and taxes paid-----	11,296 26		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----	236 55		
Dividends unpaid-----	432 00		
Individual deposits-----	765,313 53		
Savings deposits-----			
Demand certificates of deposit-----	23,067 79		
Time certificates of deposit-----	406,848 80		
Certified checks-----	6,133 73		
Cashier's checks-----	37,462 91		
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$1,378,390 28		

43 AND 43A. ANGLO-CALIFORNIA TRUST COMPANY—SAN FRANCISCO.

Incorporated April 12, 1908.

OFFICERS.—M. Fleishacker, President; H. Fleishacker, Vice-President; J. W. Lillenthal, Vice-President; T. C. Tognazzini, Vice-President; Chas. F. Leege, Vice-President; F. F. Ouer, Treasurer and Cashier; Herbert Blumenthal, Assistant Cashier; F. V. Vollmer, Assistant Cashier; C. L. Smith, Assistant Cashier; Louis Sutter, Assistant Cashier; G. A. Starkweather, Assistant Cashier; M. P. Lillenthal, Secretary; Grant Cordrey, Trust Officer and Assistant Secretary.
DIRECTORS.—George I. Cochran, T. C. Tognazzini, Herbert Fleishacker, P. Zimmerman, Mortimer Fleishacker, S. Greenebaum, Mark L. Gerstle, Chas. F. Leege, Jesse W. Lillenthal, J. J. Mack, Chas. C. Moore, Gavin McNab, Warren D. Porter, R. D. Robbins, Adolfo Stahl.

Statement of June 30, 1916.

RESOURCES		Commercial		Savings		Trust		Combined
						Court trusts	Private trusts	
Loans and discounts.....		\$4,090,386 79		\$3,865,065 06		\$80,000 00	\$72,000 00	\$8,068,251 85
Overdrafts.....		3,928 70						3,928 70
Bonds, warrants and other securities.....		866,412 82		1,675,736 49			24,750 00	2,566,898 81
Bank premises, furniture and fixtures.....		40,000 00				130,000 00		190,000 00
Safe deposit vaults.....						10,000 00		10,000 00
Other real estate owned.....		25,251 71		68,000 00				93,251 71
Due from other banks.....		2,096,246 75		647,766 39		70,064 36	7,700 32	2,781,747 82
Due from other banks.....		301,045 76						301,045 76
Avail cash on hand.....		487,791 14		187,223 87			695 82	615,712 83
Advances to clearing house.....		286,621 87		6,917 92				293,539 79
Checks and other cash items.....		35,084 43				337 93		35,422 36
Customer's liability on letters of credit.....		39,500 00		42 50			1,821 50	39,542 50
Other resources.....		191,280 80					307 69	191,588 49
Totals.....		\$8,364,656 21		\$6,451,354 23		\$270,572 29	\$107,275 33	\$15,193,858 06
LIABILITIES								
Capital stock paid in.....		\$1,000,000 00		\$900,000 00		\$200,000 00	\$100,000 00	\$1,500,000 00
Surplus.....		50,000 00		310,000 00				360,000 00
Undivided profits, less expenses and taxes paid.....		92,292 85		42,675 98			6,099 33	140,968 16
Other existing profits, collected, but not in undivided profits account.....		6,680 72						6,680 72
Bills payable, including certificates of deposit representing money borrowed.....								
Notes rediscounted.....								
Deposits due to banks.....		2,877,572 89		86,530 41				2,964,103 30
Individual deposits subject to check.....		300 00						300 00
Savings deposits.....		3,743,659 55						3,743,659 55
Demand certificates of deposit.....				5,658,671 73				5,658,671 73
Certified checks.....								
Cashier's checks.....		3,149 51						3,149 51
State, county and municipal deposits.....		409,383 90		10,000 00				419,383 90
Letters of credit.....		14,612 01						14,612 01
Other liabilities.....		21,767 16						21,767 16
Deposits of money received from executors, administrators, assignees, receivers or trustees.....		109,875 00		18,000 06				127,875 06
Reserve for taxes.....		36,500 00						36,500 00
Incomplete building loans.....		2,777 36						2,777 36
Totals.....		\$8,364,656 21		\$6,451,354 23		\$270,572 29	\$107,275 33	\$15,193,858 06
TRUST RESOURCES								
Personal assets received from executors, administrators, assignees, receivers or trustees.....								
Trust investments: (a) Personal property.....		\$5,000 00						\$5,000 00
Due from banks.....		23,476 04						23,476 04
Cash on hand.....		51,300 00						51,300 00
Totals.....		\$82,207 41						\$82,207 41
TRUST LIABILITIES								
Personal assets received from executors, administrators, assignees, receivers or trustees.....								
Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....								
Private trusts, specially designated and construed as court trusts, under supervision.....								
Totals.....		\$82,207 41						\$82,207 41

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.
NOTE.—The above statement includes the business of a branch office at San Francisco. Voluntarily closed branch office at Panama-Pacific International Exposition, San Francisco, December 24, 1915.

45. "THE STOCKTON SAVINGS AND LOAN SOCIETY"—STOCKTON.

Incorporated August 13, 1867.

OFFICERS—R. E. Wilhoit, President; A. W. Simpson, Vice-President; T. E. Connolly, Secretary, Treasurer and Cashier; H. T. Holmes, Assistant Cashier; T. H. Heffernan, Assistant Cashier; Harold Baltrusch, Assistant Cashier.

DIRECTORS—R. E. Wilhoit, Geo. W. Grupe, Chas. F. Holman, M. H. Orr, J. F. Peters, C. M. Jackson, Albert T. Minahan, John A. Inglis, A. W. Simpson, E. L. Wilhoit, Thos. E. Connolly, W. B. Nutter, Wm. Steinbeck.

Statement of June 30, 1916.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts	\$54,385 90	\$3,405,374 77	\$4,359,760 67
Overdrafts	11,364 96		11,364 96
Bonds, warrants, and other securities	73,721 39	143,873 60	217,594 99
Bank premises, furniture and fixtures		281,000 00	281,000 00
Safe deposit vaults		15,700 00	15,700 00
Other real estate owned		1,800 00	1,800 00
Due from reserve banks	264,768 25	360,876 02	625,644 27
Due from other banks	44,070 58	2,408 84	46,479 42
Actual cash on hand	87,272 33	101,100 63	188,372 96
Exchanges for clearing house	34,494 01		34,494 01
Checks and other cash items			
Other resources	3,663 98		3,663 98
Totals	\$1,473,771 40	\$4,312,133 86	\$5,785,905 26
LIABILITIES			
Capital stock paid in	\$25,000 00	\$275,000 00	\$500,000 00
Surplus	56,200 00	73,750 00	130,000 00
Undivided profits, less expenses and taxes paid	5,134 60	215,190 17	220,324 77
Other existing profits, collected, but not in undivided profits account	31,601 11	108,684 36	140,345 47
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	22,376 53		22,376 53
Dividends unpaid		969 00	969 00
Individual deposits subject to check	935,813 74	3,527,509 33	935,813 74
Savings deposits			
Demand certificates of deposit	194,066 51		194,066 51
Time certificates of deposit			
Certified checks	2,166 91		2,166 91
Cashier's checks			
State, county and municipal deposits		112,000 00	112,000 00
Postal savings deposits			
Other liabilities			
Totals	\$1,473,771 40	\$4,312,133 86	\$5,785,905 26

46, 46A, AND 46B. THE OAKLAND BANK OF SAVINGS—OAKLAND.

Incorporated August 21, 1867.

OFFICERS—W. W. Garthwaite, President; Wm. B. Dunning, Vice-President; Henry Rogers, Vice-President; W. K. Cole, Vice-President; J. Y. Eccleston, Secretary; Wm. B. Dunning, Treasurer; Samuel Breck, Assistant Cashier; Leslie F. Rice, Assistant Cashier; F. A. Allard, Assistant Cashier; A. W. Moore, Assistant Cashier; Jas. A. Thompson, Assistant Secretary; A. E. Caldwell, Assistant Secretary; A. G. Tinsley, Attorney; Dr. A. Bulmore, Trust Officer.

DIRECTORS—W. W. Garthwaite, Wm. B. Dunning, Henry Rogers, J. Y. Eccleston, A. Borland, A. H. Breed, George H. Collins, Horace Davis, W. K. Cole, James K. Moffitt, M. L. Requa.

Statement of June 30, 1916.

RESOURCES

	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts	\$1,811,771 71	\$13,968,765 21			\$15,780,536 92
Overdrafts	9,418 48				9,418 48
Bonds, warrants and other securities	939,269 06	7,316,946 99	\$550,000 00	\$100,000 00	8,506,136 05
Bank premises, furniture and fixtures	362,000 00	1,108,611 00			1,470,611 00
Safe deposit vaults		36,000 83			36,000 83
Other real estate owned	1,080,908 84	1,267,998 13			2,348,906 97
Due from reserve banks	138,359 37		44,394 86		182,754 23
Due from other banks	333,083 78				333,083 78
Actual cash on hand	110,180 18	424,911 27			535,091 45
Exchanges for clearing house					110,180 18
Checks and other cash items	36,393 69				36,393 69
Other resources	156,846 97	182,771 96			289,618 93
Totals	\$1,918,831 11	\$24,843,725 14	\$194,394 86	\$100,000 00	\$25,556,951 11

LIABILITIES

Capital stock paid in	\$300,000 00	7750,000 00	\$100,000 00	\$100,000 00	\$1,270,000 00
Surplus	600,000 00	305,000 00	52,300 00		1,155,000 00
Undivided profits, less expenses and taxes paid		169,790 76			169,790 76
Other existing profits, certified, but not in undivided profits account					
Bills payable, including certificates of deposit representing money on					
Notes rediscounted	468,181 85	103,083 78			571,265 63
Deposits due to banks	75,417 00				75,417 00
Individual deposits	2,948,324 69	22,325,058 03			22,918,324 69
Dividends unpaid	142,033 37				142,033 37
Savings deposits	29,806 62	5,088 14			5,088 44
Demand certificates of deposit	105,458 23				29,806 62
Certified checks	168,900 98	465,000 00			105,458 23
Cashier's checks					633,990 98
State, county and municipal deposits					
Postal savings	86,708 17	20,704 13			101,412 30
Other liabilities			44,394 86		44,394 86
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			\$194,394 86	\$100,000 00	\$29,556,951 11
Totals	\$1,918,831 11	\$24,843,725 14	\$194,394 86	\$100,000 00	\$25,556,951 11

TRUST RESOURCES

Personal assets received from executors, administrators, assignees, receivers or trustees	\$371,526 31
Trust investments: (a) Personal property	664,208 89
(b) Real property	23,750 00
Due from banks	24,361 20
Cash on hand	
Total	\$1,283,846 50

TRUST LIABILITIES

Personal assets received from executors, administrators, assignees, receivers or trustees	\$371,526 31
Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	912,320 19
Private trusts, specially designated and construed as court trusts, under supervision	
Total	\$1,283,846 50

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

NOTE: The above statement includes the business of branch offices at Oakland and Berkeley.

48. "THE SAN JOAQUIN VALLEY BANK"—STOCKTON.

Incorporated March 26, 1868.

OFFICERS—Dr. J. D. Young, President; R. B. Teefy, Vice-President; L. J. Wagner, Vice-President; C. A. Belli, Vice-President and Treasurer; J. H. Thompson, Secretary; F. W. Wurster, Cashier; J. C. Keys, Assistant Cashier; J. S. Reilly, Assistant Cashier; J. J. Rossi, Assistant Cashier.

DIRECTORS—R. B. Teefy, J. D. Young, R. C. Minor, Henry W. Earle, A. A. Smallfield, L. J. Wagner, W. E. Elliott, W. G. Wallace, A. M. Noble, C. A. Belli, N. E. Welty, E. J. Luke, J. H. Thompson.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....	\$168,922 33	\$2,790,176 53	\$2,959,102 06
Overdrafts.....			
Bonds, warrants, and other securities.....	19,100 00	141,661 22	160,761 22
Bank premises, furniture and fixtures.....		111,820 25	111,820 25
Safe deposit vaults.....			
Other real estate owned.....	32,507 18		32,507 18
Due from reserve banks.....	17,331 06	64,131 01	81,462 07
Due from other banks.....			
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....		78,577 17	78,577 17
Other resources.....			
Totals.....	\$237,860 77	\$3,186,369 18	\$3,424,229 95

LIABILITIES

Capital stock paid in.....	\$150,000 00	\$100,000 00	\$250,000 00
Surplus.....		158,202 23	158,202 23
Undivided profits, less expenses and taxes paid.....		18,978 59	94,737 03
Other existing profits, collected, but not in undivided profits account.....	75,759 34		12,101 43
Bills payable (including certificates of deposit representing money borrowed).....	12,101 43		10,000 00
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		2,670,737 74	2,670,737 74
Demand certificates of deposit.....			
Time certificates of deposit.....		95,377 73	95,377 73
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		125,717 12	125,717 12
Postal savings deposits.....			
Other liabilities.....		7,335 77	7,335 77
Totals.....	\$237,860 77	\$3,186,369 18	\$3,424,229 95

Note.—Sold Commercial business to San Joaquin Valley National Bank, Stockton, June 15, 1916.

49. "THE BANK OF WOODLAND"—WOODLAND.

Incorporated November 19, 1868.

OFFICERS—J. L. Stephens, President; C. Q. Nelson, Vice-President; J. H. Willoughby, Secretary, Treasurer and Cashier; F. W. Stephens, Assistant Cashier and Assistant Secretary.
 DIRECTORS—C. Q. Nelson, F. W. Stephens, J. L. Harlan, L. H. Stephens, J. L. Stephens, J. R. Griffin, G. W. Gray.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$1,092,295 99		
Bonds, warrants, and other securities-----	2,376 11		
Bank premises, furniture and fixtures-----	140,545 00		
Safe deposit vaults-----	24,001 00		
Other real estate owned-----			
Due from reserve banks-----	21,728 39		
Due from other banks-----	251,146 95		
Actual cash on hand-----			
Exchanges for clearing house-----	26,880 25		
Checks and other cash items-----	134 00		
Other resources-----	1,963 18		
	261 80		
Totals-----	\$1,561,367 67		

LIABILITIES

Capital stock paid in-----			
Surplus-----	\$862,100 00		
Undivided profits, less expenses and taxes paid-----	240,525 00		
Other existing profits, collected but not in undivided profits account-----	12,703 98		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	308,256 47		
Demand certificates of deposit-----			
Time certificates of deposit-----	16,433 02		
Certified checks-----			
Cashier's checks-----	349 20		
State, county and municipal deposits-----			
Postal savings deposits-----	21,000 00		
Other liabilities-----			
Totals-----	\$1,561,367 67		

51. "SANTA CRUZ BANK OF SAVINGS AND LOAN"—SANTA CRUZ.

Incorporated March 10, 1870.

OFFICERS—Wm. T. Jeter, President; A. A. Morey, Vice-President; Geo. S. Tait, Jr., Secretary; Ed Daubenbis, Treasurer and Cashier; U. M. Thompson, Assistant Cashier.
 DIRECTORS—Wm. T. Jeter, S. A. Palmer, H. E. Irish, Wm. T. Senon, W. H. Lamb, F. H. Davis, A. A. Morey.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$1,010,884 89	
Overdrafts-----			141,223 90	
Bonds, warrants, and other securities-----			32,300 85	
Bank premises, furniture and fixtures-----			1,000 00	
Safe deposit vaults-----			23,130 00	
Other real estate owned-----			197,078 44	
Due from reserve banks-----			25,067 22	
Due from other banks-----			65,564 49	
Actual cash on hand-----				
Exchanges for clearing house-----				
Checks and other cash items-----			581 97	
Other resources-----				
Totals-----			\$1,522,860 26	
LIABILITIES				
Capital stock paid in-----				
Surplus-----			\$111,000 00	
Undivided profits, less expenses and taxes paid-----			26,600 00	
Other existing profits, collected, but not in undivided profits account-----			5,495 77	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----			4,211 75	
Individual deposits subject to check-----				
Savings deposits-----			1,375,552 74	
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$1,522,860 26	

52. SANTA ROSA BANK—SANTA ROSA.

Incorporated August 31, 1870.

OFFICERS—Glenn E. Murdock, President; W. H. Lee, Vice-President; G. W. Palmer, Secretary, Treasurer and Cashier; O. H. Reeve, Assistant Cashier.
DIRECTORS—J. H. Einhorn, W. H. Lee, H. W. Austin, W. H. Early, F. W. Laughlin, Glenn E. Murdock, Max Rosenberg.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....	\$323,377 81	\$324,031 30	\$657,409 11
Overdrafts.....	3,735 47		3,735 47
Bonds, warrants, and other securities.....		119,852 00	119,852 00
Bank premises, furniture and fixtures.....	99,000 00	51,000 00	150,000 00
Safe deposit vaults.....			
Other real estate owned.....	64,153 87	31,665 80	95,819 67
Due from reserve banks.....	35,250 07	8,649 24	43,899 31
Due from other banks.....	4,197 90		4,197 90
Actual cash on hand.....	40,049 45	18,750 14	58,799 59
Exchanges for clearing house.....	2,913 55		2,913 55
Checks and other cash items.....	275 22		275 22
Other resources.....	402 95		402 95
Totals.....	\$883,320 29	\$553,988 48	\$1,437,308 77

LIABILITIES

Capital stock paid in.....	\$150,000 00	\$50,000 00	\$200,000 00
Surplus.....	10,000 00	1,000 00	11,000 00
Undivided profits, less expenses and taxes paid.....	14,959 84		14,959 84
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	75,278 00		75,278 00
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	238,903 85		238,903 85
Savings deposits.....		407,988 48	407,988 48
Demand certificates of deposit.....	6,403 55		6,403 55
Time certificates of deposit.....	86,377 65		86,377 65
Certified checks.....	1,397 40		1,397 40
Cashier's checks.....			
State, county and municipal deposits.....		95,000 00	95,000 00
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$883,320 29	\$553,988 48	\$1,437,308 77

53 AND 53A. 'PETALUMA SAVINGS BANK'—PETALUMA.

Incorporated September 7, 1870.

OFFICERS—Frank H. Denman, President; Geo. P. McNear, Vice-President; John Lawler, Jr., Secretary, Treasurer and Cashier; R. W. Turner, Assistant Cashier; A. P. Behrens, Assistant Cashier.
 DIRECTORS—Frank H. Denman, George P. McNear, W. C. Keig, John R. Denman, Wm. H. Zartman, J. T. O'Brien, J. W. Elder, N. Tomasi.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----		\$936,091 01	-----
Overdrafts	-----			-----
Bonds, warrants, and other securities	-----			-----
Bank premises, furniture and fixtures	-----		86,065 27	-----
Safe deposit vaults	-----		17,000 00	-----
Other real estate owned	-----			-----
Due from reserve banks	-----		10,658 00	-----
Due from other banks	-----		45,709 11	-----
Due from other banks	-----		7,450 22	-----
Actual cash on hand	-----		23,640 70	-----
Exchanges for clearing house	-----		1,219 84	-----
Checks and other cash items	-----		361 23	-----
Other resources	-----		556 97	-----
Totals	-----		\$1,128,722 35	-----
LIABILITIES				
Capital stock paid in	-----			-----
Surplus	-----		\$100,000 00	-----
Undivided profits, less expenses and taxes paid	-----		25,000 00	-----
Other existing profits, collected, but not in undivided profits account	-----		30,261 80	-----
Bills payable (including certificates of deposit representing money borrowed)	-----			-----
Deposits, due to banks	-----			-----
Dividends unpaid	-----			-----
Individual deposits subject to check	-----			-----
Savings deposits	-----		890,117 76	-----
Demand certificates of deposit	-----			-----
Time certificates of deposit	-----		34,277 79	-----
Certified checks	-----			-----
Cashier's checks	-----			-----
State, county and municipal deposits	-----			-----
Postal savings deposits	-----		49,000 00	-----
Other liabilities	-----		65 00	-----
Totals	-----		\$1,128,722 35	-----

NOTE.—The above statement includes the business of a branch office at Petaluma.

54, 54A AND 54B. "COLUSA COUNTY BANK"—COLUSA.

Incorporated September 15, 1870.

OFFICERS—B. H. Burton, President; T. Harrington, Secretary, Treasurer and Cashier; Lewis C. Taylor, Manager Maxwell Branch; Roy Maxey, Manager Grimes Branch.

DIRECTORS—B. H. Burton, T. Harrington, M. J. Boggs, Elliott McAllister, Alfred S. Tubbs.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts				
Overdrafts		\$1,560,947 98		
Bonds, warrants, and other securities		14,088 54		
Bank premises, furniture and fixtures		317,844 91		
Safe deposit vaults		59,650 00		
Other real estate owned				
Due from reserve banks		19,500 00		
Due from other banks		106,885 79		
Actual cash on hand		71,587 10		
Exchanges for clearing house				
Checks and other cash items		6,621 51		
Other resources				
Totals		\$2,166,075 83		
LIABILITIES				
Capital stock paid in				
Surplus		\$300,000 00		
Undivided profits, less expenses and taxes paid		250,000 00		
Other existing profits, collected, but not in undivided profits account		90,365 19		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		100,000 00		
Dividends unpaid				
Individual deposits subject to check		567,990 96		
Savings deposits				
Demand certificates of deposit		19,472 91		
Time certificates of deposit		443,246 77		
Certified checks				
Cashier's checks				
State, county and municipal deposits		195,000 00		
Postal savings deposits				
Other liabilities				
Totals		\$2,166,075 83		

NOTE.—The above statement includes the business of branch offices at Maxwell and Grimes.

57. "BANK OF NAPA"—NAPA.

Incorporated October 5, 1871.

OFFICERS—S. M. Chapman, President and Treasurer; Henry Brown, Secretary and Cashier.

DIRECTORS—S. M. Chapman, Henry Brown, F. E. Trubody, R. S. Holden, L. J. Norton, J. W. Miller, R. P. Lamdin, P. S. King, D. C. Brown, Louise M. Chapman, W. D. Mansfield, N. P. Nielson, S. E. Lester, Nina C. Deweese, Levi Chapman, Geo. M. Chapman, Nina G. Deweese Starr.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts	\$340,303 00	\$512,691 00	\$852,994 00
Overdrafts	7,299 32		7,299 32
Bonds, warrants, and other securities	138,249 00	76,825 00	215,074 00
Bank premises, furniture and fixtures	40,000 00		40,000 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	95,653 04	36,000 00	131,653 04
Due from other banks			
Actual cash on hand	27,137 55	20,231 00	47,368 55
Exchanges for clearing house			
Checks and other cash items	2,011 28		2,011 28
Other resources	779 91		779 91
Totals	\$652,423 10	\$675,750 00	\$1,328,173 10

LIABILITIES

Capital stock paid in	\$150,000 00	\$27,000 00	\$177,000 00
Surplus	50,000 00	38,000 00	88,000 00
Undivided profits, less expenses and taxes paid	90,010 87		90,010 87
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	1,811 12		1,811 12
Dividends unpaid			
Individual deposits subject to check	301,906 26		301,906 26
Savings deposits			
Demand certificates of deposit		612,750 00	612,750 00
Time certificates of deposit	6,355 50		6,355 50
Certified checks	15,279 16		15,279 16
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	36,818 19		36,818 19
Other liabilities			
Totals	\$652,423 10	\$675,750 00	\$1,328,173 10

NOTE.—Purchased The Napa Savings Bank, Napa, June 17, 1916.

61. SAVINGS BANK OF SANTA ROSA—SANTA ROSA.

Incorporated March 10, 1873.

Officers—J. R. Edwards, President; Cornelius Shea, Vice-President; C. A. Hoffer, Secretary, Treasurer and Cashier; A. G. Wright, Assistant Cashier; R. A. Belden, Assistant Cashier.
 Directors—J. P. Overton, Cornelius Shea, F. H. Denman, P. T. Halman, F. A. Mechem, J. R. Edwards, C. D. Barnett.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$657,037 91	\$691,030 16	\$1,348,068 07
Overdrafts.....		1,898 09		1,898 09
Bonds, warrants, and other securities.....		11,500 00	101,820 78	113,320 78
Bank premises, furniture and fixtures.....			50,000 00	50,000 00
Sale deposit vaults.....				
Other real estate owned.....			15,947 40	15,947 40
Due from reserve banks.....		64,426 33	38,320 32	102,746 65
Due from other banks.....		2,748 33		2,748 33
Actual cash on hand.....		32,078 67	38,380 98	70,459 65
Exchanges for clearing house.....		3,629 51		3,629 51
Checks and other cash items.....		68 07	68 07	136 14
Other resources.....		4,272 66		4,272 66
Totals.....		\$784,259 57	\$685,199 64	\$1,469,459 21
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$217,000 00	\$56,350 00	\$273,350 00
Undivided profits, less expenses and taxes paid.....		10,000 00	20,000 00	30,000 00
Other existing profits, collected, but not in undivided profits account.....		18,129 84	16,488 81	34,618 65
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		23,045 63		23,045 63
Dividends unpaid.....				
Individual deposits subject to check.....		261,246 13		261,246 13
Savings deposits.....			760,660 83	760,660 83
Demand certificates of deposit.....				
Time certificates of deposit.....		4,565 95		4,565 95
Certified checks.....		227,469 31		227,469 31
Cashier's checks.....		8,279 50		8,279 50
State, county and municipal deposits.....				
Postal savings deposits.....		10,800 00	71,700 00	82,500 00
Other liabilities.....		3,703 21		3,703 21
Totals.....		\$784,259 57	\$685,199 64	\$1,469,459 21

62 AND 62A. SALINAS CITY BANK—SALINAS.

Incorporated May 10, 1873.

OFFICERS—Harry Winham, President; W. J. Irvine, Vice-President; Elmer P. Alexander, Secretary, Treasurer and Cashier; James Binsacca, Assistant Cashier; R. E. Walsh, Assistant Cashier and Assistant Secretary.

DIRECTORS—S. P. Anderson, W. J. Irvine, J. A. Armstrong, Harry Winham, Henry Bardin, Wm. Sarles, Elmer McKinnon.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----				
Overdrafts-----		\$406,063 29	\$544,156 32	\$1,040,221 61
Bonds, warrants, and other securities-----		855 65		855 65
Bank premises, furniture and fixtures-----		131,312 12	141,077 24	272,389 36
Safe deposit vaults-----		90,524 23		90,524 23
Other real estate owned-----		3,354 64		14,547 60
Due from reserve banks-----		90,271 33	33,211 14	123,482 47
Due from other banks-----				
Actual cash on hand-----		38,641 78	21,961 88	60,603 66
Exchanges for clearing house-----				
Checks and other cash items-----		2,945 75		2,945 75
Other resources-----				
Totals-----		\$853,970 79	\$751,599 54	\$1,605,570 33
LIABILITIES				
Capital stock paid in-----				
Surplus-----				
Undivided profits, less expenses and taxes paid-----		\$240,000 00	\$90,000 00	\$330,000 00
Other existing profits, collected, but not in undivided profits account-----		60,000 00	15,000 00	75,000 00
Bills payable (including certificates of deposit representing money borrowed)-----		42,580 52		42,580 52
Deposits, due to banks-----				
Dividends unpaid-----		7,503 41		7,506 41
Individual deposits subject to check-----		3,624 82		5,624 82
Savings deposits-----		306,774 55	674,367 99	306,774 55
Demand certificates of deposit-----		2,628 08		674,367 99
Time certificates of deposit-----		82,715 39		2,628 08
Certified checks-----				82,715 39
Cashier's checks-----		291 02		291 02
State, county and municipal deposits-----		105,800 00		105,800 00
Postal savings deposits-----		50 00	2,231 55	2,231 55
Other liabilities-----				
Totals-----		\$853,970 79	\$751,599 54	\$1,605,570 33

NOTE.—The above statement includes the business of a branch office at Soledad.

63. BANK OF HOLLISTER—HOLLISTER.

Incorporated October 21, 1873.

OFFICERS—T. S. Hawkins, President; R. Eschenburg, Vice-President; T. W. Hawkins, Secretary, Treasurer and Cashier; D. M. Paterson, Assistant Cashier.
 DIRECTORS—T. S. Hawkins, R. Eschenburg, J. W. Hawkins, H. J. Schulz, E. E. Holbrook, N. C. Briges, Jr., J. L. Hudner.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$869,540 86		
Bonds, warrants, and other securities-----	1,568 94		
Bank premises, furniture and fixtures-----	137,272 51		
Safe deposit vaults-----	38,000 00		
Other real estate owned-----	3,540 00		
Due from reserve banks-----	205,377 02		
Due from other banks-----	284 18		
Actual cash on hand-----	48,881 35		
Exchanges for clearing house-----			
Checks and other cash items-----	976 33		
Other resources-----	27,945 99		
Totals-----	\$1,273,287 18		
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$250,000 00		
Undivided profits, less expenses and taxes paid-----	175,000 00		
Other existing profits, collected, but not in undivided profits account-----	101,711 51		
Bills payable (including certificates of deposit representing money borrowed)-----	28,756 91		
Deposits, due to banks-----			
Dividends unpaid-----	28,727 68		
Individual deposits subject to check-----			
Savings deposits-----	345,696 40		
Demand certificates of deposit-----			
Time certificates of deposit-----	1,375 00		
Certified checks-----	215,359 12		
Cashier's checks-----	600 00		
State, county and municipal deposits-----			
Postal savings deposits-----	107,986 56		
Other liabilities-----			
Totals-----	\$1,273,287 18		

64. BANK OF MARTINEZ—MARTINEZ.

Incorporated October 7, 1873.

OFFICERS—W. S. Tinning, President; A. E. Dunkel, Vice-President; W. A. Hale, Secretary, Treasurer and Cashier; Janet R. Butcher, Assistant Cashier; F. R. Jones, Assistant Cashier.

DIRECTORS—W. S. Tinning, W. A. Hale, Jas. E. Rodgers, A. E. Dunkel, Thomas Fernandez.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts	\$122,749 59	\$593,522 74	\$716,272 33
Overdrafts	249 85		249 85
Bonds, warrants, and other securities	126,667 02	38,927 23	165,594 25
Bank premises, furniture and fixtures	24,414 13	20,569 74	44,983 87
Safe deposit vaults			
Other real estate owned		1,331 17	1,331 17
Due from reserve banks	1,068 16 37	73,262 14	244,078 51
Due from other banks	1,167 14		1,167 14
Actual cash on hand	21,316 30	20,810 69	45,136 99
Exchanges for clearing house	3,475 32		3,475 32
Checks and other cash items	242 40		242 40
Other resources			
Totals	\$440,128 12	\$748,423 62	\$1,188,551 74

LIABILITIES

Capital stock paid in		\$25,000 00	\$100,000 00
Surplus	\$75,000 00	12,000 00	107,000 00
Undivided profits, less expenses and taxes paid	1,609 47	6,408 59	11,018 06
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	11,130 37		14,130 37
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	282,663 43		282,663 43
Demand certificates of deposit		675,015 03	675,015 03
Time certificates of deposit	218 40		218 40
Certified checks			
Cashier's checks	3,314 14		3,314 14
State, county and municipal deposits	162 25		162 25
Postal savings deposits	45,000 00		45,000 00
Other liabilities			
Totals	\$440,128 12	\$748,423 62	\$1,188,551 74

65. "BANK OF DIXON"—DIXON.

Incorporated October 30, 1873.

OFFICERS—L. P. Hall, President; C. E. Clausen, Vice-President; R. Moss, Secretary, Treasurer and Cashier; R. C. Fontaine, Teller.
 DIRECTORS—J. H. Peterson, H. G. Brown, C. E. Clausen, L. P. Hall, R. J. Currey, W. H. Garnett, E. D. Dudley.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----	\$208,513 70		\$208,513 70
Overdrafts-----	457 46		457 46
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----	70,625 00	72,697 03	143,322 03
Safe deposit vaults-----	34,750 00		34,750 00
Other real estate owned-----	750 00		750 00
Due from reserve banks-----	12,200 00		12,200 00
Due from other banks-----	105,491 07	21,955 78	127,446 85
Actual cash on hand-----	14,320 51	8,407 65	22,727 66
Exchanges for clearing house-----	10 00		10 00
Checks and other cash items-----	326 74		326 74
Other resources-----			
Totals-----	\$507,443 98	\$334,757 96	\$842,201 94

LIABILITIES

Capital stock paid in-----			
Surplus-----	\$200,000 00	\$25,900 00	\$225,900 00
Undivided profits, less expenses and taxes paid-----	47,500 00	10,000 00	57,500 00
Other existing profits, collected, but not in undivided profits account-----	11,567 63	2,671 39	14,239 02
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	194,147 10		194,147 10
Savings deposits-----			
Demand certificates of deposit-----		317,186 57	317,186 57
Time certificates of deposit-----			
Certified checks-----		9,000 00	9,000 00
Cashier's checks-----	1,247 75		1,247 75
State, county and municipal deposits-----	52,981 50		52,981 50
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$507,443 98	\$334,757 96	\$842,201 94

66. BANK OF UKIAH—UKIAH.

Incorporated January 10, 1874.

OFFICERS—H. T. Hopper, President; F. C. Albertson, Vice-President; W. F. Thomas, Secretary, Treasurer and Cashier; C. H. Duncan, Assistant Cashier.

DIRECTORS—H. T. Hopper, F. C. Albertson, J. A. Redemeyer, P. W. Handy, W. H. Gibson.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$329,232 11		
Overdrafts-----	22 19		
Bonds, warrants, and other securities-----	118,443 35		
Bank premises, furniture and fixtures-----	25,000 00		
Safe deposit vaults-----			
Other real estate owned-----	3,680 00		
Due from reserve banks-----	36,788 98		
Due from other banks-----	1,770 98		
Actual cash on hand-----	30,698 70		
Exchanges for clearing house-----			
Checks and other cash items-----	23 82		
Other resources-----			
Totals-----	\$545,600 13		
LIABILITIES			
Capital stock paid in-----	\$150,000 00		
Surplus-----	28,500 00		
Undivided profits, less expenses and taxes paid-----	9,860 49		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----	5,194 33		
Dividends unpaid-----	357 00		
Individual deposits subject to check-----	217,573 58		
Savings deposits-----			
Demand certificates of deposit-----	2,459 25		
Time certificates of deposit-----	101,715 47		
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----	30,000 00		
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$545,600 13		

68. "THE BANK OF LAKE"—LAKEPORT.

Incorporated March 19, 1874.

Officers—M. S. Sayre, President; A. Levy, Vice-President; F. A. Greene, Secretary, Treasurer and Cashier; D. W. Green, Assistant Cashier and Assistant Secretary.
 Directors—Wm. A. Lange, W. E. Greene, M. S. Sayre, A. Levy, Jos Levy, L. J. Shuman, W. C. Moore.

Statement of June 30, 1916.

RESOURCES	Commercial department		Savings department	Combined
Loans and discounts	\$102,819 35			
Overdrafts	72 02			
Bonds, warrants, and other securities	26,988 20			
Bank premises, furniture and fixtures	10,000 00			
Safe deposit vaults				
Other real estate owned				
Due from reserve banks	30,300 39			
Due from other banks				
Actual cash on hand	16,251 21			
Exchanges for clearing house				
Checks and other cash items	2 20			
Other resources				
Totals	\$186,443 37			
LIABILITIES				
Capital stock paid in				
Surplus	\$50,070 00			
Undivided profits, less expenses and taxes paid	20,000 00			
Other existing profits, collected, but not in undivided profits account	6,659 51			
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid	207 50			
Individual deposits subject to check	80,136 85			
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit	28,895 01			
Certified checks	474 50			
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals	\$186,443 37			

71. BANK OF WATSONVILLE—WATSONVILLE.

Incorporated May 11, 1874.

OFFICERS—H. S. Fletcher, President; W. R. Radcliff, Secretary, Treasurer and Cashier.
 DIRECTORS—H. S. Fletcher, E. S. Bockius, L. W. Sanborn, W. R. Radcliff, L. S. Alexander.

Statement of June 30, 1916.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$208,327 75		
Bonds, warrants, and other securities-----	35 16		
Bank premises, furniture and fixtures-----	16,970 00		
Sale deposit vaults-----	45,000 00		
Other real estate owned-----			
Due from reserve banks-----	94,038 22		
Due from other banks-----	29,219 30		
Due from other banks-----	31,043 42		
Actual cash on hand-----			
Exchanges for clearing house-----			
Checks and other cash items-----	427 08		
Other resources-----			
Totals-----	\$185,691 53		
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$100,000 00		
Undivided profits, less expenses and taxes paid-----	75,000 00		
Other existing profits, collected, but not in undivided profits account-----	35,552 39		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	5,000 00		
Savings deposits-----	259,837 94		
Demand certificates of deposit-----			
Time certificates of deposit-----	9,701 29		
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$185,691 53		

72. BANK OF TEHAMA COUNTY—RED BLUFF.

Incorporated September 5, 1874.

OFFICERS—W. B. Cahoon, President; H. C. Swain, Vice-President; Erle Gans, Secretary, Treasurer and Cashier.
 DIRECTORS—W. B. Cahoon, F. E. Cushing, W. G. Moore, H. C. Swain, Erle Gans.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$1,313,692 00		
Overdrafts		699 80		
Bonds, warrants, and other securities		394,957 39		
Bank premises, furniture and fixtures		20,000 00		
Safe deposit vaults				
Other real estate owned		300 00		
Due from reserve banks		488,478 78		
Due from other banks		18,211 05		
Actual cash on hand		117,923 35		
Exchanges for clearing house				
Checks and other cash items		22,156 41		
Other resources				
Totals		\$2,375,518 78		
LIABILITIES				
Capital stock paid in		\$800,000 00		
Surplus		100,000 00		
Undivided profits, less expenses and taxes paid		145,915 52		
Other existing profits, collected, but not in undivided profits account		74,379 86		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		6,000 00		
Individual deposits subject to check		732,681 71		
Savings deposits				
Demand certificates of deposit		75,379 39		
Time certificates of deposit		839,341 00		
Certified checks		265 00		
Cashier's checks				
State, county and municipal deposits		101,556 10		
Postal savings deposits				
Other liabilities				
Totals		\$2,375,518 78		

74. THE FARMERS BANK OF WHEATLAND—WHEATLAND.

Incorporated October 21, 1874.

OFFICERS—A. C. Stagner, President; J. F. Baun, Secretary; Wm. Lumbard, Treasurer and Cashier.

DIRECTORS—J. F. Baun, A. G. Oakley, J. M. Johnson, Wm. Lumbard, A. C. Stagner.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----				
Overdrafts-----		\$34,131 38	\$37,735 14	\$71,866 52
Bonds, warrants, and other securities-----		270 29		270 29
Bank premises, furniture and fixtures-----		58,831 54	27,612 80	86,444 34
Safe deposit vaults-----		8,410 07		8,410 07
Other real estate owned-----		57 00		57 00
Due from reserve banks-----		49,550 90		49,550 90
Due from other banks-----		1,166 23		1,166 23
Actual cash on hand-----		7,955 06	3,101 63	11,056 69
Exchanges for clearing house-----				
Checks and other cash items-----		45 85		45 85
Other resources-----		169 35		169 35
Totals-----		\$100,537 67	\$98,449 57	\$229,907 24
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$39,900 00	\$7,500 00	\$38,400 00
Undivided profits, less expenses and taxes paid-----			2,300 00	2,300 00
Other existing profits, collected, but not in undivided profits account-----		1,612 13	429 36	2,032 49
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		111,715 91		111,715 91
Savings deposits-----				
Demand certificates of deposit-----		3,429 63	58,229 21	58,229 21
Time certificates of deposit-----				3,429 63
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----		12,900 00		12,900 00
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$100,537 67	\$98,449 57	\$229,907 24

75. "FARMERS SAVINGS BANK"—LAKEPORT.

Incorporated December 14, 1874.

OFFICERS—J. W. Boggs, President; J. Banks, Vice-President; F. H. Boggs, Secretary, Treasurer and Cashier; H. C. Boggs, Assistant Cashier; Geo. H. Smith, Assistant Cashier.

DIRECTORS—J. W. Boggs, H. C. Boggs, W. D. Rantz, S. T. Packwood, J. Banks, Andrew Smith, F. H. Boggs.

Statement of June 30, 1916.

RESOURCES	Statement of June 30, 1916.		
	Commercial department	Savings department	Combined
Loans and discounts	\$149,160 30	\$87,235 00	\$236,445 30
Overdrafts	80 00	80 00	80 00
Bonds, warrants, and other securities	6,874 60	6,874 60	6,874 60
Bank premises, furniture and fixtures	15,000 00	15,000 00	15,000 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	37,621 60		37,621 60
Due from other banks			
Actual cash on hand	27,505 30	5,754 05	33,259 35
Exchanges for clearing house	82 00		82 00
Checks and other cash items			
Other resources			
Totals	\$236,323 98	\$87,039 05	\$323,363 03
LIABILITIES			
Capital stock paid in	\$80,000 00	\$20,000 00	\$100,000 00
Surplus	20,000 00	5,000 00	25,000 00
Undivided profits, less expenses and taxes paid	1,988 83	212 20	2,201 03
Other existing profits, collected, but not in undivided profits account	6,215 41	2,811 85	9,027 26
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	128,119 74		128,119 74
Savings deposits		64,572 00	64,572 00
Demand certificates of deposit			
Time certificates of deposit		300 00	300 00
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities		143 00	143 00
Totals	\$236,323 98	\$87,039 05	\$323,363 03

76 AND 76A. MERCED SECURITY SAVINGS BANK—MERCED.

Incorporated March 11, 1875.

OFFICERS—C. M. Smith, President; M. D. Wood, Vice-President; L. R. Fancher, Vice-President; J. H. Simonson, Vice-President; M. C. Burchell, Vice-President; H. B. Stoddard, Secretary, Treasurer and Cashier; M. D. Wood, Manager; F. B. Fancher, Assistant Cashier; O. A. Turner, Assistant Cashier; H. M. Hamby, Assistant Cashier; C. R. Shaffer, Assistant Cashier.

DIRECTORS—L. R. Fancher, J. H. Simonson, G. D. Bliss, E. J. Thomas, M. C. Burchell, D. Lucchesi, C. R. Shaffer, M. D. Wood, H. B. Stoddard, J. P. P. Gagliardo, Clarence M. Smith.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$452,798 96	\$1,092,366 96	\$1,545,165 92
Overdrafts		6,420 64		6,420 64
Bonds, warrants, and other securities		8,128 59	202,340 00	210,468 59
Bank premises, furniture and fixtures			69,500 00	69,500 00
Safe deposit vaults			13,000 00	13,000 00
Other real estate owned		14,108 20	7,926 00	22,034 20
Due from reserve banks		112,633 75		112,633 75
Due from other banks		3,524 57		3,524 57
Actual cash on hand		28,902 33	121,576 50	234,330 34
Exchanges for clearing house				
Checks and other cash items			36,337 58	36,337 58
Other resources		7,479 33		7,479 33
		600 22	224 43	824 65
Totals		\$634,616 99	\$1,543,571 56	\$2,178,188 55
LIABILITIES				
Capital stock paid in		\$150,000 00	\$150,000 00	\$300,000 00
Surplus		33,000 00	29,500 00	72,500 00
Undivided profits, less expenses and taxes paid		19,260 41	26,100 00	45,360 41
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		19,773 67		19,773 67
Dividends unpaid				
Individual deposits subject to check		406,349 77		406,349 77
Savings deposits			1,197,607 35	1,197,607 35
Demand certificates of deposit		5,733 14		5,733 14
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			127,559 23	127,559 23
Postal savings deposits			875 52	875 52
Other liabilities		500 00	1,929 46	2,429 46
Totals		\$634,616 99	\$1,543,571 56	\$2,178,188 55

NOTE.—The above statement includes the business of a branch office at Atwater.

77. SONOMA VALLEY BANK—SONOMA.

Incorporated June 9, 1875.

OFFICERS—Frank M. Burris, President; F. T. Duhring, Vice-President; Jesse Burris, Secretary, Treasurer and Cashier; R. E. Perkins, Assistant Cashier.

DIRECTORS—Frank M. Burris, F. T. Duhring, Jesse Burris, Mrs. J. A. Burris, P. H. Thompson.

Statement of June 30, 1916.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts	-----	-----	\$170,062 21	\$894,714 85	\$505,677 06
Overdrafts	-----	-----	116 36	-----	116 36
Bonds, warrants, and other securities	-----	-----	28,516 70	-----	28,516 70
Bank premises, furniture and fixtures	-----	-----	-----	8,000 00	8,000 00
Safe deposit vaults	-----	-----	-----	-----	-----
Other real estate owned	-----	-----	-----	-----	-----
Due from reserve banks	-----	-----	81,911 25	20,000 00	101,911 25
Due from other banks	-----	-----	1,189 10	-----	1,189 10
Actual cash on hand	-----	-----	29,311 96	32,076 54	61,388 50
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----	-----
Other resources	-----	-----	-----	-----	-----
Totals	-----	-----	\$312,007 38	\$894,791 39	\$706,798 97
LIABILITIES					
Capital stock paid in	-----	-----	\$40,100 00	\$10,000 00	\$50,100 00
Surplus	-----	-----	35,000 00	25,000 00	60,000 00
Undivided profits, less expenses and taxes paid	-----	-----	25,472 25	-----	25,472 25
Other existing profits, collected, but not in undivided profits account	-----	-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)	-----	-----	-----	-----	-----
Deposits, due to banks	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	148,511 63	-----	148,511 63
Savings deposits	-----	-----	-----	359,791 39	359,791 39
Demand certificates of deposit	-----	-----	800 00	-----	800 00
Time certificates of deposit	-----	-----	56,123 70	-----	56,123 70
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	6,000 00	-----	6,000 00
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	-----	\$312,007 38	\$894,791 39	\$706,798 97

78, 78A, 78B AND 78C. "SACRAMENTO BANK"—SACRAMENTO.

Incorporated February 4, 1875.

OFFICERS—J. M. Henderson, Jr., President; Geo. W. Kramer, Secretary, Treasurer and Cashier; Frank H. Conn, Assistant Cashier.
 DIRECTORS—A. Phillip Scheld, W. M. Bowers, M. E. Ross Roan, J. M. Henderson, Jr., W. S. Kendall.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----				
Overdrafts-----			\$8,294,418 66	
Bonds, warrants, and other securities-----			887,382 94	
Bank premises, furniture and fixtures-----			118,262 94	
Safe deposit vaults-----				
Other real estate owned-----			10,726 09	
Due from reserve banks-----			645,702 24	
Due from other banks-----				
Actual cash on hand-----			230,299 26	
Exchanges for clearing house-----			17,519 27	
Checks and other cash items-----			23,497 16	
Other resources-----			210 33	
Totals-----			\$10,228,018 80	
LIABILITIES				
Capital stock paid in-----				
Surplus-----			\$1,000,000 00	
Undivided profits, less expenses and taxes paid-----			200,617 65	
Other existing profits, collected, but not in undivided profits account-----			10,071 67	
Bills payable (including certificates of deposit representing money borrowed)-----			278,893 18	
Deposits, due to banks-----				
Dividends unpaid-----			1,066 83	
Individual deposits subject to check-----				
Savings deposits-----				
Demand certificates of deposit-----			8,139,797 94	
Time certificates of deposit-----				
Certified checks-----			187,813 02	
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----			398,000 00	
Other liabilities-----			2,723 60	
Totals-----			\$10,228,018 80	

NOTE.—The above statement includes the business of branch offices at Sacramento. Purchased Capital Banking and Trust Company, Sacramento, September 30, 1915.

80. "BANK OF SUISUN"—SUISUN.

Incorporated February 7, 1876.

OFFICERS—R. D. Robbins, President; R. D. Robbins, Jr., Vice-President and Cashier; Henry Bird, Secretary and Treasurer.
 DIRECTORS—R. D. Robbins, F. S. Jones, F. O. Scarlett, Henry Bird, R. D. Robbins, Jr.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....			
Overdrafts.....	\$385,648 85	\$355,316 79	\$740,965 64
Bonds, warrants, and other securities.....	417 87		417 87
Bank premises, furniture and fixtures.....	122,883 23	262,578 25	385,461 48
Safe deposit vaults.....	500 00		500 00
Other real estate owned.....			
Due from reserve banks.....		2,567 00	2,567 00
Due from other banks.....	251,244 07	54,477 84	305,721 91
Actual cash on hand.....	173,781 36		173,781 36
Exchanges for clearing house.....	68,837 25	17,606 21	86,443 46
Checks and other cash items.....	791 50		791 50
Other resources.....	55,000 00		55,000 00
Totals.....	\$1,058,624 13	\$692,546 09	\$1,751,170 22

LIABILITIES

Capital stock paid in.....			
Surplus.....			
Undivided profits, less expenses and taxes paid.....	\$85,000 00	\$25,000 00	\$100,000 00
Other existing profits, collected, but not in undivided profits account.....	425,000 00	75,000 00	500,000 00
Bills payable (including certificates of deposit representing money borrowed).....	78,264 67	39,132 41	117,417 08
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	6,023 00		6,023 00
Savings deposits.....	324,704 10		324,704 10
Demand certificates of deposit.....		553,393 68	553,393 68
Time certificates of deposit.....	2,219 19		2,219 19
Certified checks.....	136,246 37		136,246 37
Cashier's checks.....			
State, county and municipal deposits.....	8,000 00		8,000 00
Postal savings deposits.....	3,166 80		3,166 80
Other liabilities.....			
Totals.....	\$1,058,624 13	\$692,546 09	\$1,751,170 22

81 AND 81A. "CITIZENS BANK"—NEVADA CITY.

Incorporated September 21, 1876.

OFFICERS—D. E. Morgan, President; B. Hall, Vice-President; E. J. Morgan, Secretary, Treasurer and Cashier; W. J. Grenfell, Assistant Cashier.

DIRECTORS—Benjamin Hall, W. J. Grenfell, D. E. Matteson, C. H. Taylor, D. E. Morgan, R. J. Bennetts, John T. Morgan.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$205,808 31	\$179,120 05	\$384,928 36
Overdrafts.....	272 46		272 46
Bonds, warrants, and other securities.....	165,174 41	394,244 00	759,418 41
Bank premises, furniture and fixtures.....	15,450 00		15,450 00
Safe deposit vaults.....			
Other real estate owned.....	24,882 00	2,337 00	27,219 00
Due from reserve banks.....	52,793 12	29,383 01	82,176 13
Due from other banks.....			
Actual cash on hand.....	62,188 91	76,510 83	138,699 74
Exchanges for clearing house.....	835 62		835 62
Checks and other cash items.....	1,989 44		1,989 44
Other resources.....	62 80		62 80
Totals.....	\$529,407 07	\$881,594 89	\$1,411,001 96
LIABILITIES			
Capital stock paid in.....	\$74,000 00	\$70,000 00	\$144,000 00
Surplus.....	8,150 00	12,000 00	20,150 00
Undivided profits, less expenses and taxes paid.....	2,723 76	3,737 50	6,461 26
Other existing profits, collected, but not in undivided profits account.....	980 36	11,849 57	12,838 93
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Deposits, due to banks.....	1,841 74		1,841 74
Individual deposits subject to check.....	391,498 34		391,498 34
Savings deposits.....			
Demand certificates of deposit.....	15,256 95	759,007 82	759,007 82
Time certificates of deposit.....			
Certified checks.....	133 09		133 09
Cashier's checks.....			
State, county and municipal deposits.....	27,250 00	25,000 00	52,250 00
Postal savings deposits.....	7,614 83		7,614 83
Other liabilities.....			
Totals.....	\$529,407 07	\$881,594 89	\$1,411,001 96

NOTE.—The above statement includes the business of a branch office at Grass Valley.

84. THE MODESTO BANK—MODESTO.

Incorporated October 28, 1878.

OFFICERS—J. R. Broughton, President; Geo. A. Cressey, Vice-President; D. K. Young, Secretary and Assistant Cashier; J. J. McMahon, Treasurer; W. T. Scoon, Cashier.

DIRECTORS—Geo. A. Cressey, A. L. Cressey, J. R. Broughton, J. J. McMahon, C. R. Tillson, D. K. Young, L. W. Shearer.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$829,131 78		
Overdrafts		718 39		
Bonds, warrants, and other securities		37,024 94		
Bank premises, furniture and fixtures		25,000 00		
Safe deposit vaults				
Other real estate owned		135,013 12		
Due from reserve banks				
Due from other banks		66,775 20		
Actual cash on hand		4,614 54		
Exchanges for clearing house		4,183 84		
Checks and other cash items		5,276 59		
Other resources				
Totals		\$947,788 40		
LIABILITIES				
Capital stock paid in		\$250,000 00		
Surplus		75,000 00		
Undivided profits, less expenses and taxes paid		22,463 55		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		26,092 78		
Dividends unpaid				
Individual deposits subject to check		437,936 02		
Savings deposits				
Demand certificates of deposit		92,289 05		
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits		50,000 00		
Postal savings deposits				
Other liabilities				
Totals		\$947,788 40		

85. PEOPLES SAVINGS BANK—SACRAMENTO.

Incorporated May 23, 1879.

OFFICERS—Wm. Beckman, President; A. G. Folger, Vice-President; J. E. Huntoon, Secretary, Treasurer and Cashier; S. E. Pope, Assistant Cashier and Assistant Secretary; Geo. B. Lorenz, Assistant Cashier.

DIRECTORS—Wm. Beckman, J. E. Huntoon, L. W. Nickell, A. G. Folger, A. L. Hart, B. B. Green, C. L. White.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$123,778 48	\$3,665,377 19	\$3,789,155 67
Overdrafts.....		3 29		3 29
Bonds, warrants, and other securities.....		96,569 84	279,981 24	376,551 08
Bank premises, furniture and fixtures.....			255,017 56	255,017 56
Safe deposit vaults.....			5,000 00	5,000 00
Other real estate owned.....			9,588 89	9,588 89
Due from reserve banks.....		26,198 10	215,232 70	241,430 80
Due from other banks.....				
Actual cash on hand.....		47,081 53	103,528 44	145,600 97
Exchanges for clearing house.....		4,920 56	644 30	5,564 86
Checks and other cash items.....		7,834 85	5,612 85	13,447 70
Other resources.....		4,025 63	6,495 15	10,520 78
Totals.....		\$305,436 28	\$4,546,477 82	\$4,851,914 10
LIABILITIES				
Capital stock paid in.....		\$50,000 00	\$450,000 00	\$500,000 00
Surplus.....		23,500 00	47,000 00	70,500 00
Undivided profits, less expenses and taxes paid.....		6,912 37	97,817 50	104,729 87
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....		207,369 51	1,732 11	1,732 11
Demand certificates of deposit.....		5,778 00	3,693,928 21	207,369 51
Disbursement checks.....		473 75	5,778 00	3,693,928 21
Cashier's checks.....		10 00		5,778 00
State, county and municipal deposits.....				473 75
Postal savings deposits.....		11,392 65		10 00
Other liabilities.....			250,000 00	11,392 65
Totals.....		\$305,436 28	\$4,546,477 82	\$4,851,914 10

86. BANK OF WILLOWS—WILLOWS.

Incorporated September 2, 1880.

OFFICERS—B. H. Burton, President; Milton French, Vice-President; P. H. Green, Secretary, Treasurer and Cashier; C. R. Wickes, Assistant Cashier.

DIRECTORS—B. H. Burton, Milton French, P. H. Green, James Boyd, T. Harrington, A. Hochheimer, Frank Moody.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$1,030,914 18		
Overdrafts		8,354 78		
Bonds, warrants, and other securities		169,564 40		
Bank premises, furniture and fixtures		30,000 00		
Safe deposit vaults				
Other real estate owned		31,392 92		
Due from reserve banks		39,350 25		
Due from other banks				
Actual cash on hand		39,575 20		
Exchanges for clearing house				
Checks and other cash items		2,764 29		
Other resources				
Totals		\$1,351,916 02		
LIABILITIES				
Capital stock paid in		\$300,000 00		
Surplus		200,000 00		
Undivided profits, less expenses and taxes paid		82,161 15		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		525 00		
Individual deposits subject to check		312,980 45		
Savings deposits				
Demand certificates of deposit		33,175 05		
Time certificates of deposit		283,052 37		
Certified checks				
Cashier's checks				
State, county and municipal deposits		140,000 00		
Postal savings deposits				
Other liabilities		22 00		
Totals		\$1,351,916 02		

88. "STOCKTON SAVINGS BANK"—STOCKTON.

Incorporated July 10, 1882.

OFFICERS—George E. Catts, President; A. D. Rothenbush, Vice-President; W. N. Harrison, Secretary and Assistant Cashier; W. H. Lyons, Treasurer and Cashier.
 DIRECTORS—George E. Catts, Fred P. Clark, E. R. Hedges, A. W. Hoisholt, George Hornage, R. T. Melton, A. B. Lang, A. D. Rothenbush, D. I. Waliz, C. A. Atherton, Herman C. Meyer.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$834,041 59		\$1,313,330 23
Overdrafts-----		1,229 18	\$679,288 64	1,229 18
Bonds, warrants, and other securities-----		55,184 24		171,660 40
Bank premises, furniture and fixtures-----		500 00	116,476 16	114,538 60
Safe deposit vaults-----			114,058 60	
Other real estate owned-----			14,846 25	14,846 25
Due from reserve banks-----		321,126 25	90,132 59	411,258 84
Due from other banks-----		266 00	10,000 00	10,266 00
Actual cash on hand-----		150,830 45	23,371 59	174,202 04
Exchanges for clearing house-----		10,973 04		10,973 04
Checks and other cash items-----		76 90		76 90
Other resources-----		5,374 40		5,374 50
Totals-----		\$1,179,602 15	\$1,048,173 83	\$2,227,775 98
LIABILITIES				
Capital stock paid in-----		\$250,000 00		\$400,000 00
Surplus-----		45,000 00	\$150,000 00	55,000 00
Undivided profits, less expenses and taxes paid-----		47,945 03	853 43	48,798 46
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----		46,098 07		46,098 07
Individual deposits subject to check-----		12,710 00		12,710 00
Savings deposits-----		461,994 34		461,994 34
Demand certificates of deposit-----		53,676 07	\$20,393 14	820,393 14
Time certificates of deposit-----		218,969 97		53,676 07
Certified checks-----		2,027 40		218,969 97
Cashier's checks-----		4,181 27		2,027 40
State, county and municipal deposits-----				4,181 27
Postal savings deposits-----		37,000 00		89,500 00
Other liabilities-----			14,427 26	14,427 26
Totals-----		\$1,179,602 15	\$1,048,173 83	\$2,227,775 98

89. THE BANK OF ST. HELENA—ST. HELENA.

Incorporated August 9, 1882.

OFFICERS—W. W. Lyman, President; C. H. Greenfield, Vice-President; Frank Pellet, Secretary and Cashier; L. G. Clark, Assistant Cashier.

DIRECTORS—W. W. Lyman, Leon Bocqueraz, C. H. Greenfield, A. A. Watson, Hannah E. Weinberger, Frank Pellet, T. C. Coogan.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$79,791 52	\$185,675 00	\$265,466 52
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----	32,408 00	117,275 00	149,683 00
Safe deposit vaults-----	7,694 87		7,694 87
Other real estate owned-----	1 00		1 00
Due from reserve banks-----	43,246 39	14,100 35	57,346 74
Due from other banks-----			
Actual cash on hand-----	14,011 50	9,136 00	23,147 50
Exchanges for clearing house-----			
Checks and other cash items-----	561 67		561 67
Other resources-----	503 90		503 90
Totals-----	\$178,218 85	\$326,186 35	\$504,405 20

LIABILITIES

Capital stock paid in-----			
Surplus-----	\$50,000 00	\$25,000 00	\$75,000 00
Undivided profits, less expenses and taxes paid-----	12,500 00	6,250 00	18,750 00
Other existing profits, collected, but not in undivided profits account-----	5,116 45	909 39	6,025 84
Bills payable (including certificates of deposit representing money borrowed).-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	582 50		582 50
Savings deposits-----			
Demand certificates of deposit-----	105,718 28		105,718 28
Time certificates of deposit-----	37 60	294,026 96	294,026 96
Certified checks-----			37 60
Cashier's checks-----			
State, county and municipal deposits-----	4,264 02		4,264 02
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$178,218 85	\$326,186 35	\$504,405 20

90. SISKIYOU COUNTY BANK—YREKA.

Incorporated September 6, 1882.

OFFICERS—Fred E. Wadsworth, President; J. P. Churchill, Vice-President; H. C. Patterson, Secretary, Treasurer and Cashier; Jas. A. Thomas, Assistant Cashier and Assistant Secretary.

DIRECTORS—Fred E. Wadsworth, J. P. Churchill, Claude E. Gillis, Amelia L. Huseman, Lillian M. Jullen.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$293,967 50		
Overdrafts-----			
Bonds, warrants, and other securities-----	183,101 53		
Bank premises, furniture and fixtures-----	23,970 00		
Safe deposit vaults-----			
Other real estate owned-----	8,326 00		
Due from reserve banks-----	105,286 26		
Due from other banks-----			
Actual cash on hand-----	38,129 76		
Exchanges for clearing house-----			
Checks and other cash items-----	3,604 38		
Other resources-----	1,635 31		
Totals-----	\$658,020 74		
LIABILITIES			
Capital stock paid in-----	\$100,000 00		
Surplus-----	100,000 00		
Undivided profits, less expenses and taxes paid-----	52,027 20		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----	22,000 00		
Deposits, due to banks-----	4,625 37		
Dividends unpaid-----			
Individual deposits subject to check-----	310,687 45		
Savings deposits-----			
Demand certificates of deposit-----	10,672 09		
Time certificates of deposit-----			
Certified checks-----	332 69		
Cashier's checks-----			
State, county and municipal deposits-----	43,453 43		
Postal savings deposits-----	13,233 11		
Other liabilities-----			
Totals-----	\$658,020 74		

91 AND 91A. THE BANK OF YOLO—WOODLAND.

Incorporated January 27, 1883.

OFFICERS—C. W. Bush, President; R. W. Browning, Vice-President; J. A. Harby, Vice-President; G. N. Merritt, Vice-President;
 C. L. Richmond, Secretary, Treasurer and Cashier; E. B. Hayward, Assistant Cashier;
 DIRECTORS—C. W. Bush, R. W. Browning, T. L. Baird, Leroy Coll, John Hart, J. A. Harby, T. R. Lowe, G. N. Merritt, G. H. Hecke.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----	\$443,485 71	\$521,635 61	\$965,121 32
Overdrafts	-----	710 84	-----	710 84
Bonds, warrants, and other securities	-----	47,000 00	55,512 50	102,512 50
Bank premises, furniture and fixtures	-----	60,500 00	-----	60,500 00
Safe deposit vaults	-----	-----	-----	-----
Other real estate owned	-----	8,750 00	-----	8,750 00
Due from reserve banks	-----	27,645 00	-----	27,645 00
Due from other banks	-----	5,802 26	-----	5,802 26
Actual cash on hand	-----	24,453 10	29,239 18	53,692 28
Exchanges for clearing house	-----	-----	-----	-----
Checks and other cash items	-----	489 55	-----	489 55
Other resources	-----	391 75	-----	391 75
Totals	-----	\$619,828 21	\$500,387 29	\$1,226,215 50
LIABILITIES				
Capital stock paid in	-----	\$270,000 00	\$80,000 00	\$350,000 00
Surplus	-----	9,700 00	-----	9,700 00
Undivided profits, less expenses and taxes paid	-----	6,137 47	2,163 13	8,300 60
Other existing profits, collected, but not in undivided profits account	-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)	-----	62,101 62	-----	62,101 62
Deposits, due to banks	-----	-----	-----	-----
Dividends unpaid	-----	8 00	-----	8 00
Individual deposits subject to check	-----	380,186 53	-----	380,186 53
Savings deposits	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	524,224 16	524,224 16
Time certificates of deposit	-----	11,291 59	-----	11,291 59
Certified checks	-----	-----	-----	-----
Cashier's checks	-----	100 00	-----	100 00
State, county and municipal deposits	-----	-----	-----	-----
Postal savings deposits	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----
Totals	-----	\$619,828 21	\$500,387 29	\$1,226,215 50

Note.—The above statement includes the business of a branch office at Davis.

92. BANK OF VACAVILLE—VACAVILLE.

Incorporated April 23, 1883.

OFFICERS—G. W. Crystal, President; C. M. Hartley, Vice-President; W. W. Chandler, Secretary, Treasurer and Cashier; A. J. Dumm, Assistant Cashier.

DIRECTORS—R. E. Burton, G. W. Crystal, C. M. Hartley, George P. Akerly, E. R. Thurber.

Statement of June 30, 1916.

RESOURCES	Statement of June 30, 1916.		
	Commercial department	Savings department	Combined
Loans and discounts.....	\$162,303 56	\$169,698 10	\$331,401 66
Overdrafts.....	211 69	-----	211 69
Bonds, warrants, and other securities.....	42,000 00	-----	42,000 00
Bank premises, furniture and fixtures.....	9,450 25	-----	9,450 25
Safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	1 00	-----	1 00
Due from reserve banks.....	73,200 65	9,796 13	83,006 78
Due from other banks.....	3,065 65	-----	3,065 65
Actual cash on hand.....	15,026 55	6,203 29	21,229 84
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,653 53	-----	1,653 53
Other resources.....	-----	-----	-----
Totals.....	\$307,272 88	\$185,097 52	\$492,370 40
LIABILITIES			
Capital stock paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	9,000 00	5,000 00	14,000 00
Undivided profits, less expenses and taxes paid.....	1,633 90	326 91	1,890 81
Other existing profits, collected, but not in undivided profits account.....	4,888 70	290 66	5,179 36
Bills payable (including certificates of deposit representing money borrowed).....	-----	-----	-----
Deposits, due to banks.....	-----	-----	-----
Dividends unpaid.....	188,171 86	-----	188,171 86
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	11,405 65	73,413 74	84,819 39
Demand certificates of deposit.....	17,182 76	81,026 21	98,208 97
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashier's checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
Postal savings deposits.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$307,272 88	\$185,097 52	\$492,370 40

93. THE BANK OF LOS GATOS—LOS GATOS.

Incorporated November 9, 1883.

OFFICERS—J. A. Case, President; F. F. Watkins, Vice-President; S. D. Balch, Secretary, Treasurer and Cashier; P. E. Curtis, Assistant Cashier; Neal McGrady, Assistant Cashier.

DIRECTORS—G. S. McMurtry, J. A. Case, F. F. Watkins, S. D. Balch, J. D. Farwell.

Statement of June 30, 1916.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts.....	\$162,295 49	\$355,223 93	\$517,519 42
Overdrafts.....	22 51		22 91
Bonds, warrants, and other securities.....	17,960 00	48,219 66	65,779 66
Bank premises, furniture and fixtures.....	4,000 00		4,000 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	104,824 31	35,619 41	139,843 72
Due from other banks.....	953 64	10,000 00	10,953 64
Actual cash on hand.....	26,836 00	14,327 00	41,163 00
Exchanges for clearing house.....			
Checks and other cash items.....	377 62		377 62
Other resources.....	21,170 01		21,170 01
Totals.....	\$337,979 98	\$462,850 00	\$800,829 98
LIABILITIES			
Capital stock paid in.....			
Surplus.....	\$30,000 00	\$20,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid.....	21,000 00	25,000 00	45,000 00
Other existing profits, collected, but not in undivided profits account.....	1,938 93	6,903 47	8,842 40
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	241,587 94		241,587 94
Demand certificates of deposit.....		405,446 53	405,446 53
Time certificates of deposit.....	2,711 06		2,711 06
Certified checks.....	28,968 16		28,968 16
Cashier's checks.....	4,154 75		4,154 75
State, county and municipal deposits.....		5,500 00	5,500 00
Postal savings deposits.....	7,000 00		7,000 00
Other liabilities.....	2,219 14		2,219 14
Totals.....	\$337,979 98	\$462,850 00	\$800,829 98

94. BANK OF CLOVERDALE—CLOVERDALE.

Incorporated February 25, 1884.

OFFICERS—C. B. Shaw, President; Walter Sink, Vice-President; C. L. Sedgley, Secretary, Treasurer and Cashier.

DIRECTORS—C. B. Shaw, Walter Sink, C. L. Sedgley, Geo. Fredericks, H. E. Black.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$25,113 41		
Bonds, warrants, and other securities-----	55 57		
Bank premises, furniture and fixtures-----	30,000 00		
Safe deposit vaults-----	10,000 00		
Other real estate owned-----			
Due from reserve banks-----			
Due from other banks-----	86,111 04		
Actual cash on hand-----			
Exchanges for clearing house-----	20,924 64		
Checks and other cash items-----			
Other resources-----			
Totals-----	\$102,204 66		

LIABILITIES

Capital stock paid in-----			
Surplus-----	\$50,000 00		
Undivided profits, less expenses and taxes paid-----	25,000 00		
Other existing profits, collected but not in undivided profits account-----	9,310 90		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	108,943 70		
Demand certificates of deposit-----			
Time certificates of deposit-----	18,501 02		
Certified checks-----	165,449 04		
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----	25,000 00		
Other liabilities-----			
Totals-----	\$402,204 66		

96. GLENDORA BANK—GLENDORA.

Incorporated December 8, 1884.

OFFICERS—A. E. Englehardt, President; J. H. West, Vice-President; F. E. Odell, Secretary, Treasurer and Cashier; Dr. G. E. Odell, Assistant Cashier.

DIRECTORS—A. J. Ashby, A. E. Englehardt, F. E. Odell, G. E. Odell, J. J. West, W. B. Cullen, J. A. Jones.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$166,211 18		
Overdrafts.....		305 47		
Bonds, warrants, and other securities.....		22,352 40		
Bank premises, furniture and fixtures.....		9,135 30		
Safe deposit vaults.....				
Other real estate owned.....		7,362 21		
Due from reserve banks.....		34,167 26		
Due from other banks.....				
Actual cash on hand.....		12,900 13		
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....		41 98		
Totals.....		\$222,475 93		
LIABILITIES				
Capital stock paid in.....		\$42,000 00		
Surplus.....		10,500 00		
Undivided profits, less expenses and taxes paid.....		2,122 51		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		86,431 58		
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....		91,501 84		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		19,900 00		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$252,475 93		

97. "THE SAN JOSE SAFE DEPOSIT BANK OF SAVINGS"—SAN JOSE.

Incorporated April 29, 1885.

OFFICERS—E. McLaughlin, President; John F. Brooke, Vice-President and Manager; W. H. Pabst, Secretary and Cashier; J. H. Russell, Assistant Cashier.

DIRECTORS—E. McLaughlin, John F. Brooke, J. E. Auersals, S. E. Smith, H. E. Wilcox.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....	\$707,696 00	\$1,776,315 00	\$2,484,011 00
Overdrafts.....			
Bonds, warrants, and other securities.....	49,381 92	1,612,375 60	1,661,756 92
Bank premises, furniture and fixtures.....		175,000 00	175,000 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	352,528 66	58,545 53	936,673 39
Due from other banks.....	93,537 71		93,537 71
Actual cash on hand.....	73,622 01	102,326 63	175,348 64
Exchanges for clearing house.....	7,252 13		7,252 13
Checks and other cash items.....	17,507 99		17,507 99
Other resources.....			
Totals.....	\$1,300,925 82	\$4,219,762 16	\$5,550,687 98

LIABILITIES

Capital stock paid in.....			
Surplus.....	\$150,000 00	\$150,000 00	\$300,000 00
Undivided profits, less expenses and taxes paid.....	450,000 00	250,000 00	700,000 00
Other existing profits, collected, but not in undivided profits account.....	7,029 80		7,029 80
Bills payable (including certificates of deposit representing money borrowed).....		23,603 61	23,603 61
Deposits, due to banks.....			
Dividends unpaid.....	49,171 93	2,123 39	51,295 32
Individual deposits subject to check.....			
Savings deposits.....	616,646 32		616,646 32
Demand certificates of deposit.....		3,823,855 16	3,823,855 16
Time certificates of deposit.....	15,400 27		15,400 27
Certified checks.....	11,000 00		11,000 00
Cashier's checks.....	1,587 50		1,587 50
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$1,300,925 82	\$4,219,762 16	\$5,550,687 98

102. CONSOLIDATED BANK OF ELSINORE—ELSINORE.

Incorporated August 18, 1887.

OFFICERS—S. A. Stewart, President; S. H. Herrick, Vice-President; J. M. Ormsby, Secretary, Treasurer and Cashier; Harry C. Dane, Assistant Cashier.

DIRECTORS—S. A. Stewart, S. H. Herrick, J. M. Ormsby, A. G. Keck, N. L. Dickson.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$46,355 78		
Bonds, warrants, and other securities-----	27 25		
Bank premises, furniture and fixtures-----	14,000 00		
Safe deposit vaults-----	14,500 00		
Other real estate owned-----			
Due from reserve banks-----	1,251 00		
Due from other banks-----	27,880 32		
Actual cash on hand-----			
Exchanges for clearing house-----	6,830 86		
Checks and other cash items-----	80 00		
Other resources-----	834 01		
Totals-----	\$131,773 22		

LIABILITIES

Capital stock paid in-----			
Surplus-----	\$25,000 00		
Undivided profits, less expenses and taxes paid-----	5,000 00		
Other existing profits, collected, but not in undivided profits account-----	313 23		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	69,851 50		
Demand certificates of deposit-----			
Time certificates of deposit-----	17,967 76		
Certified checks-----	1,775 00		
Cashier's checks-----	793 57		
State, county and municipal deposits-----			
Postal savings deposits-----	9,067 06		
Other liabilities-----			
Totals-----	\$131,773 22		

103. THE BANK OF ARCATA—ARCATA.

Incorporated September 11, 1886.

OFFICERS—Thomas Bair, President; Wesley W. Stone, Vice-President; Henry F. Brizard, Secretary; Frank H. Tooby, Treasurer and Cashier; C. B. Stone, Assistant Cashier.

DIRECTORS—Frank H. Tooby, N. H. Falk, Sylvester Myers, Thomas Bair, Wesley W. Stone, H. W. Jackson, Henry F. Brizard.

Statement of June 30, 1916.

	RESOURCES		
	Commercial department	Savings department	Combined
Loans and discounts.....	\$346,296 48		
Overdrafts.....			
Bonds, warrants, and other securities.....	297,609 40		
Bank premises, furniture and fixtures.....	33,400 00		
Safe deposit vaults.....	800 00		
Other real estate owned.....	13,493 05		
Due from reserve banks.....	63,250 87		
Due from other banks.....	1,181 08		
Actual cash on hand.....	28,387 50		
Exchanges for clearing house.....	698 41		
Checks and other cash items.....	338 00		
Other resources.....			
Totals.....	\$820,428 99		
LIABILITIES			
Capital stock paid in.....	\$100,000 00		
Surplus.....	100,000 00		
Undivided profits, less expenses and taxes paid.....	38,338 14		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	210,828 17		
Demand certificates of deposit.....			
Time certificates of deposit.....	12,764 60		
Certified checks.....			
Cashier's checks.....	100 00		
State, county and municipal deposits.....	741 87		
Postal savings deposits.....	5,700 21		
Other liabilities.....	1,875 35		
Totals.....	\$820,428 99		

106. BANK AND TRUST COMPANY OF CENTRAL CALIFORNIA—FRESNO.

Incorporated February 26, 1887.

OFFICERS—Max Frankenan, President; B. Einstein, Vice-President; L. Gundelfinger, Vice-President; C. E. Hamilton, Secretary, Treasurer and Cashier; Lesley Einstein, Assistant Cashier.

DIRECTORS—W. M. Rennie, W. T. Mattingly, B. Einstein, Max Frankenan, L. Gundelfinger.

Statement of June 30, 1916.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts	\$522,640 37	\$252,950 00		\$19,800 00	\$795,390 37
Overdrafts	30,624 07			23,500 00	104,124 07
Bonds, warrants and other securities	2,572 85				2,572 85
Bank premises, furniture and fixtures	93,624 71	15,875 59			109,499 30
Safe deposit vaults	16,920 22				21,878 92
Other real estate owned	124,526 84	9,348 89		2,938 70	134,655 43
Due from other banks	4,724 24				4,724 24
Actual cash on hand	6,691 13				6,691 13
Exchanges for clearing house	5,970 68			6,700 00	12,670 68
Checks and other cash items					
Other resources					
Totals	\$809,697 81	\$278,374 48	\$50,000 00	\$29,958 70	\$1,191,030 99
LIABILITIES					
Capital stock paid in	\$75,000 00	\$25,000 00	\$50,000 00	\$50,000 00	\$200,000 00
Surplus	125,000 00				125,000 00
Undivided profits, less expenses and taxes paid	9,960 85	833 61		2,938 70	8,070 94
Other existing profits, collected, but not in undivided profits account					
Bills payable, including certificates of deposit representing money borrowed					
Notes rediscounted	19,954 52				19,954 52
Deposits due to banks					
Individual deposits subject to check	542,935 05				542,935 05
Savings deposits	5,538 32	254,238 09			254,238 09
Demanded certificates of deposit					5,358 32
Time certificates of deposit	34,778 62				34,778 62
Certified checks	448 45				448 45
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities	257 00				257 00
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Totals	\$809,697 81	\$278,374 48	\$50,000 00	\$29,958 70	\$1,191,030 99

TRUST RESOURCES	Court trusts	TRUST LIABILITIES	Court trusts
Personal assets received from executors, administrators, assignees, receivers or trustees		Personal assets received from executors, administrators, assignees, receivers or trustees	
Trust investments: (a) Personal property	\$16,048 77	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	
(b) Real property	7,029 79	Private trusts, specially designated and construed as court trusts, under supervision	\$23,078 56
Due from banks			
Cash on hand			
Total	\$23,078 56	Total	\$23,078 56

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

* Deficit.

NOTE.—Changed name from Bank of Central California, October 5, 1915.

107. THE BANK OF ORLAND—ORLAND.

Incorporated March 29, 1887.

OFFICERS—George A. Barceloux, President; H. J. Barceloux, Vice-President; W. E. Searce, Secretary, Treasurer and Cashier.
 DIRECTORS—George A. Barceloux, W. E. Searce, H. J. Barceloux, Charles S. Donohoe, A. Searce.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----	\$210,406 52		
Overdrafts-----	881 51		
Bonds, warrants, and other securities-----	33,105 26		
Bank premises, furniture and fixtures-----	12,350 00		
Safe deposit vaults-----	1,900 00		
Other real estate owned-----			
Due from reserve banks-----	8,655 09		
Due from other banks-----	13,196 60		
Actual cash on hand-----			
Exchanges for clearing house-----			
Checks and other cash items-----	381 93		
Other resources-----			
Totals-----	\$280,876 91		

LIABILITIES

Capital stock paid in-----		\$20,000 00	
Surplus-----		12,500 00	
Undivided profits, less expenses and taxes paid-----		15,465 49	
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks-----		3,000 00	
Dividends unpaid-----			
Individual deposits subject to check-----		134,088 07	
Savings deposits-----			
Demand certificates of deposit-----		15,782 78	
Time certificates of deposit-----		22,100 94	
Certified checks-----		7 50	
Cashier's checks-----		126 45	
State, county and municipal deposits-----		25,000 00	
Postal savings deposits-----		805 68	
Other liabilities-----			
Totals-----		\$280,876 91	

108. THE SAN DIEGO SAVINGS BANK—SAN DIEGO.

Incorporated April 15, 1889.

OFFICERS—M. T. Gilmore, President; J. W. Sefton, Jr., Vice-President; C. L. Reed, Assistant Cashier; David N. Millan, Assistant Cashier.

DIRECTORS—R. M. Powers, A. H. Sweet, W. M. Crouse, J. Perry Lewis, M. T. Gilmore, J. W. Sefton, Jr., C. L. Williams, F. R. Burnham.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----		\$3,324,372 86	-----
Overdrafts	-----			-----
Bonds, warrants, and other securities	-----		220,043 07	-----
Furniture and fixtures	-----		94,553 27	-----
Safe deposit vaults	-----		31,000 00	-----
Other real estate owned	-----		14,000 00	-----
Due from reserve banks	-----		518,974 05	-----
Due from other banks	-----			-----
Actual cash on hand	-----		244,989 65	-----
Exchanges for clearing house	-----		45,313 98	-----
Checks and other cash items	-----		14,337 38	-----
Other resources	-----			-----
Totals	-----		\$4,507,644 26	-----
LIABILITIES				
Capital stock paid in	-----			-----
Surplus	-----		\$200,000 00	-----
Undivided profits, less expenses and taxes paid	-----		200,000 00	-----
Other existing profits collected, but not in undivided profits account	-----		217,991 17	-----
Bills payable (including certificates of deposit representing money borrowed)	-----			-----
Deposits, due to banks	-----			-----
Dividends unpaid	-----			-----
Individual deposits subject to check	-----			-----
Savings deposits	-----		3,608,924 50	-----
Demand certificates of deposit	-----			-----
Time certificates of deposit	-----		180,728 59	-----
Certified checks	-----			-----
Cashier's checks	-----			-----
State, county and municipal deposits	-----		100,000 00	-----
Postal savings deposits	-----			-----
Other liabilities	-----			-----
Totals	-----		\$4,507,644 26	-----

110. "THE COMMERCIAL BANK"—SANTA BARBARA.

Incorporated August 17, 1887.

OFFICERS—George S. Edwards, President; Joseph Sexton, Vice-President; A. Edwards, Secretary, Treasurer and Cashier; John P. Redington, Assistant Cashier; John S. Edwards, Assistant Cashier; Jos. F. Sexton, Assistant Cashier.

DIRECTORS—George S. Edwards, Joseph Sexton, A. Edwards, T. S. Hawley, John Bailard, John S. Edwards, Edward F. R. Vail.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$1,171,976 06		
Overdrafts		5,637 12		
Bonds, warrants, and other securities		191,881 71		
Furniture and fixtures		194,000 00		
Safe deposit vaults				
Other real estate owned		10,180 00		
Due from reserve banks		216,588 36		
Due from other banks		27,704 80		
Actual cash on hand		140,135 38		
Exchanges for clearing house		9,322 05		
Checks and other cash items		5,719 14		
Other resources		9,393 73		
Totals		\$1,897,238 38		
LIABILITIES				
Capital stock paid in				
Surplus		\$225,000 00		
Undivided profits, less expenses and taxes paid		25,000 00		
Other existing profits, collected, but not in undivided profits account		14,094 82		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		104,397 32		
Dividends unpaid		9,000 00		
Individual deposits subject to check		1,170,995 92		
Savings				
Demand certificates of deposit		60,550 38		
Time certificates of deposit		91,413 06		
Certified checks		2,853 00		
Cashier's checks				
State, county and municipal deposits		104,024 18		
Postal savings deposits				
Other liabilities				
Totals		\$1,897,238 38		

111 AND 111A. PLACER COUNTY BANK—EAST AUBURN.

Incorporated October 5, 1887.

OFFICERS—Alden Anderson, President; W. J. Wilson, Jr., Vice-President; J. M. Francis, Vice-President; George W. Eckhardt, Secretary, Treasurer and Cashier; J. S. Johns, Assistant Cashier.
DIRECTORS—J. M. Francis, W. J. Wilson, Jr., George McAulay, E. S. Birdsall, Alden Anderson, Chas. Keena, F. S. Stevens.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts	\$201,855 56	\$247,859 84	\$449,715 40
Overdrafts	355 93		355 93
Bonds, warrants, and other securities	5,000 00		5,000 00
Bank premises, furniture and fixtures	10,459 84	30,000 00	40,459 84
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	73,391 19	16,712 82	90,104 02
Due from other banks	13 20		13 20
Actual cash on hand	26,321 41	10,711 98	37,033 39
Exchanges for clearing house			
Checks and other cash items	690 10		690 10
Other resources	73 60		73 60
Totals	\$321,100 23	\$461,945 65	\$783,105 88

LIABILITIES

Capital stock paid in	\$65,000 00	\$65,000 00	\$100,000 00
Surplus	20,000 00	15,000 00	35,000 00
Undivided profits, less expenses and taxes paid	6,384 95	2,439 83	8,824 78
Other existing profits collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Deposits unpaid	6,000 00		6,000 00
Individual deposits subject to check	202,985 03		202,985 03
Savings deposits		402,004 60	402,004 60
Demand certificates of deposit	5,785 29		5,785 29
Time certificates of deposit	10,000 00		10,000 00
Certified checks			
Cashier's checks	5,003 96		5,003 96
State, county and municipal deposits			
Postal savings deposits		7,501 22	7,501 22
Other liabilities			
Totals	\$321,100 23	\$461,945 65	\$783,105 88

NOTE.—The above statement includes the business of a branch office at Auburn.

112. CITY SAVINGS BANK—SANTA CRUZ.

Incorporated December 6, 1887.

OFFICERS—F. D. Baldwin, President; C. D. Hinkle, Vice-President; T. G. McCreary, Secretary and Cashier; A. H. Foster, Assistant Cashier; W. M. Carmean, Assistant Cashier.
 DIRECTORS—F. D. Baldwin, J. P. Parker, H. S. Denning, C. D. Hinkle, L. E. McLellan, F. R. Howe.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$1,117,713 09	
Overdrafts.....				
Bonds, warrants, and other securities.....			300,709 51	
Bank premises, furniture and fixtures.....			23,087 68	
Safe deposit vaults.....				
Other real estate owned.....			65,377 43	
Due from reserve banks.....			194,254 68	
Due from other banks.....			44,212 10	
Actual cash on hand.....			40,000 00	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....			1,976 94	
Totals.....			\$1,787,961 43	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$130,000 00	
Undivided profits, less expenses and taxes paid.....			46,352 12	
Other existing profits, collected, but not in undivided profits account.....			12,089 57	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....			6,300 00	
Individual deposits subject to check.....				
Savings deposits.....				
Demand certificates of deposit.....			1,591,940 98	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....			1,238 76	
Totals.....			\$1,787,961 43	

113. CITIZENS SAVINGS BANK OF SAN DIEGO—SAN DIEGO.

Incorporated January 16, 1888.

OFFICERS—I. Isaac Irwin, President; C. B. Whittelsey, Secretary, Treasurer and Cashier; John Zweck, Assistant Cashier; George E. Jaeger, Assistant Cashier and Assistant Secretary.

DIRECTORS—W. J. Bailey, C. J. Zweck, Marco H. Hellman, I. Isaac Irwin, George E. Jaeger, William Kettner, Edmund Mayer, C. B. Whittelsey, Terry E. Barker.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....		\$637,826 71	
Overdrafts.....		118,253 81	
Bonds, warrants, and other securities.....		6,798 65	
Bank premises, furniture and fixtures.....		4,000 00	
Safe deposit vaults.....		33,314 14	
Other real estate owned.....		93,423 84	
Due from reserve banks.....		435 00	
Due from other banks.....		34,968 10	
Actual cash on hand.....		7,339 16	
Exchanges for clearing house.....		2,727 35	
Checks and other cash items.....			
Other resources.....			
Totals.....		\$939,044 76	

LIABILITIES

Capital stock paid in.....		\$100,000 00	
Surplus.....		25,000 00	
Undivided profits, less expenses and taxes paid.....		1,823 57	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....		700,461 36	
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....		38,690 00	
Cashier's checks.....			
State, county and municipal deposits.....		45,000 00	
Postal savings deposits.....		19,069 83	
Other liabilities.....			
Totals.....		\$939,044 76	

114. "COMMERCIAL BANK OF SAN LUIS OBISPO"—SAN LUIS OBISPO.

Incorporated March 20, 1888.

OFFICERS—J. W. Barneberg, President; E. W. Clark, Vice-President; R. R. Muscio, Vice-President; H. L. Kemper, Secretary, Treasurer and Cashier; F. H. Throop, Assistant Cashier; L. J. Defosset, Assistant Cashier.
 DIRECTORS—J. W. Barneberg, E. W. Clark, S. A. Dana, L. J. Beckett, A. Muscio, R. R. Muscio, P. Tognazzini, H. L. Kemper, E. Biagini.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$907,650 76	\$1,404,954 19	\$2,312,604 95
Overdrafts		1,251 09		1,251 09
Bonds, warrants, and other securities		223,518 75	150,037 50	373,556 25
Bank premises, furniture and fixtures		60,000 00		60,000 00
Safe deposit vaults				
Other real estate owned		3,272 95		3,272 95
Due from reserve banks		722,747 42	17,018 45	821,544 15
Due from other banks		35 31		35 31
Actual cash on hand				
Exchanges for clearing house		116,447 02	37,221 54	153,668 56
Checks and other cash items				
Other resources		3,929 30		3,929 30
Totals		\$2,038,852 60	\$1,708,038 41	\$3,746,911 01
LIABILITIES				
Capital stock paid in		\$200,000 00	\$100,000 00	\$300,000 00
Surplus		40,000 00	60,000 00	100,000 00
Undivided profits, less expenses and taxes paid		65,161 99	24,654 56	89,816 55
Other existing profits, collected, but not in undivided profits account			486 32	486 32
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		56,698 88		56,698 88
Dividends unpaid		12,675 00		12,675 00
Individual deposits subject to check		969,018 51		969,018 51
Savings deposits				
Demand certificates of deposit			1,493,817 53	1,493,817 53
Time certificates of deposit		9,975 63		9,975 63
Certified checks		632,342 23	29,100 00	661,442 23
Cashier's checks		2,149 12		2,149 12
State, county and municipal deposits				
Postal savings deposits		50,830 24		50,830 24
Other liabilities				
Totals		\$2,038,852 60	\$1,708,038 41	\$3,746,911 01

116. PAJARO VALLEY SAVINGS BANK—WATSONVILLE.

Incorporated July 18, 1888.

Officers—W. R. Porter, President; J. E. Trafton, Vice-President; C. F. Langley, Vice-President and Manager; C. A. Palmag, Secretary and Cashier; L. H. Lopes, Treasurer and Assistant Secretary; W. N. Cumming, Assistant Cashier.
 Directors—W. R. Porter, F. Mauk, J. E. Trafton, L. P. Cox, Charles F. Langley.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....		\$880,456 23	
Overdrafts.....			
Bonds, warrants, and other securities.....		38,225 00	
Bank premises, furniture and fixtures.....		30,000 00	
Safe deposit vaults.....			
Other real estate owned.....		12,564 55	
Due from reserve banks.....		71,501 75	
Due from other banks.....			
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....		30,377 95	
Other resources.....			
Totals.....		\$873,125 48	

LIABILITIES

Capital stock paid in.....		\$50,000 00	
Surplus.....		35,000 00	
Undivided profits, less expenses and taxes paid.....		8,519 13	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....		1,000 00	
Savings deposits.....		756,483 19	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....		22,113 16	
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$873,125 48	

117. BANK OF RIDEOUT, SMITH & CO.—OROVILLE.

Incorporated May 31, 1888.

OFFICERS—Phebe M. Rideout, President; Dunning Rideout, First Vice-President; L. L. Green, Second Vice-President, Treasurer and Cashier; F. W. Eilerman, Secretary and Assistant Cashier.

DIRECTORS—Phebe M. Rideout, Dunning Rideout, L. L. Green, A. F. Jones, R. S. Powers, H. P. Stow, John J. Hamlyn.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$306,829 67	
Overdrafts-----			
Bonds, warrants, and other securities-----		68,142 49	
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----			
Other real estate owned-----		6,518 13	
Due from reserve banks-----		44,285 63	
Due from other banks-----			
Actual cash on hand-----		10,823 70	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$436,599 52	
LIABILITIES			
Capital stock paid in-----			
Surplus-----		\$30,000 00	
Undivided profits, less expenses and taxes paid-----		10,000 00	
Other existing profits, collected, but not in undivided profits account-----		43 90	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		396,555 62	
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$436,599 52	

118. "BANK OF LODI"—LODI.

Incorporated June 7, 1888.

OFFICERS—H. E. Welch, President; J. H. Thompson, Vice-President; C. M. Ferdun, Secretary, Treasurer and Cashier; A. O. Edlmon, Assistant Cashier.
 DIRECTORS—J. M. Blodgett, H. E. Welch, J. H. Thompson, J. Brack, A. V. Friedberger, Frank Perrott, J. W. Emde, T. H. Beckman, G. E. Lawrence.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$285,893 42	\$120,508 81	\$406,402 23
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----	77,315 85	39,250 00	116,565 85
Safe deposit vaults-----	72,200 00		72,200 00
Other real estate owned-----	1 00		1 00
Due from reserve banks-----			
Due from other banks-----	120,465 22	5,069 60	125,534 82
Actual cash on hand-----	31,766 25	20,565 15	52,331 40
Exchanges for clearing house-----			
Checks and other cash items-----	1,062 97		1,062 97
Other resources-----	2,790 00		2,790 00
Totals-----	\$591,404 71	\$185,393 56	\$776,798 27

LIABILITIES

Capital stock paid in-----			
Surplus-----			
Undivided profits, less expenses and taxes paid-----	\$75,000 00	\$25,000 00	\$100,000 00
Other existing profits, collected, but not in undivided profits account-----	34,000 00	10,000 00	44,000 00
Bills payable (including certificates of deposit representing money borrowed)-----	11,850 99	8,774 23	20,625 22
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	2,000 00		2,000 00
Savings deposits-----	290,671 17		290,671 17
Demand certificates of deposit-----		119,643 92	119,643 92
Time certificates of deposit-----	36,292 87		36,292 87
Certified checks-----	142,114 68	21,975 41	164,090 09
Cashier's checks-----			
State, county and municipal deposits-----	75 00		75 00
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$591,404 71	\$185,393 56	\$776,798 27

119. MONROVIA SAVINGS BANK—MONROVIA.

Incorporated July 27, 1888.

OFFICERS—John H. Bartle, President; W. A. Chess, Vice-President; Marco H. Heilman, Vice-President; K. E. Lawrence, Secretary and Cashier; A. H. Johnson, Treasurer.

DIRECTORS—John H. Bartle, W. A. Chess, Marco H. Heilman, A. J. Everest, Frank J. Cornes, John P. Dunn, J. F. Hosfield.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	Overdrafts		\$895,648 25	
Bonds, warrants, and other securities	Bank premises, furniture and fixtures		40,530 00	
Safe deposit vaults	Other real estate owned		2,700 00	
Due from reserve banks	Due from other banks		5,209 40	
Actual cash on hand	Exchanges for clearing house		56,889 70	
Checks and other cash items	Other resources		10,000 00	
			16,813 84	
			338 24	
	Totals		\$528,151 43	
LIABILITIES				
Capital stock paid in	Surplus		\$50,000 00	
Undivided profits, less expenses and taxes paid	Other existing profits, collected, but not in undivided profits account		17,000 00	
Bills payable (including certificates of deposit representing money borrowed)	Deposits, due to banks		3,081 10	
Dividends unpaid	Individual deposits subject to check			
Savings deposits	Demand certificates of deposit		488,270 33	
Time certificates of deposit	Certified checks		4,800 00	
Cashier's checks	State, county and municipal deposits			
Postal savings deposits	Other liabilities		15,000 00	
	Totals		\$528,151 43	

121. FARMERS AND MERCHANTS BANK OF STOCKTON, CALIFORNIA—STOCKTON.

Incorporated October 17, 1888.

OFFICERS—F. A. Guernsey, President; John M. Perry, Vice-President; Will E. Morris, Secretary, Treasurer and Cashier; E. F. Davis, Assistant Cashier; C. A. Baker, Assistant Cashier.
 DIRECTORS—F. A. Guernsey, John M. Perry, Will E. Morris, S. B. Coates, Dan N. Gilmore, H. E. Welch, E. F. Davis, Frank Cox, George Finkbohner.

Statement of June 30, 1916.

	RESOURCES		
	Commercial department	Savings department	Combined
Loans and discounts	\$1,151,291 84	\$889,473 29	\$2,000,765 13
Overdrafts	1,127 70		1,127 70
Bonds, warrants, and other securities	196,676 87	72,500 00	269,176 87
Bank premises, furniture and fixtures	1,455 50		1,455 50
Safe deposit vaults	500 00		500 00
Other real estate owned	4,100 00	141,976 96	146,076 96
Due from other banks	131,413 32	24,509 09	155,922 41
Due from other banks	12,215 78		12,215 78
Due from other banks	70,192 52	24,373 51	94,566 03
Actual cash on hand	14,138 89		14,138 89
Exchanges for clearing house	12,130 61		12,130 61
Checks and other cash items	2,653 66		2,653 66
Other resources			
Totals	\$1,607,646 69	\$1,102,832 85	\$2,710,479 54
LIABILITIES			
Capital stock paid in	\$400,000 00	\$100,000 00	\$500,000 00
Surplus	100,000 00	50,000 00	150,000 00
Undivided profits, less expenses and taxes paid	131,342 28	50,678 70	182,020 98
Other existing profits, collected, but not in undivided profits account	3,972 04		3,972 04
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	49,086 87		49,086 87
Dividends unpaid	11,062 00		11,062 00
Individual deposits subject to check	676,533 52		676,533 52
Savings deposits		774,749 51	774,749 51
Demand certificates of deposit	87,852 18		87,852 18
Time certificates of deposit		127,404 64	127,404 64
Certified checks	6,783 05		6,783 05
Cashier's checks			
State, county and municipal deposits	140,000 00		140,000 00
Postal savings deposits			
Other liabilities	1,014 75		1,014 75
Totals	\$1,607,646 69	\$1,102,832 85	\$2,710,479 54

122. DECKER, JEWETT & CO. BANK—MARYSVILLE.

Incorporated November 12, 1888.

OFFICERS—Elliott McAllister, President; H. B. P. Carden, Vice-President; A. C. Bingham, Secretary, Treasurer and Cashier; Jackson Waste, Assistant Cashier.

DIRECTORS—Elliott McAllister, A. C. Bingham, H. B. P. Carden, John K. Kelly, W. T. Ellis.

Statement of June 30, 1916.

RESOURCES	Statement of June 30, 1916.		
	Commercial department	Savings department	Combined
Loans and discounts			
Overdrafts	\$555,415 98		
Bonds, warrants, and other securities	3,997 38		
Bank premises, furniture and fixtures	71,469 80		
Safe deposit vaults	18,500 00		
Other real estate owned	2,000 00		
Due from reserve banks	34,557 33		
Due from other banks	238 72		
Actual cash on hand	45,203 20		
Exchanges for clearing house	3,540 72		
Checks and other cash items			
Other resources	65 31		
Totals	\$736,298 63		
LIABILITIES			
Capital stock paid in			
Surplus	\$150,000 00		
Undivided profits, less expenses and taxes paid	37,500 00		
Other existing profits, collected, but not in undivided profits account	10,996 94		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	885 00		
Demand certificates of deposit	232,239 19		
Time certificates of deposit			
Certified checks	6,855 32		
Cashier's checks	251,822 18		
State, county and municipal deposits			
Postal savings deposits	46,000 00		
Other liabilities			
Totals	\$736,298 63		

123 AND 123A. SECURITY TRUST & SAVINGS BANK—LOS ANGELES.

Incorporated January 11, 1889.

OFFICERS—J. F. Sartori, President; M. S. Hellman, Vice-President; W. H. Booth, Vice-President; Chas. H. Toll, Vice-President; John E. Plater, Vice-President; W. D. Longyear, Secretary, Treasurer and Cashier; J. H. Griffin, Assistant Secretary; W. M. Caswell, Assistant Secretary; R. B. Hardacre, Assistant Cashier; G. M. Wallace, Assistant Cashier; C. W. Wilson, Assistant Cashier; T. Q. Hall, Assistant Cashier; L. H. Roseberry, Trust Attorney; C. M. Jay, Assistant Trust Officer.
 DIRECTORS—J. F. Sartori, M. S. Hellman, John E. Plater, Chas. H. Toll, W. H. Booth, W. D. Longyear, William H. Allen, Jr., J. A. Graves, W. L. Graves, Isidus W. Hellman, R. H. Lucy, James H. Adams, W. L. Valentine, W. H. Holliday, Henderson Hayward, T. E. Newlin, W. J. Washburn, H. W. O'Melveny, J. H. Shankland, W. D. Woolwine, R. Shettler, James Slauson, W. Jarvis Barlow, Jos. Kurtz.

Statement of June 30, 1916.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....	\$2,205,712 18	\$24,760,751 57			\$27,026,463 75
Overdrafts.....	1,702 02	7,721,362 11			1,702 02
Bonds, warrants and other securities.....	188,550 00	869,776 87	\$300,000 00	\$101,490 20	8,311,408 31
Bank premises, furniture and fixtures.....		166,897 64			849,776 87
Safe deposit vaults.....	36,636 16	124,211 03			203,334 00
Other real estate owned.....		9,319,320 30		54,063 06	124,211 03
Due from reserve banks.....	1,353,006 23	112,638 36			10,454,380 67
Due from other banks.....	87,181 20	2,401,922 43		817 14	19,819 76
Actual cash on hand.....	354,150 23	189,220 89			2,456,480 80
Exchanges for clearing house.....	217,738 06	28,324 10			116,650 57
Checks and other cash items.....	144,813 51	1,252 72		12,682 51	185,520 12
Other resources.....				30,941 09	32,223 81
Totals.....	\$4,849,490 23	\$45,915,308 48	\$300,000 00	\$200,000 00	\$51,264,798 71
LIABILITIES					
Capital stock paid in.....	\$400,000 00	\$1,000,000 00	\$300,000 00	\$100,000 00	\$1,800,000 00
Surplus.....	370,000 00	750,000 00			1,100,000 00
Undivided profits, less expenses and taxes paid.....	53,743 39	789,891 64		100,000 00	943,635 03
Other existing profits, collected, but not in undivided profits account.....					
Bills payable, including certificates of deposit representing money borrowed.....					
Notes rediscounted.....					
Deposits due to banks.....	146,928 69	23,163 00			170,091 75
Dividends unpaid.....					
Individual deposits subject to check.....	3,517,153 57	40,575,019 64			3,517,153 57
Savings deposits.....	261,151 89	2,077,234 14			40,575,019 64
Demand certificates of deposit.....					261,151 89
Time certificates of deposit.....	18,291 77				2,077,234 14
Certified checks.....	102,220 92	700,000 00			18,291 77
Cashier's checks.....					102,220 92
State, county and municipal deposits.....					700,000 00
Postal savings deposits.....					
Other liabilities.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....					
Totals.....	\$4,849,490 23	\$45,915,308 48	\$300,000 00	\$200,000 00	\$51,264,798 71
TRUST RESOURCES					
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trust investments: (a) Personal property.....	\$2,201,661 92				
(b) Real property.....	2,225,709 07				
Due from banks.....	135,130 59				
Cash on hand.....					
Totals.....	\$4,652,591 52				\$4,652,591 52
TRUST LIABILITIES					
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....					
Private trusts, specially designated and construed as court trusts, under supervision.....					
Totals.....	\$4,652,591 52				\$4,652,591 52

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.
 NOTE.—The above statement includes the business of a branch office at Los Angeles.

124. "THE BANK OF E. COOKE SMITH"—PACIFIC GROVE.

Incorporated January 8, 1907.

OFFICERS—E. C. Smith, President; C. D. Smith, Secretary, Treasurer and Cashier; A. O. Gates, Assistant Cashier.

DIRECTORS—E. C. Smith, C. D. Smith, A. O. Gates.

Statement of June 30, 1916.

RESOURCES	Combined		
	Commercial department	Savings department	
Loans and discounts-----	\$38,535 10	\$56,261 10	\$114,797 20
Overdrafts-----	31 04	-----	31 04
Bonds, warrants, and other securities-----	31,115 85	-----	31,115 85
Bank premises, furniture and fixtures-----	31,000 00	-----	31,000 00
Safe deposit vaults-----	3,000 00	-----	3,000 00
Other real estate owned-----	-----	2,626 00	2,626 00
Due from reserve banks-----	13,812 17	4,544 16	18,356 33
Due from other banks-----	759 97	-----	759 97
Actual cash on hand-----	7,244 63	2,329 25	9,573 88
Exchanges for clearing house-----	1,285 12	-----	1,285 12
Checks and other cash items-----	-----	-----	-----
Other resources-----	-----	-----	-----
Totals-----	\$146,811 88	\$65,760 51	\$212,575 39
LIABILITIES			
Capital stock paid in-----	\$40,000 00	\$10,000 00	\$50,000 00
Surplus-----	1,500 00	1,000 00	3,100 00
Undivided profits, less expenses and taxes paid-----	-----	-----	-----
Other existing profits, collected, but not in undivided profits account-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)-----	-----	-----	-----
Deposits, due to banks-----	-----	-----	-----
Dividends unpaid-----	-----	-----	-----
Individual deposits subject to check-----	78,461 92	-----	78,461 92
Savings deposits-----	-----	54,160 51	54,160 51
Demand certificates of deposit-----	280 10	-----	280 10
Time certificates of deposit-----	700 00	-----	700 00
Certified checks-----	10 00	-----	10 00
Cashier's checks-----	-----	-----	-----
State, county and municipal deposits-----	24,675 00	-----	24,675 00
Postal savings deposits-----	1,187 86	-----	1,187 86
Other liabilities-----	-----	-----	-----
Totals-----	\$146,811 88	\$65,760 51	\$212,575 39

125. "BANK OF HUENEME"—HUENEME.

Incorporated February 28, 1889.

OFFICERS—D. T. Perkins, President; E. O. Gerberding, Vice-President; A. Levy, Vice-President; F. Antes Snyder, Secretary; Edwin H. Wood, Treasurer and Cashier.

DIRECTORS—Richard Bard, E. O. Gerberding, A. Levy, Edwin H. Wood, Thomas G. Bard, D. T. Perkins, F. Antes Snyder.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$94,980 49		
Overdrafts.....		294 71		
Bonds, warrants, and other securities.....		19,462 50		
Bank premises, furniture and fixtures.....		2,500 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		107,729 57		
Due from other banks.....		342 70		
Actual cash on hand.....		9,000 89		
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$234,180 06		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$50,000 00		
Undivided profits, less expenses and taxes paid.....		12,500 00		
Other existing profits, collected, but not in undivided profits account.....		734 41		
Bills payable (including certificates of deposit representing money borrowed).....		2,565 79		
Deposits, due to banks.....		3,365 95		
Dividends unpaid.....				
Individual deposits subject to check.....		141,370 57		
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....		13,903 94		
Certified checks.....				
Cashier's checks.....		40 00		
State, county and municipal deposits.....		10,000 00		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$234,180 06		

126. ORANGE COUNTY TRUST AND SAVINGS BANK—SANTA ANA.

Incorporated April 12, 1889.

OFFICERS.—E. G. Holmes, President; A. B. Gardner, Vice-President; F. W. Winslow, Secretary, Treasurer and Trust Officer; H. T. Rutherford, Cashier; H. R. Andre, Assistant Cashier; C. D. Hindley, Assistant Cashier; I. M. Sproul, Assistant Cashier; George E. Peters, Assistant Trust Officer.

DIRECTORS.—E. G. Holmes, A. Otis Bireh, W. W. Simon, F. E. Farnsworth, A. B. Gardner, L. J. Carden, A. J. Visel, H. D. Meyer, O. M. Robbins.

Statement of June 30, 1916.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....	\$391,572 36	\$334,692 61	\$36,000 00	\$20,000 00	\$782,264 97
Overdrafts.....	17,650 00	18,000 00	14,000 00	30,000 00	79,650 00
Bonds, warrants and other securities.....	56,169 70	24,074 66	11,000 00	580 52	80,244 36
Bank premises, furniture and fixtures.....	8,000 00	3,000 00	1,000 00	1,103 92	11,000 00
Safe deposit vaults.....	167,352 50	67,693 30	1,471 81	315 56	237,119 72
Other real estate owned.....	27,795 29	12,838 15	547 82	2,319 63	40,949 00
Due from other banks.....	1,771 81	547 82	1,431 46	46 75	3,857 84
Actual cash on hand.....	1,132 02	2 44			1,134 46
Exchanges for clearing house.....	29 98	16 77			46 75
Checks and other cash items.....					
Other resources.....					
Totals.....	\$873,245 47	\$480,865 75	\$51,000 00	\$52,000 00	\$1,237,111 22
LIABILITIES					
Capital stock paid in.....	\$150,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$300,000 00
Surplus.....	27,000 00	13,000 00	1,000 00	2,000 00	43,000 00
Undivided profits, less expenses and taxes paid.....	22,824 59				22,824 59
Other existing profits, collected, but not in undivided profits account.....					
Bills payable, including certificates of deposit representing money borrowed.....					
Notes rediscounted.....					
Deposits due to banks.....	35,999 14	811 88			36,811 02
Dividends unpaid.....		8,394 00			8,394 00
Individual deposits subject to check.....	349,605 63				349,605 63
Savings deposits.....					352,822 97
Demand certificates of deposit.....	66, 20 75	372,822 97			439,043 72
Time certificates of deposit.....		19,836 90			19,836 90

Certified checks	1,115 45			1,115 45
Cashier's checks	4,003 01			4,003 01
State, county and municipal deposits	13,186 90			29,186 90
Postal savings deposits			16,000 00	
Other liabilities				
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees				
Totals	\$673,245 47	\$460,865 75	\$51,000 00	\$52,000 00
				\$1,237,111 22

TRUST RESOURCES		TRUST LIABILITIES	
Personal assets received from executors, administrators, assignees, receivers or trustees	Court trusts	Personal assets received from executors, administrators, assignees, receivers or trustees	Court trusts
Trust investments: (a) Personal property		Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	
(b) Real property		Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	\$811 88		\$811 88
Cash on hand			
Total	\$811 88	Total	\$811 88

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

NOTE.—Changed name from Orange County Savings and Trust Company May 4, 1916.

127 AND 127B. PIONEER BANK—PORTERVILLE.

Incorporated April 19, 1889.

OFFICERS—Eugene L. Scott, President and Manager; W. H. Shry, Vice-President; Robert Horbach, Secretary, Treasurer and Assistant Cashier; J. W. Thomas, Cashier; P. Galvert, Assistant Cashier; W. F. Harvey, Assistant Cashier; E. E. Ridgway, Assistant Cashier.

DIRECTORS—R. Horbach, J. W. Thomas, Eugene L. Scott, S. A. Barber, E. E. Ridgway, H. Peterson, W. H. Shry.

Statement of June 30, 1916.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts.....	\$286,251 92	\$157,552 00	\$443,803 92
Overdrafts.....	1,080 70		1,080 70
Bonds, warrants, and other securities.....	29,370 98	20,600 00	49,970 98
Bank premises, furniture and fixtures.....	62,370 70		62,370 70
Safe deposit vaults.....			
Other real estate owned.....	9,475 95	5,461 25	14,937 20
Due from reserve banks.....	80,517 81		80,517 81
Due from other banks.....	4,068 10		4,068 10
Actual cash on hand.....	29,223 67	20,671 48	49,895 15
Exchanges for clearing house.....			
Checks and other cash items.....	3,502 57		3,502 57
Other resources.....	6,877 35		6,877 35
Totals.....	\$512,742 73	\$204,284 73	\$717,027 46
LIABILITIES			
Capital stock paid in.....	\$85,000 00	\$20,000 00	\$105,000 00
Surplus.....	25,000 00	5,000 00	30,000 00
Undivided profits, less expenses and taxes paid.....	3,537 75	38 18	3,575 93
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	887 27		887 27
Individual deposits subject to check.....			
Savings deposits.....	312,551 00		312,551 00
Demand certificates of deposit.....		144,813 25	144,813 25
Time certificates of deposit.....	6,915 79		6,915 79
Certified checks.....	53,135 38	16,433 30	69,568 68
Cashier's checks.....	6,150 00		6,150 00
State, county and municipal deposits.....	6,107 54		6,107 54
Postal savings deposits.....	12,660 00	18,000 00	30,660 00
Other liabilities.....	855 00		855 00
Totals.....	\$512,742 73	\$204,284 73	\$717,027 46

Note.—The above statement includes the business of a branch office at Strathmore. Voluntarily closed branch office at Springville May 17, 1916.

128. UNION SAVINGS BANK—MODESTO.

Incorporated April 29, 1889.

OFFICERS—C. D. Swan, President; C. R. Gallus, Vice-President and Treasurer; G. C. Nelson, Secretary and Cashier.
DIRECTORS—C. D. Swan, E. C. Peck, G. C. Nelson, W. N. Steele, C. R. Gallus, G. R. Stoddard, T. H. Kowin.

Statement of June 30, 1916.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts-----	\$145,411 80	\$466,418 03	\$611,829 83
Overdrafts-----	133 27	-----	133 27
Bonds, warrants, and other securities-----	30,651 67	19,800 00	49,451 67
Bank premises, furniture and fixtures-----	-----	20,000 00	20,000 00
Safe deposit vaults-----	-----	-----	-----
Other real estate owned-----	-----	-----	-----
Due from reserve banks-----	15,685 24	4,800 00	4,800 00
Due from other banks-----	-----	80,266 76	95,952 09
Actual cash on hand-----	23,972 10	16,393 26	40,365 36
Exchanges for clearing house-----	-----	-----	-----
Checks and other cash items-----	674 65	-----	674 65
Other resources-----	476 29	-----	476 29
Totals-----	\$216,425 02	\$307,678 05	\$824,103 07
LIABILITIES			
Capital stock paid in-----	\$50,000 00	\$100,000 00	\$150,000 00
Surplus-----	2,500 00	25,000 00	27,500 00
Undivided profits, less expenses and taxes paid-----	7,644 39	2,750 48	10,404 87
Other existing profits, collected, but not in undivided profits account-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)-----	-----	-----	-----
Deposits, due to banks-----	-----	-----	-----
Dividends unpaid-----	-----	-----	-----
Individual deposits subject to check-----	124,215 12	136 00	124,351 12
Savings deposits-----	-----	428,993 57	428,993 57
Demand certificates of deposit-----	15,136 09	-----	15,136 09
Time certificates of deposit-----	-----	37,268 00	37,268 00
Certified checks-----	-----	-----	-----
Cashier's checks-----	-----	-----	-----
State, county and municipal deposits-----	-----	13,500 00	13,500 00
Postal savings deposits-----	16,929 42	-----	16,929 42
Other liabilities-----	-----	-----	-----
Totals-----	\$216,425 02	\$307,678 05	\$824,103 07

129. VALLEJO COMMERCIAL BANK—VALLEJO.

Incorporated May 17, 1889.

OFFICERS—W. K. Cole, President; D. Brosnahan, Vice-President; B. C. Byrne, Secretary, Treasurer and Cashier.
 DIRECTORS—D. Brosnahan, W. K. Cole, F. W. Hall, S. M. Levee, J. J. McDonald, B. C. Byrne, T. J. O'Hara.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$205,052 29	\$435,504 21	\$640,556 50
Overdrafts		12 36		12 36
Bonds, warrants, and other securities		62,012 07	197,877 15	259,889 22
Bank premises, furniture and fixtures			68,913 01	68,913 01
Safe deposit vaults			5,000 00	5,000 00
Other real estate owned				
Due from reserve banks		36,632 52	136,302 64	172,935 16
Due from other banks		610 19	13,790 29	14,400 48
Actual cash on hand		19,520 28	33,821 02	53,341 30
Exchanges for clearing house				
Checks and other cash items		1,345 56		1,345 56
Other resources		4,845 27	654 51	5,499 78
Totals		\$330,030 54	\$881,862 83	\$1,211,893 37
LIABILITIES				
Capital stock paid in		\$50,000 00	\$100,000 00	\$150,000 00
Surplus				
Undivided profits, less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account		5,671 95	5,456 77	11,128 72
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		440 00		440 00
Savings deposits		202,900 77		202,900 77
Demand certificates of deposit			757,830 35	757,830 35
Time certificates of deposit		19,264 60		19,264 60
Certified checks		18,200 00		18,200 00
Cashier's checks		1,044 02		1,044 02
State, county and municipal deposits				
Postal savings deposits		25,000 00	18,242 71	43,242 71
Other liabilities		3,645 00		3,645 00
		3,894 20	333 00	4,197 20
Totals		\$330,030 54	\$881,862 83	\$1,211,893 37

130. "JAS. H. GOODMAN & CO. BANK"—NAPA.

Incorporated June 11, 1889.

Officers—Clarence M. Smith, President; E. Z. Hennessey, Vice-President; E. W. Churchill, Secretary, Treasurer and Cashier; E. B. Carhart, Assistant Secretary and Assistant Cashier.

Directors—S. H. Errington, E. Z. Hennessey, Clarence M. Smith, E. B. Carhart, F. G. Noyes, E. J. Thomas, E. W. Churchill.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$264,482 73	\$132,585 00	\$397,067 73
Overdrafts.....		1,089 13		1,089 13
Bonds, warrants, and other securities.....		70,890 35	13,344 00	84,234 35
Furniture and fixtures.....		2,000 00		2,000 00
Safe deposit vaults.....		16,925 00		16,925 00
Other real estate owned.....		65,639 15	19,465 55	85,104 70
Due from reserve banks.....			20,000 00	20,000 00
Due from other banks.....		28,174 51	6,997 56	35,172 07
Actual cash on hand.....		3,893 24		3,893 24
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$449,950 11	\$192,402 11	\$642,352 22
LIABILITIES				
Capital stock paid in.....		\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....		25,000 00		25,000 00
Undivided profits, less expenses and taxes paid.....		7,066 74	4,029 50	11,096 24
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....		219,770 69		219,770 69
Individual deposits subject to check.....			163,362 52	163,362 52
Savings deposits.....		20 00		20 00
Demand certificates of deposit.....		90,918 43		90,918 43
Time certificates of deposit.....		381 19		381 19
Certified checks.....				
Cashier's checks.....		31,793 06		31,793 06
State, county and municipal deposits.....				
Postal savings deposits.....			10 00	10 00
Other liabilities.....				
Totals.....		\$449,950 11	\$192,402 11	\$642,352 22

NOTE.—Added Savings department July 31, 1915.

131. THE BANK OF EUREKA—EUREKA.

Incorporated October 4, 1889.

OFFICERS—C. P. Soule, President; G. A. Belcher, Vice-President; C. Deane, Secretary, Treasurer and Cashier; N. B. Libbey, Assistant Cashier; C. F. Edson, Assistant Cashier.

DIRECTORS—C. P. Soule, G. W. Hunter, J. M. Hutcheson, Alex. Connick, N. H. Falk, R. D. Porter, G. A. Belcher, N. Thogersen, Geo. E. Hanson.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$678,548 88		
Overdrafts		584 42		
Bonds, warrants, and other securities		62,487 75		
Bank premises, furniture and fixtures		61,000 00		
Safe deposit vaults		4,500 00		
Other real estate owned		27,903 83		
Due from reserve banks		91,273 87		
Due from other banks		4,080 01		
Actual cash on hand		65,120 14		
Exchanges for clearing house		4,080 51		
Checks and other cash items		9,106 59		
Other resources				
Totals		\$1,008,615 00		
LIABILITIES				
Capital stock paid in		\$200,000 00		
Surplus		50,000 00		
Undivided profits, less expenses and taxes paid		61,445 57		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		88,479 06		
Dividends unpaid		1,004 00		
Individual deposits subject to check		543,639 55		
Savings deposits				
Demand certificates of deposit		19,217 09		
Time certificates of deposit				
Certified checks				
Cashier's checks		3,000 00		
State, county and municipal deposits		1,226 29		
Postal savings deposits		39,000 00		
Other liabilities		2,960 79		
		1,042 04		
Totals		\$1,008,615 00		

132. THE SAVINGS BANK OF HUMBOLDT COUNTY—EUREKA.

Incorporated October 4, 1889.

OFFICERS—C. P. Soule, President; G. A. Belcher, Vice-President; C. Deane, Secretary, Treasurer and Cashier; T. R. Dinmore, Assistant Cashier; H. P. Madsen, Assistant Cashier.
 DIRECTORS—C. P. Soule, G. W. Hunter, J. M. Hutcheson, Alex. Connick, G. A. Belcher, N. H. Falk, R. D. Porter, N. Thogersen, George E. Hanson.

Statement of June 30, 1916.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts				\$1,302,816 54	
Overdrafts					
Bonds, warrants, and other securities				117,746 40	
Bank premises, furniture and fixtures				61,000 00	
Safe deposit vaults					
Other real estate owned				63,646 12	
Due from reserve banks				100,743 77	
Due from other banks					
Actual cash on hand				40,181 89	
Exchanges for clearing house					
Checks and other cash items					
Other resources					
Totals				\$1,686,134 72	
LIABILITIES					
Capital stock paid in				\$100,000 00	
Surplus				64,500 00	
Undivided profits, less expenses and taxes paid				39,354 38	
Other existing profits, collected, but not in undivided profits account					
Bills payable (including certificates of deposit representing money borrowed)					
Deposits, due to banks					
Dividends unpaid				1,194 00	
Individual deposits subject to check					
Savings deposits				1,481,086 34	
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals				\$1,686,134 72	

133. HOME SAVINGS BANK—EUREKA.

Incorporated October 21, 1889.

OFFICERS—C. F. Gorman, President; George W. Cousins, Vice-President; H. W. Leach, Secretary, Treasurer and Cashier; E. N. Fokes, Assistant Cashier.

DIRECTORS—C. F. Gorman, H. W. Leach, H. H. Buhne, Geo. W. Cousins, G. H. Schulze.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$896,626 25	
Overdrafts-----		181,324 59	
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----		32,801 60	
Other real estate owned-----		96,030 66	
Due from reserve banks-----			
Due from other banks-----		31,350 85	
Actual cash on hand-----			
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$1,241,133 95	
LIABILITIES			
Capital stock paid in-----			
Surplus-----		\$100,000 00	
Undivided profits, less expenses and taxes paid-----		45,000 00	
Other existing profits, collected, but not in undivided profits account-----		33,544 45	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		1,033,589 50	
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		9,000 00	
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$1,241,133 95	

134. SAVINGS BANK OF SAN BERNARDINO—SAN BERNARDINO.

Incorporated December 2, 1889.

OFFICERS—A. G. Kendall, President; John Andreson, Jr., Vice-President; C. E. Vahey, Secretary, Treasurer and Cashier.
 DIRECTORS—A. G. Kendall, John Andreson, Jr., C. E. Vahey, Joseph E. Rich, F. C. Drew, Jas. C. Love, Fred T. Perris, G. W. Prescott, H. R. Scott.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$440,994 55	
Overdrafts				
Bonds, warrants, and other securities			64,375 38	
Bank premises, furniture and fixtures			5,400 00	
Safe deposit vaults			1,310 00	
Other real estate owned				
Due from reserve banks			77,980 00	
Due from other banks			37 57	
Actual cash on hand			25,438 50	
Exchanges for clearing house				
Checks and other cash items			3,557 30	
Other resources			137 00	
Totals			\$618,850 30	
LIABILITIES				
Capital stock paid in				
Surplus			\$50,000 00	
Undivided profits, less expenses and taxes paid			1,000 00	
Other existing profits, collected, but not in undivided profits account			5,065 87	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			507,314 18	
Demand certificates of deposit				
Time certificates of deposit			29,880 25	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits			25,000 00	
Other liabilities				
Totals			\$618,850 30	

135. NORTHERN CALIFORNIA BANK OF SAVINGS—MARYSVILLE.

Incorporated December 7, 1889.

OFFICERS—Phebe M. Rideout, President; Heiman Cheim, Vice-President; G. R. Eckart, Secretary, Treasurer and Cashier.
 DIRECTORS—Phebe M. Rideout, Heiman Cheim, G. R. Eckart, C. F. Aaron, Dunning Rideout, W. B. Swain, Louis Tarke.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$717,083 74	
Overdrafts				
Bonds, warrants, and other securities			1,223,294 12	
Bank premises, furniture and fixtures			62,495 00	
Safe deposit vaults				
Other real estate owned			107,565 71	
Due from reserve banks				
Due from other banks				
Actual cash on hand			47,909 89	
Exchanges for clearing house				
Checks and other cash items			2,940 11	
Other resources				
Totals			\$2,161,288 57	
LIABILITIES				
Capital stock paid in			\$130,000 00	
Surplus			65,000 00	
Undivided profits, less expenses and taxes paid			40,660 07	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			1,866,500 64	
Demand certificates of deposit				
Time certificates of deposit			24,225 00	
Certified checks				
Cashier's checks				
State, county and municipal deposits			25,000 00	
Postal savings deposits			9,202 86	
Other liabilities				
Totals			\$2,161,288 57	

136 AND 136A. ALAMEDA SAVINGS BANK--ALAMEDA.

Incorporated January 17, 1890.

OFFICERS--J. R. Knowland, President; I. L. Borden, Vice-President; Chas. E. Tabor, Secretary, Treasurer and Cashier; J. E. Hall, Manager; W. M. McKeen, Assistant Cashier and Assistant Secretary.
 DIRECTORS--I. L. Borden, George W. Scott, P. S. Teller, J. R. Knowland, A. V. Clark.

Statement of June 30, 1916.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts.....	\$250 00	\$1,851,885 72	\$1,852,135 72
Overdrafts.....		600,269 80	600,269 80
Bonds, warrants, and other securities.....		99,488 16	99,488 16
Bank premises, furniture and fixtures.....		12,489 29	12,489 29
Sale deposit vaults.....		56,724 43	56,724 43
Other real estate owned.....		321,114 00	344,592 03
Due from reserve banks.....	23,418 84	1,568 00	19,585 11
Due from other banks.....	17,617 11	75,621 40	78,316 37
Actual cash on hand.....	2,694 97	20 00	20 00
Exchanges for clearing house.....			123 38
Checks and other cash items.....	125 38		36,500 00
Other resources.....			
Totals.....	\$44,106 85	\$3,065,030 89	\$3,109,137 74
LIABILITIES			
Capital stock paid in.....	\$25,000 00	\$211,300 00	\$236,300 00
Surplus.....		60,000 00	60,000 00
Undivided profits, less expenses and taxes paid.....	2 50	74,466 82	74,212 92
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		1,241 42	1,241 42
Individual deposits subject to check.....		14,178 00	14,178 00
Savings deposits.....	19,345 92	19,345 92	19,345 92
Demand certificates of deposit.....	10 28	2,638,844 95	2,638,844 95
Time certificates of deposit.....			10 28
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	4 25		4 25
Postal savings deposits.....		65,000 00	65,000 00
Other liabilities.....			
Totals.....	\$44,106 85	\$3,065,030 89	\$3,109,137 74

* Deficit.

NOTE--The above statement includes the business of a branch office at Alameda. Added Commercial department June 2, 1916.

137. "EUCLID SAVINGS BANK"—ONTARIO.

Incorporated March 17, 1890.

OFFICERS—H. E. Swan, President; H. O. Chapman, Vice-President; H. S. Abbott, Secretary, Treasurer and Cashier.
 DIRECTORS—H. E. Swan, A. H. Rose, A. M. Chaffey, H. O. Chapman, H. S. Abbott.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$12,490 19	\$115,373 68	\$127,863 87
Overdrafts-----			
Bonds, warrants, and other securities-----		12,125 00	12,125 00
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----			
Other real estate owned-----		19,800 00	19,800 00
Due from reserve banks-----	9 81	10,173 95	10,183 76
Due from other banks-----			
Actual cash on hand-----		3,857 99	3,857 99
Exchanges for clearing house-----			
Checks and other cash items-----		321 97	321 97
Other resources-----			
Totals-----	\$12,500 00	\$161,652 59	\$174,152 59
LIABILITIES			
Capital stock paid in-----	\$10,000 00	\$15,000 00	\$25,000 00
Surplus-----	2,500 00	3,750 00	6,250 00
Undivided profits, less expenses and taxes paid-----		1,964 00	1,964 00
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----			
Demand certificates of deposit-----		129,888 59	129,888 59
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		11,050 00	11,050 00
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$12,500 00	\$161,652 59	\$174,152 59

138. EXCHANGE BANK—SANTA ROSA.

Incorporated April 3, 1890.

OFFICERS—M. Doyle, President; H. W. Le Baron, Vice-President; F. P. Doyle, Secretary, Treasurer and Cashier; L. A. Pressley, Assistant Cashier; A. J. Le Baron, Assistant Cashier.
 DIRECTORS—M. Doyle, L. V. Hitchcock, F. P. Doyle, Phil Ware, H. W. Le Baron.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....	\$580,252 88	\$438,336 36	\$718,589 24
Overdrafts.....	2,839 21		2,839 21
Bonds, warrants, and other securities.....	84,206 54	17,010 00	101,216 54
Bank premises, furniture and fixtures.....	98,000 00		98,000 00
Safe deposit vaults.....			
Other real estate owned.....	85 00		85 00
Due from reserve banks.....	38,462 18	33,193 18	71,655 36
Due from other banks.....	400 70		400 70
Actual cash on hand.....	37,435 15	16,728 01	54,163 16
Exchanges for clearing house.....			
Checks and other cash items.....	1,582 54		1,582 54
Other resources.....	1,534 08		1,534 08
Totals.....	\$544,798 28	\$505,267 55	\$1,050,065 83

LIABILITIES

Capital stock paid in.....	\$100,000 00	\$70,000 00	\$150,000 00
Surplus.....	25,000 00	12,500 00	37,500 00
Undivided profits, less expenses and taxes paid.....	94,261 33		94,261 33
Other existing profits, collected, but not in undivided profits account.....	449 83		449 83
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	149,908 48		149,908 48
Savings deposits.....		442,767 55	442,767 55
Demands and certificates of deposit.....	5,350 32		5,350 32
Time certificates of deposit.....	139,135 16		139,135 16
Certified checks.....	525 29		525 29
Cashier's checks.....			
State, county and municipal deposits.....	30,000 00		30,000 00
Postal savings deposits.....			
Other liabilities.....	167 87		167 87
Totals.....	\$544,798 28	\$505,267 55	\$1,050,065 83

139 AND 139A. "THE BANK OF SANTA MARIA"—SANTA MARIA.

Incorporated May 7, 1890.

OFFICERS—Paul O. Tietzen, President and Manager; James F. Goodwin, Vice-President; Samuel A. Dana, Vice-President; L. P. Svaroni, Secretary and Cashier; B. E. Jesse, Treasurer and Assistant Cashier; William T. Rice, Assistant Cashier; A. L. Brown, Branch Manager.

DIRECTORS—F. C. Twitchell, Paul O. Tietzen, E. J. Pezzoni, S. A. Dana, M. Thornburg, John Long, J. F. Goodwin, G. Muscio.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts	\$1,246,945.07	\$533,359.20	\$1,830,353.27
Overdrafts			
Bonds, warrants, and other securities	134,768.14	294,163.85	358,531.99
Bank premises, furniture and fixtures	87,000.00		87,000.00
Sale deposit vaults			
Other real estate owned	113,018.01	68,060.75	181,068.80
Due from reserve banks	10,114.82		10,114.82
Due from other banks	112,551.80	20,050.40	133,002.20
Actual cash on hand			
Exchanges for clearing house	15,802.74	61.50	15,867.24
Checks and other cash items	16,210.03		16,210.03
Other resources			
Totals	\$1,786,460.61	\$845,687.74	\$2,632,148.35

LIABILITIES

Capital stock paid in	\$175,000.00	\$25,000.00	\$200,000.00
Surplus	150,000.00	50,000.00	200,000.00
Undivided profits, less expenses and taxes paid	3,683.05	10,204.20	13,887.25
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	811,268.04		811,268.04
Savings deposits		735,483.54	735,483.54
Demand certificates of deposit	2,103.46		2,103.46
Time certificates of deposit	586,431.47		586,431.47
Certified checks			
Cashier's checks			
State, county and municipal deposits	50,800.00	25,000.00	81,800.00
Postal savings deposits	1,164.59		1,164.59
Other liabilities			
Totals	\$1,786,460.61	\$845,687.74	\$2,632,148.35

NOTE.—The above statement includes the business of a branch office at Guadalupe.

140. BANK OF LOMPOC—LOMPOC.

Incorporated June 5, 1890.

OFFICERS—Jas. Sloan, President; R. E. Sudden, Vice-President; W. C. Bissinger, Secretary, Treasurer and Cashier.
 DIRECTORS—Jas. Sloan, R. C. Sudden, R. E. Sudden, W. C. Bissinger.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$272,858 03		
Overdrafts.....		219 77		
Bonds, warrants, and other securities.....		54,284 81		
Furniture and fixtures.....		4,037 50		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		73,511 40		
Due from other banks.....		6,073 17		
Actual cash on hand.....		17,348 82		
Exchanges for clearing house.....				
Checks and other cash items.....		748 30		
Other resources.....				
Totals.....		\$429,080 80		
LIABILITIES				
Capital stock paid in.....		\$100,000 00		
Surplus.....		40,000 00		
Undivided profits, less expenses and taxes paid.....		21,680 75		
Other existing profits, collected, but not in undivided profits account.....		1,220 00		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		19,468 22		
Dividends unpaid.....				
Individual deposits subject to check.....		200,222 09		
Savings deposits.....		431 81		
Demand certificates of deposit.....		873 60		
Time certificates of deposit.....		1,600 00		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....		43,554 33		
Other liabilities.....				
Totals.....		\$429,080 80		

141. GERMAN AMERICAN TRUST AND SAVINGS BANK—LOS ANGELES.

Incorporated August 21, 1890.

OFFICERS—M. N. Avery, President; W. E. McVay, Vice-President; J. F. Andrews, Vice-President; R. P. Hillman, Secretary, Treasurer and Cashier; N. C. Peters, Assistant Cashier; R. E. Zimmerman, Assistant Cashier; W. W. Gibbs, Jr., Assistant Cashier; W. R. Morehouse, Assistant Cashier; J. Veenhuysen, Assistant Secretary and Trust Officer; O. C. Schmidt, Assistant Secretary; L. B. Howe, Assistant Trust Officer; W. D. A. Junkin, Assistant Secretary and Trust Officer.

DIRECTORS—R. P. Hillman, M. N. Avery, W. E. McVay, E. S. Rowley, Gail B. Johnson, Jos. Burkhard, Isaac Milbank, C. N. Flint, J. M. Schneider, F. F. Schumacher, Walter F. Haas, Walter Bordwell, J. F. Andrews, L. E. Shepherd.

Statement of June 30, 1916.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts-----	\$1,078,020 96	\$16,400,612 91	-----	\$100,000 00	\$17,668,653 87
Overdrafts-----	926 92	-----	-----	-----	926 92
Bonds, warrants and other securities-----	813,453 62	1,212,360 35	\$112,000 00	-----	2,137,813 97
Bank premises, furniture and fixtures-----	65,000 00	-----	-----	-----	65,000 00
Safe deposit vaults-----	40,000 00	-----	-----	-----	40,000 00
Other real estate owned-----	-----	53,824 12	-----	-----	53,824 12
Due from reserve banks-----	161,999 15	3,178,893 12	-----	-----	3,340,892 27
Customers's liability account letters of credit-----	21,583 59	-----	-----	-----	21,583 59
Actual cash on hand-----	614,499 64	714,725 88	106 81	-----	1,329,392 33
Exchanges for clearing house-----	68,526 68	23,373 96	-----	-----	91,900 64
Checks and other cash items-----	27,212 03	23,326 43	-----	-----	50,538 46
Other resources-----	4,875 50	-----	2,833 19	-----	7,708 69
Totals-----	\$2,805,397 39	\$21,697,146 77	\$115,000 00	\$100,000 00	\$24,807,544 16
LIABILITIES					
Capital stock paid in-----	\$300,000 00	\$500,000 00	\$100,000 00	\$100,000 00	\$1,000,000 00
Surplus-----	200,000 00	800,000 00	-----	-----	1,000,000 00
Undivided profits, less expenses and taxes paid-----	332,317 20	-----	12,000 00	-----	344,317 20
Other existing profits, collected, but not in undivided profits account-----	-----	-----	-----	-----	-----
Bills payable, including certificates of deposit representing money borrowed-----	-----	-----	-----	-----	-----
Notes rediscounted-----	-----	-----	-----	-----	-----
Deposits due to banks-----	24,675 80	-----	-----	-----	24,675 80
Dividends unpaid-----	50,130 00	-----	-----	-----	50,130 00
Individual deposits subject to check-----	1,925,195 14	-----	-----	-----	1,925,195 14
Savings deposits-----	-----	20,396,357 99	-----	-----	20,396,357 99

Demand certificates of deposit-----	12,635 00			12,635 00
Time certificates of deposit-----				
Certified checks-----				15,062 74
Cashier's checks-----				112,010 79
State, county and municipal deposits-----				460,000 00
Letters of credit-----				42,706 88
Other liabilities-----				4,252 53
Deposits of money received from executors, administrators, assignees, receivers or trustees-----		788 78	3,000 00	
Reserve for taxes-----				
Totals-----		\$21,697,146 77	\$115,000 00	\$100,000 00
				20,000 00
				\$24,897,544 16

TRUST RESOURCES		TRUST LIABILITIES	
Personal assets received from executors, administrators, assignees, receivers or trustees-----	Court trusts	Personal assets received from executors, administrators, assignees, receivers or trustees-----	Court trusts
Trust investments: (a) Personal property-----		Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee-----	
(b) Real property-----		Private trusts, specially designated and construed as court trusts, under supervision-----	\$938,502 33
Due from banks-----			
Cash on hand-----			
Total-----	\$938,502 33	Total-----	\$938,502 33

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

143. FARMERS AND MECHANICS SAVINGS BANK—SACRAMENTO.

Incorporated September 20, 1890.

OFFICERS—Robert M. Richardson, President; Marshall Diggs, First Vice-President; Peter J. Shields, Second Vice-President; J. C. Coffing, Third Vice-President; Philip Wolf, Fourth Vice-President; Montford K. Crowell, Secretary; Treasurer and Cashier. DIRECTORS—J. H. Clyne, Marshall Diggs, J. C. Coffing, W. F. Gormley, Philip Wolf, Peter J. Shields, P. J. Harney, M. N. Williamson, Thos. J. Cox, R. M. Richardson, E. A. Gammon, A. H. Schnabel, G. H. Menke, Henry Mitau, W. F. Geary, John S. Chambers, J. L. Gillis, Jos. H. Arnold, A. Van V. Phinney.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$1,814,722 91	
Overdrafts				
Bonds, warrants, and other securities			282,531 84	
Bank premises, furniture and fixtures			219,501 00	
Saving deposit vaults			20,000 00	
Other real estate owned			14,250 00	
Due from reserve banks			383,459 57	
Due from other banks				
Actual cash on hand			55,814 60	
Exchanges for clearing house			9,628 74	
Checks and other cash items			11,480 94	
Other resources			20,268 12	
Totals			\$2,831,637 72	
LIABILITIES				
Capital stock paid in				
Surplus			\$350,000 00	
Undivided profits, less expenses and taxes paid			30,000 00	
Other existing profits, collected, but not in undivided profits account			27,459 72	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks			10,000 00	
Dividends unpaid				
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			2,083,612 06	
Time certificates of deposit			145,589 79	
Certified checks				
Cashier's checks				
State, county and municipal deposits			176,000 00	
Postal savings deposits			9,743 65	
Other liabilities			232 50	
Totals			\$2,831,637 72	

145. "PEOPLE'S STATE BANK"—CHULA VISTA.

Incorporated October 17, 1890.

Officers—B. J. Edmonds, President; Greg. Rogers, Vice-President; Warner Edmonds, Secretary, Treasurer and Cashier; H. G. Edwards, Assistant Cashier.
 Directors—B. J. Edmonds, H. G. Edwards, Warner Edmonds, M. L. Ward, W. J. S. Browne, Carl S. Owen, Greg. Rogers, R. J. Jaeger, M. W. Edmonds.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$56,203.51		
Overdrafts		14.39		
Bonds, warrants, and other securities		18,650.00		
Bank premises, furniture and fixtures		14,711.02		
Safe deposit vaults		500.00		
Other real estate owned		500.00		
Due from reserve banks		20,615.89		
Due from other banks				
Actual cash on hand		6,209.49		
Exchanges for clearing house				
Checks and other cash items		356.00		
Other resources				
Totals		\$117,760.30		
LIABILITIES				
Capital stock paid in		\$25,000.00		
Surplus		3,500.00		
Undivided profits, less expenses and taxes paid		689.15		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		64,406.70		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		14,613.37		
Certified checks		15.00		
Cashier's checks				
State, county and municipal deposits		96.02		
Postal savings deposits		9,350.00		
Other liabilities				
Totals		\$117,760.30		

146 AND 146A. MONTEREY COUNTY BANK—SALINAS.

Incorporated October 17, 1890.

OFFICERS—Luther Rodgers, President; C. F. Lacy, Vice-President; A. C. Hughes, Secretary, Treasurer and Cashier; F. E. Dayton, Assistant Cashier; H. E. Wetzel, Assistant Cashier and Assistant Secretary.

DIRECTORS—Luther Rodgers, E. W. Kirk, H. E. Abbott, C. F. Lacy, Chapman Foster, L. Griffin, Ella E. Hitchcock.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts	\$464,552 36	\$754,503 37	\$1,219,145 63
Overdrafts	2,179 46		2,179 46
Bonds, warrants, and other securities	76,110 00	48,453 15	124,563 15
Bank premises, furniture and fixtures	60,000 00		60,000 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	56,030 88	14,336 05	70,366 93
Due from other banks			
Actual cash on hand	44,356 48	27,021 21	71,377 69
Exchanges for clearing house	12,848 11		12,848 11
Checks and other cash items	214 50		214 50
Other resources			
Totals	\$716,291 69	\$844,403 78	\$1,560,695 47

LIABILITIES

Capital stock paid in	\$90,000 00	\$30,000 00	\$120,000 00
Surplus	50,000 00	50,000 00	100,000 00
Undivided profits, less expenses and taxes paid	23,424 27		23,424 27
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	10,012 83		10,012 83
Dividends unpaid	7,518 75		7,518 75
Individual deposits subject to check	475,468 85		475,468 85
Savings deposits	751,119 03	751,119 03	751,119 03
Demand certificates of deposit	5,377 95		5,377 95
Time certificates of deposit			
Certified checks	193 16	13,284 75	13,284 75
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	53,795 88		53,795 88
Other liabilities			
Totals	\$716,291 69	\$844,403 78	\$1,560,695 47

NOTE.—The above statement includes the business of a branch office at Kings City.

147, 147A AND 147B. THE RIDEOUT BANK—MARYSVILLE.

Incorporated November 1, 1890.

OFFICERS—Phoebe M. Rideout, President; Dunning Rideout, Vice-President; W. B. Swain, Secretary, Treasurer and Cashier; S. J. Platory, Assistant Cashier.

DIRECTORS—Phoebe M. Rideout, Dunning Rideout, W. B. Swain, Martin Sullivan, E. E. Biggs.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts	\$1,135,208 34	\$497,016 68	\$1,630,255 02
Overdrafts	5,070 29		5,070 29
Bonds, warrants, and other securities	280,392 88	18,458 80	465,761 68
Bank premises, furniture and fixtures	60,997 09		60,997 09
Safe deposit vaults	6,275 75		6,275 75
Other real estate owned	61,979 72		61,979 72
Due from reserve banks	189,431 90		205,326 56
Due from other banks	2,582 63	15,904 57	205,326 56
Actual cash on hand	107,207 01	21,844 45	9,582 63
Exchanges for clearing house			129,651 46
Checks and other cash items	16,561 39		16,561 39
Other resources	3,663 87		3,663 87
Totals	\$1,875,710 96	\$720,224 50	\$2,595,935 46

LIABILITIES

Capital stock paid in	\$295,000 00	\$25,000 00	\$50,000 00
Surplus	225,000 00	46,000 00	270,000 00
Undivided profits, less expenses and taxes paid	33,984 47		33,984 47
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	105,608 18		105,608 18
Dividends unpaid	15,000 00		15,000 00
Individual deposits subject to check	1,018,582 80		1,018,582 80
Savings deposits		650,224 50	650,224 50
Demand certificates of deposit	100,926 33		100,926 33
Time certificates of deposit	107,384 00		107,384 00
Certified checks	515 00		515 00
Cashier's checks	1 90		1 90
State county and municipal deposits	38,326 69		38,326 69
Postal savings deposits	481 47		481 47
Other liabilities	2,900 12		2,900 12
Totals	\$1,875,710 96	\$720,224 50	\$2,595,935 46

NOTE.—The above statement includes the business of branch offices at Gridley and Live Oak.

148. "CITIZENS' BANK"—CORONA.

Incorporated November 5, 1890.

OFFICERS—T. C. Jameson, President; T. O. Andrews, Vice-President; L. D. Bedford, Secretary, Treasurer and Cashier; George R. Freeman, Attorney.

DIRECTORS—T. O. Andrews, L. D. Bedford, T. C. Jameson, R. L. Willits, L. L. Andrews.

Statement of June 30, 1916.

RESOURCES		
	Commercial department	Savings department
	Combined	
Loans and discounts		\$91,100 47
Overdrafts		
Bonds, warrants, and other securities		12,850 00
Bank premises, furniture and fixtures		2,219 79
Safe deposit vaults		393 00
Other real estate owned		
Due from reserve banks		3,080 99
Due from other banks		236 28
Actual cash on hand		1,638 22
Exchanges for clearing house		
Checks and other cash items		110 00
Other resources		6,000 00
Totals		\$117,678 75
LIABILITIES		
Capital stock paid in		\$25,000 00
Surplus		3,563 45
Undivided profits, less expenses and taxes paid		221 38
Other existing profits, collected, but not in undivided profits account		
Bills payable (including certificates of deposit representing money borrowed)		
Deposits, due to banks		
Dividends unpaid		
Individual deposits subject to check		
Savings deposits		70,648 87
Demand certificates of deposit		6,565 05
Time certificates of deposit		
Certified checks		
Cashier's checks		
State, county and municipal deposits		11,700 00
Postal savings deposits		
Other liabilities		
Totals		\$117,678 75

149. WATSONVILLE SAVINGS BANK—WATSONVILLE.

Incorporated December 8, 1890.

OFFICERS—H. S. Fletcher, President; E. S. Bockius, Vice-President; W. R. Radcliff, Secretary, Treasurer and Cashier.
 DIRECTORS—H. S. Fletcher, E. S. Bockius, H. E. Fletcher, L. W. Sanborn, W. R. Radcliff.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts		\$475,135 00	
Overdrafts			
Bonds, warrants, and other securities		108,430 00	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned		82,743 29	
Due from reserve banks		189,320 60	
Due from other banks		40,000 00	
Actual cash on hand			
Exchanges for clearing house		43,840 74	
Checks and other cash items			
Other resources			
Totals		\$839,478 63	

LIABILITIES

Capital stock paid in			
Surplus		\$50,000 00	
Undivided profits, less expenses and taxes paid		30,000 00	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)		5,000 24	
Deposits, due to banks			
Dividends unpaid		1,000 00	
Individual deposits subject to check			
Savings deposits		739,930 93	
Demand certificates of deposit			
Time certificates of deposit		13,541 46	
Certified checks			
Cashier's checks			
State county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$839,478 63	

150. PEOPLES SAVINGS BANK OF FRESNO—FRESNO.

Incorporated December 10, 1890.

OFFICERS—A. V. Lisenby, President; F. K. Prescott, Vice-President; Wick W. Parsons, Secretary, Treasurer and Cashier; B. K. G. Butterfield, Assistant Cashier.

DIRECTORS—A. V. Lisenby, F. K. Prescott, O. J. Woodward, C. S. Pierce, Wick W. Parsons.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts		\$1,577,265 40	
Overdrafts			
Bonds, warrants, and other securities		43,975 00	
Bank premises, furniture and fixtures		16,290 00	
Safe deposit vaults			
Other real estate owned		14,118 31	
Due from reserve banks		239,889 14	
Due from other banks			
Actual cash on hand		56,231 17	
Exchanges for clearing house		5,106 44	
Checks and other cash items			
Other resources			
Totals		\$2,382,785 49	

LIABILITIES

Capital stock paid in			
Surplus		\$100,000 00	
Undivided profits, less expenses and taxes paid		200,000 00	
Other existing profits, collected, but not in undivided profits account		11,517 62	
Bills payable (including certificates of deposit representing money borrowed)		74,433 35	
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		2,019,869 70	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$2,382,785 49	

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151. THE VISALIA SAVINGS BANK—VISALIA.

Incorporated January 27, 1891.

OFFICERS—L. C. Hyde, President and Treasurer; R. E. Hyde, Vice-President; C. J. Giddings, Secretary and Cashier.

DIRECTORS—L. C. Hyde, R. E. Hyde, C. J. Giddings.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$423,238 92	
Overdrafts				
Bonds, warrants, and other securities			27,805 00	
Bank premises, furniture and fixtures				
Safe deposit vaults			24,387 50	
Other real estate owned			30,193 68	
Due from reserve banks				
Due from other banks			15,000 00	
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$721,125 10	
LIABILITIES				
Capital stock paid in				
Surplus			\$50,000 00	
Undivided profits, less expenses and taxes paid			25,000 00	
Other existing profits, collected, but not in undivided profits account			31,638 29	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			601,573 51	
Demand certificates of deposit				
Time certificates of deposit			5,383 30	
Certified checks				
Cashier's checks				
State, county and municipal deposits			7,500 00	
Postal savings deposits				
Other liabilities				
Totals			\$721,125 10	

153. BANK OF HAYWARDS—HAYWARD.

Incorporated February 26, 1891.

OFFICERS—I. B. Parsons, President; F. C. Winton, Vice-President; J. E. Farnum, Treasurer, Vice-President and Manager; W. Knightly, Secretary and Cashier; W. W. Haley, Jr., Assistant Cashier and Assistant Secretary.

DIRECTORS—I. B. Parsons, F. C. Winton, E. O. Webb, J. E. Farnum, S. S. Hawley, F. I. Lemons, Charles Allen.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$134,013 73		
Overdrafts		63 57		
Bonds, warrants, and other securities		27,675 00		
Bank premises, furniture and fixtures		51,000 00		
Safe deposit vaults		5,000 00		
Other real estate owned		1,250 00		
Due from reserve banks		21,382 03		
Due from other banks		1,073 31		
Actual cash on hand		23,619 47		
Exchanges for clearing house		1,714 27		
Checks and other cash items				
Other resources				
Totals		\$273,941 38		
LIABILITIES				
Capital stock paid in		\$50,000 00		
Surplus		6,150 00		
Undivided profits, less expenses and taxes paid		929 52		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		30,981 63		
Dividends unpaid		1,618 57		
Individual deposits subject to check		166,068 03		
Savings deposits				
Demand certificates of deposit		1,783 12		
Time certificates of deposit		10,727 75		
Certified checks		750 00		
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		4,932 76		
Other liabilities				
Totals		\$273,941 38		

154. SANTA BARBARA SAVINGS AND LOAN BANK—SANTA BARBARA.

Incorporated March 19, 1891.

OFFICERS—Geo. S. Edwards, President; Jos. Sexton, Vice-President; A. Edwards, Secretary and Treasurer; Alfred Edwards, Cashier,
 Jno. P. Redington, Assistant Cashier; Jno. S. Edwards, Assistant Cashier; Geo. E. Sawyers, Assistant Cashier. F. R. Vail.
 DIRECTORS—Geo. S. Edwards, Jos. Sexton, T. S. Hawley, Alfred Edwards, Jno. Ballard, John S. Edwards, Edward F. R. Vail.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$1,852,996 93	
Overdrafts-----			775,255 23	
Bonds, warrants, and other securities-----			17,000 00	
Bank premises, furniture and fixtures-----			3,000 00	
Safe deposit vaults-----			193,454 39	
Other real estate owned-----			16,066 11	
Due from reserve banks-----			82,719 12	
Due from other banks-----			8,584 65	
Actual cash on hand-----			423 45	
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----			\$2,949,389 89	
LIABILITIES				
Capital stock paid in-----			\$225,000 00	
Surplus-----			45,000 00	
Undivided profits, less expenses and taxes paid-----			9,580 12	
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----			11,250 00	
Individual deposits-----				
Savings deposits-----			2,524,782 45	
Demand certificates of deposit-----				
Time certificates of deposit-----			45,001 64	
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----			75,075 61	
Postal savings deposits-----			13,680 19	
Other liabilities-----			9 88	
Totals-----			\$2,949,389 89	

155. SAVINGS BANK OF REDLANDS—REDLANDS.

Incorporated June 19, 1891.

OFFICERS—M. J. Sweeney, President; W. L. Pyle, Vice-President; J. P. Fisk, Vice-President; S. Williams, Secretary and Treasurer; W. B. Johnson, Assistant Secretary.
 DIRECTORS—M. J. Sweeney, J. P. Fisk, S. Williams, H. H. Garstin, Charles H. Clook, Edward M. Cope, H. W. Seager, H. L. Hubbard, William L. Pyle.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----		\$627,692 00	
Overdrafts-----			
Bonds, warrants, and other securities-----		84,596 89	
Bank premises, furniture and fixtures-----		6,231 50	
Safe deposit vaults-----			
Other real estate owned-----		15,623 91	
Due from reserve banks-----		116,923 59	
Due from other banks-----			
Actual cash on hand-----		33,359 08	
Exchanges for clearing house-----			
Checks and other cash items-----		5,185 89	
Other resources-----			
Totals-----		\$889,645 86	

LIABILITIES

Capital stock paid in-----			
Surplus-----		\$50,000 00	
Undivided profits, less expenses and taxes paid-----		29,500 00	
Other existing profits, collected, but not in undivided profits account-----		4,715 92	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		743,402 75	
Demand certificates of deposit-----			
Time certificates of deposit-----		36,279 45	
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		25,000 00	
Postal savings deposits-----		717 74	
Other liabilities-----			
Totals-----		\$889,645 86	

156. SECURITY SAVINGS BANK OF SAN JOSE—SAN JOSE.

Incorporated June 23, 1891.

OFFICERS—Wilbur J. Edwards, President; Henry Curtner, Vice-President; W. A. Johnston, Vice-President; George B. Campbell, Secretary, Treasurer and Cashier; E. D. Shepherd, Assistant Cashier and Assistant Secretary.
 DIRECTORS—C. M. Richards, Henry Curtner, L. A. Booksin, W. E. Hazeltine, Frank Stock, William Curtner, Wilbur J. Edwards, Henry Abel, W. A. Johnston, Fred M. Stern, J. S. Williams.

Statement of June 30, 1916.

RESOURCES	Commercial department		Savings department	Combined
Loans and discounts-----			\$1,258,510 16	
Overdrafts-----				
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----			166,305 33	
Safe deposit vaults-----			29,000 00	
Other real estate owned-----				
Due from reserve banks-----			3,000 00	
Due from other banks-----			170,000 00	
Actual cash on hand-----				
Exchanges for clearing house-----			68,205 89	
Checks and other cash items-----				
Other resources-----			10 00	
Totals-----			\$1,695,031 44	
LIABILITIES				
Capital stock paid in-----				
Surplus-----			\$100,000 00	
Undivided profits, less expenses and taxes paid-----			50,000 00	
Other existing profits, collected, but not in undivided profits account-----			46,786 60	
Bills payable (including certificates of deposit representing money borrowed)-----			365 85	
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----			3,750 00	
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----			1,494,128 99	
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$1,695,031 44	

157 AND 157A. LOS NIETOS VALLEY BANK—DOWNEY.

Incorporated July 20, 1891.

OFFICERS—Q. J. Rowley, President; Arthur L. Darby, Vice-President and Treasurer; Jos. Smith, Secretary; Chas. R. Church, Cashier; John W. Rudd, Assistant Cashier.

DIRECTORS—Q. J. Rowley, Arthur L. Darby, Joseph Smith, Frank Burke, James C. Rives, A. L. Ball, Charles R. Church.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----			
Overdrafts	-----	\$310,752 88		
Bonds, warrants, and other securities	-----	805 84		
Bank premises, furniture and fixtures	-----	2,184 70		
Safe deposit vaults	-----	16,825 00		
Other real estate owned	-----	1,200 00		
Due from reserve banks	-----			
Due from other banks	-----	30,973 40		
Actual cash on hand	-----			
Exchanges for clearing house	-----	24,971 01		
Checks and other cash items	-----	322 80		
Other resources	-----	56 70		
Totals	-----	\$388,222 32		
LIABILITIES				
Capital stock paid in	-----			
Surplus	-----	\$75,000 00		
Undivided profits, less expenses and taxes paid	-----	13,250 00		
Other existing profits, collected, but not in undivided profits account	-----	2,791 78		
Bills payable (including certificates of deposit representing money borrowed)	-----	218 39		
Deposits, due to banks	-----	30,000 00		
Dividends unpaid	-----			
Individual deposits subject to check	-----			
Savings deposits	-----	199,563 06		
Demand certificates of deposit	-----			
Time certificates of deposit	-----	370 00		
Certified checks	-----	65,785 83		
Cashier's checks	-----	25 00		
State, county and municipal deposits	-----			
Postal savings deposits	-----	1,218 27		
Other liabilities	-----			
Totals	-----	\$388,222 33		

NOTE.—The above statement includes the business of a branch office at Watts.

158. "AZUSA VALLEY SAVINGS BANK"—AZUSA.

Incorporated August 20, 1891.

OFFICERS—W. R. Powell, President; W. W. Heth, Vice-President; F. A. Carpenter, Secretary, Treasurer and Cashier.
 DIRECTORS—V. M. Greever, Jas. Slauson, J. C. Wright, J. T. Lindley, T. H. Knapp, W. R. Powell, W. W. Heth.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$151,958 95	
Overdrafts.....				
Bonds, warrants, and other securities.....			19,900 00	
Bank premises, furniture and fixtures.....			4,700 00	
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....			7,356 52	
Due from other banks.....			9,687 97	
Actual cash on hand.....			4,407 75	
Exchanges for clearing house.....				
Checks and other cash items.....			257 86	
Other resources.....				
Totals.....			\$198,299 05	
LIABILITIES				
Capital stock paid in.....			\$25,000 00	
Surplus.....			10,000 00	
Undivided profits, less expenses and taxes paid.....			2,711 14	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....			1,250 00	
Savings deposits.....				
Demand certificates of deposit.....			147,337 91	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			12,000 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$198,299 05	

159 AND 159A. CENTRAL SAVINGS BANK OF OAKLAND—OAKLAND.

Incorporated September 8, 1891.

OFFICERS—J. F. Carlston, President; R. M. Fitzgerald, Vice-President; Arthur L. Harris, Vice-President; H. C. Sagehorn, Secretary, Treasurer and Cashier; J. Ernest Smith, Assistant Cashier and Assistant Secretary; M. R. Bronner, Assistant Secretary.

DIRECTORS—John P. Maxwell, R. M. Fitzgerald, J. W. Phillips, T. A. Crellin, W. G. Manuel, George H. Kraft, Arthur Arlett, A. S. Blake, W. T. Veitch, J. F. Carlston, H. N. Morris.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....		\$10,416,497 63	
Overdrafts.....		1,090,804 51	
Bonds, warrants, and other securities.....		457,888 80	
Bank premises, furniture and fixtures.....		50,000 00	
Safe deposit vaults.....		223,465 41	
Other real estate owned.....		673,045 20	
Due from reserve banks.....		703,162 90	
Due from other banks.....		331,611 01	
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$13,886,365 55	
LIABILITIES			
Capital stock paid in.....			
Surplus.....		\$600,000 00	
Undivided profits, less expenses and taxes paid.....		260,000 00	
Other existing profits, collected, but not in undivided profits account.....		80,813 77	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....		66,785 68	
Dividends unpaid.....		23,708 26	
Individual deposits subject to check.....			
Savings deposits.....		12,533,714 25	
Demand certificates of deposit.....			
Time certificates of deposit.....		41,856 40	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		241,250 00	
Postal savings deposits.....		37,631 76	
Other liabilities.....		575 43	
Totals.....		\$13,886,365 55	

NOTE.—The above statement includes the business of a branch office at Oakland. Purchased Savings department of Western Commercial and Savings Bank, Oakland, September 25, 1915. Purchased Savings department of Bank of Commerce, Oakland, December 11, 1915.

160. BANK OF ANTIOCH—ANTIOCH.

Incorporated September 14, 1891.

OFFICERS—C. M. Belshaw, President; J. Rio Baker, Vice-President; R. Harkinson, Secretary, Treasurer and Cashier; R. V. Davis, Assistant Cashier.

DIRECTORS—J. Rio Baker, H. F. Beede, S. Davison, R. Harkinson, C. M. Belshaw.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$199,421 03	\$281,228 80	\$480,649 83
Bonds, warrants, and other securities-----	548 70		548 70
Bank premises, furniture and fixtures-----	34,309 33		34,309 33
Safe deposit vaults-----		7,500 00	7,500 00
Other real estate owned-----	935 35		
Due from reserve banks-----	20,096 48	10,000 00	10,935 85
Due from other banks-----		25,899 84	45,996 32
Actual cash on hand-----	14,746 04	15,518 38	30,264 42
Exchanges for clearing house-----	76 28		76 28
Checks and other cash items-----	55 00		55 00
Other resources-----	249 86		249 86
Totals-----	\$270,438 07	\$340,147 02	\$610,585 09

LIABILITIES

Capital stock paid in-----			
Surplus-----	\$80,000 00	\$20,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid-----	12,000 00	13,000 00	25,000 00
Other existing profits, collected, but not in undivided profits account-----	948 37		948 37
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----	10,000 00		10,000 00
Dividends unpaid-----	155 77		155 77
Individual deposits subject to check-----	40 00		40 00
Savings deposits-----			
Demand certificates of deposit-----	140,848 91	297,294 92	140,848 91
Time certificates of deposit-----	3,275 90		3,275 90
Certified checks-----		9,852 10	9,852 10
Cashier's checks-----			
State, county and municipal deposits-----	23,169 12		23,169 12
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$270,438 07	\$340,147 02	\$610,585 09

161. HANFORD SAVINGS BANK—HANFORD.

Incorporated October 8, 1891.

OFFICERS—C. M. Cross, President; C. L. Newport, Vice-President; Judd Smith, Secretary, Treasurer and Cashier; R. J. Downing, Assistant Cashier.

DIRECTORS—C. M. Cross, C. L. Newport, Judd Smith, F. M. Parrish, J. T. Dunlap, A. Leoni, E. F. Pickerill.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----		\$314,311 70	
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----		14,249 62	
Due from other banks-----			
Actual cash on hand-----		6,596 61	
Exchanges for clearing house-----			
Checks and other cash items-----		100 00	
Other resources-----		3 72	
Totals-----		\$335,261 65	
LIABILITIES			
Capital stock paid in-----			
Surplus-----		\$50,000 00	
Undivided profits, less expenses and taxes paid-----		25,000 00	
Other existing profits, collected, but not in undivided profits account-----		11,526 99	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----		1,775 00	
Individual deposits subject to check-----			
Savings deposits-----		246,959 66	
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$335,261 65	

163. "YOLO COUNTY SAVINGS BANK"—WOODLAND.

Incorporated December 9, 1891.

OFFICERS—John Wohlfrom, President; H. H. Gable, Vice-President; P. T. Laugenour, Vice-President; J. I. McConnell, Secretary, Treasurer and Cashier; H. D. Porter, Assistant Cashier and Assistant Secretary; E. C. Cooper, Assistant Cashier.
DIRECTORS—John Wohlfrom, H. H. Gable, A. M. Benmerly, E. Nicklas, C. Q. Nelson, P. T. Laugenour, J. S. Stephens, A. F. Anderson, H. D. Porter.

Statement of June 30, 1916.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts.....			
Overdrafts.....	\$89,435 35	\$824,350 98	\$894,286 33
Bonds, warrants, and other securities.....	322 50		522 50
Bank premises, furniture and fixtures.....		27,656 25	27,656 25
Sale deposit vaults.....		70,133 10	70,133 10
Other real estate owned.....			
Due from reserve banks.....	20,072 97	21,055 97	21,055 97
Due from other banks.....	2,675 60	41,409 97	61,462 94
Actual cash on hand.....	14,973 35	31,241 69	2,675 60
Exchanges for clearing house.....			46,215 04
Checks and other cash items.....	1,172 87		1,172 87
Other resources.....			
Totals.....	\$109,332 61	\$1,015,847 96	\$1,125,180 60
LIABILITIES			
Capital stock paid in.....			
Surplus.....	\$25,000 00	\$95,000 00	\$120,000 00
Undivided profits, less expenses and taxes paid.....	25,000 00	75,000 00	100,000 00
Other existing profits, collected, but not in undivided profits account.....	401 39	23,937 87	24,342 26
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	54,341 97	4,800 00	4,800 00
Demand certificates of deposit.....		54,341 97	54,341 97
Time certificates of deposit.....	4,586 28	816,910 09	816,910 09
Certified checks.....		200 00	4,586 28
Cashier's checks.....			200 00
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$109,332 61	\$1,015,847 96	\$1,125,180 60

164 AND 164A. SACRAMENTO VALLEY BANK—BIGGS.

Incorporated December 16, 1891.

OFFICERS—J. M. Hastings, President; S. McKee, Vice-President; J. A. Foster, Secretary; John M. Brough, Treasurer and Cashier;
 Bernard F. Lucas, Assistant Cashier; John H. Brough, Manager Butte City Branch.

DIRECTORS—J. M. Hastings, S. McKee, W. M. Smith, J. A. Foster, J. M. Brough.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$334,176 54		
Overdrafts.....		2,901 74		
Bonds, warrants, and other securities.....		29,431 55		
Bank premises, furniture and fixtures.....		17,644 00		
Safe deposit vaults.....		100 00		
Other real estate owned.....		2,892 40		
Due from reserve banks.....		49,808 52		
Due from other banks.....				
Actual cash on hand.....		29,228 79		
Exchanges for clearing house.....				
Checks and other cash items.....		816 17		
Other resources.....		1,492 82		
Totals.....		\$469,052 53		
LIABILITIES				
Capital stock paid in.....		\$60,000 00		
Surplus.....		11,750 00		
Undivided profits, less expenses and taxes paid.....		3,894 91		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....		103 80		
Individual deposits subject to check.....		159,378 48		
Savings deposits.....				
Demand certificates of deposit.....		2,040 00		
Time certificates of deposit.....		22,746 31		
Certified checks.....		241 95		
Cashier's checks.....				
State, county and municipal deposits.....		5,887 08		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$469,052 53		

NOTE.—The above statement includes the business of a branch office at Butte City.

165. "THE BANK OF MONTEREY"—MONTEREY.

Incorporated December 30, 1891.

OFFICERS—T. J. Field, President; M. M. Gragg, Vice-President; Chas. D. Henry, Secretary, Treasurer and Cashier; E. E. James, Assistant Cashier.
 DIRECTORS—T. J. Field, M. M. Gragg, Chas. D. Henry, Jessie D. Seale, M. Ortins, C. R. Few, C. Martin.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$226,807 21		
Overdrafts.....		1,145 10		
Bonds, warrants, and other securities.....		63,085 50		
Bank premises, furniture and fixtures.....		47,419 30		
Safe deposit vaults.....		5,978 29		
Other real estate owned.....		3,308 05		
Due from reserve banks.....		82,378 90		
Due from other banks.....		6,501 62		
Actual cash on hand.....		50,161 63		
Exchanges for clearing house.....		909 58		
Checks and other cash items.....		581 38		
Other resources.....				
Totals.....		\$488,989 56		
LIABILITIES				
Capital stock paid in.....		\$100,000 00		
Surplus.....		25,000 00		
Undivided profits, less expenses and taxes paid.....		9,313 54		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		30 00		
Dividends unpaid.....		348,005 50		
Individual deposits subject to check.....				
Savings deposits.....				
Demand certificates of deposit.....		1,161 90		
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....		5,478 62		
Other liabilities.....				
Totals.....		\$488,989 56		

166. 'BANK OF LEMOORE'—LEMOORE.

Incorporated December 31, 1891.

OFFICERS—S. C. Lillis, President; J. A. McCormick, Vice-President; N. W. Sorrick, Secretary, Treasurer and Cashier; A. D. Campbell, Assistant Cashier.

DIRECTORS—S. C. Lillis, N. W. Sorrick, J. A. McCormick, A. L. McKay, J. H. Fox.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----	\$409,175 40	\$40,036 26	\$449,211 66
Overdrafts-----	1,292 26		1,292 26
Bonds, warrants, and other securities-----	33,000 00		33,000 00
Bank premises, furniture and fixtures-----	36,000 00		36,000 00
Safe deposit vaults-----	2,000 00		2,000 00
Other real estate owned-----	7,200 00		7,200 00
Due from reserve banks-----	47,201 29		47,201 29
Due from other banks-----			
Actual cash on hand-----	25,674 91	2,468 02	28,143 53
Exchanges for clearing house-----	326 17		326 17
Checks and other cash items-----	3,294 50		3,294 50
Other resources-----			
Totals-----	\$565,194 53	\$42,504 88	\$607,699 41

LIABILITIES

Capital stock paid in-----	\$70,000 00	\$30,000 00	\$100,000 00
Surplus-----	20,000 00	5,000 00	25,000 00
Undivided profits, less expenses and taxes paid-----	6,281 08	1,681 88	7,962 96
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----	10,000 00		10,000 00
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	4,500 00		4,500 00
Demand certificates of deposit-----	230,021 64		230,021 64
Time certificates of deposit-----		15,823 00	15,823 00
Certified checks-----	6,363 41		6,363 41
Cashier's checks-----	167,350 61		167,350 61
State, county and municipal deposits-----	178 00		178 00
Postal savings deposits-----	469 79		469 79
Other liabilities-----	30,000 00		30,000 00
Totals-----	\$565,194 53	\$42,504 88	\$607,699 41

167, 167A AND 167B. "BERKELEY BANK OF SAVINGS AND TRUST COMPANY"—BERKELEY.

Incorporated January 27, 1892.

OFFICERS—A. W. Naylor, President; W. E. Woolsey, Vice-President; F. L. Naylor, Vice-President; W. S. Wood, Secretary, Treasurer, Cashier, Trust Officer and Manager Trust Department; G. T. Douglas, Assistant Cashier; E. K. Cole, Assistant Cashier; K. C. Mohrhardt, Assistant Manager.
 DIRECTORS—Wm. H. Crocker, C. M. Gayley, J. W. Havens, J. R. Little, W. H. Marston, A. W. Naylor, F. L. Naylor, W. E. Woolsey, W. R. Scott.

Statement of June 30, 1916.

RESOURCES	Trust			Combined
	Commercial	Savings	Court trusts	Private trusts
Loans and discounts	\$174,016 73	\$4,612,641 50	\$55,000 00	\$38,500 00
Overdrafts	114 92			
Bonds, warrants and other securities	69,933 48	307,994 90		
Bank premises, furniture and fixtures		161,600 00		
Safe deposit vaults		15,894 70		
Other real estate owned				
Due from other banks	128,311 88	455,529 55	2,000 00	
Actual cash on hand		73,645 05		6,487 69
Exchanges for clearing house	55,587 10	119,095 06		
Checks and other cash items	4,267 50	1,716 65		
Other resources	10,917 00	293 68		
Totals	\$434,178 61	\$5,808,411 09	\$57,000 00	\$84,987 69
LIABILITIES				
Capital stock paid in	\$50,000 00	\$250,000 00	\$50,000 00	\$400,000 00
Surplus	15,000 00	200,000 00	7,000 00	231,000 00
Undivided profits, less expenses and taxes paid	230 67	33,413 49		187 69
Other existing profits, collected, but not in undivided profits account				
Bills payable, including certificates of deposit representing money borrowed				
Notes rediscounted				
Drafts due to banks	40,899 84	2,558 35		
Dividends unpaid		13,634 00		
Individual deposits subject to check	310,191 91			
Savings deposits				
Demand certificates of deposit	5,169 14	4,941,612 81		
Time certificates of deposit	6,160 00			
Certified checks	1,572 40	130,881 78		
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits	4,651 62	200,000 00		
Other liabilities				
Deposits of money received from executors, administrators, assignees, receivers or trustees		27,360 63		
Totals	\$434,178 61	\$5,808,411 09	\$57,000 00	\$84,987 69
TRUST RESOURCES				
Personal assets received from executors, administrators, assignees, receivers or trustees				
Trust investments: (a) Personal property	\$117,494 83			
(b) Real property	82,697 00			
Due from banks	23,726 70			
Cash on hand				
Total	\$221,711 53			
TRUST LIABILITIES				
Personal assets received from executors, administrators, assignees, receivers or trustees				
Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee				
Private trusts, specially designated and construed as court trusts, under supervision				
Total	\$221,711 53			

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

NOTE.—The above statement includes the business of branch offices at Berkeley. Purchased South Berkeley Bank, Berkeley December 30, 1915.

169. THE SAVINGS AND LOAN BANK OF SAN BENITO COUNTY—HOLLISTER.

Incorporated January 28, 1892.

OFFICERS—T. S. Hawkins, President; R. P. Lathrop, Vice-President; T. W. Hawkins, Secretary, Treasurer and Cashier.
 DIRECTORS—T. S. Hawkins, J. W. Hawkins, J. F. Etcheverry, J. H. Tebbetts, C. N. Hawkins, R. P. Lathrop, N. C. Briggs, Jr.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----			
Overdrafts	-----			
Bonds, warrants, and other securities	-----		\$820,585 02	
Bank premises, furniture and fixtures	-----			
Safe deposit vaults	-----			
Other real estate owned	-----		5,756 42	
Due from reserve banks	-----		53,992 36	
Due from other banks	-----			
Actual cash on hand	-----		28,000 00	
Exchanges for clearing house	-----			
Checks and other cash items	-----			
Other resources	-----			
Totals	-----		\$908,333 80	
LIABILITIES				
Capital stock paid in	-----			
Surplus	-----		\$50,000 00	
Undivided profits, less expenses and taxes paid	-----		50,000 00	
Other existing profits, collected, but not in undivided profits account	-----		163,986 20	
Bills payable (including certificates of deposit representing money borrowed)	-----		8,696 75	
Deposits, due to banks	-----			
Dividends unpaid	-----			
Individual deposits subject to check	-----			
Savings deposits	-----			
Demand certificates of deposit	-----		702,610 85	
Time certificates of deposit	-----			
Certified checks	-----			
Cashier's checks	-----			
State, county and municipal deposits	-----			
Postal savings deposits	-----			
Other liabilities	-----			
Totals	-----		\$908,333 80	

170. THE SAVINGS BANK OF ST. HELENA—ST. HELENA.

Incorporated January 29, 1892.

OFFICERS—F. L. Alexander, President; W. H. Smith, Vice-President; Leo H. Martin, Secretary, Treasurer and Cashier.
 DIRECTORS—F. L. Alexander, W. H. Smith, F. B. Mackinder, Walter Metzner, Leo H. Martin.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$285,388 21	
Overdrafts				
Bonds, warrants, and other securities			73,000 00	
Bank premises, furniture and fixtures				
Safe deposit vaults			4,841 71	
Other real estate owned			10,000 00	
Due from reserve banks			4,964 73	
Due from other banks			9,000 00	
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$387,194 65	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			10,400 00	
Other existing profits collected, but not in undivided profits account			2 36	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			770 00	
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			338,522 29	
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			12,500 00	
Postal savings deposits				
Other liabilities				
Totals			\$387,194 65	

171. HOLLISTER SAVINGS BANK—HOLLISTER.

Incorporated February 11, 1892.

OFFICERS—Wm. Palmtag, President; T. H. Slaven, Vice-President; C. J. Cox, Vice-President; C. H. Wagner, Secretary, Treasurer and Cashier.

DIRECTORS—Wm. Palmtag, T. H. Slaven, N. T. Jensen, C. F. Leeger, C. J. Cox, M. Rosenberg, C. H. Wagner.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$478,540 80	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			43,322 16	
Due from other banks			1,039 88	
Actual cash on hand			12,216 07	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$535,118 91	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			25,000 00	
Other existing profits, collected, but not in undivided profits account			18,547 86	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			466,571 05	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$535,118 91	

Incorporated March 17, 1892.

Officers—Clinton E. Worden, President; F. W. Robinson, Vice-President, Treasurer and Cashier; J. S. Henton, Vice-President; W. E. Benz, Vice-President; C. L. Shirk, Secretary and Manager Taft Branch; E. W. Spiers, Assistant Cashier; J. R. Withrow, Assistant Cashier; W. Y. White, Manager Maricopa Branch; F. M. Gordan, Manager Wasco Branch; C. E. Bigelow, Assistant Manager Maricopa Branch; J. M. Williams, Assistant Manager Taft Branch.

Directors—Clinton E. Worden, R. F. Barnett, A. D. M. Osborne, F. W. Robinson, J. S. Henton, F. M. Worthington, F. W. Tegeler, W. H. Hill, W. W. Worden, W. E. Benz, C. L. Shirk.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts			
Overdrafts	\$341,296 34	\$883,149 43	\$1,224,445 77
Bonds, warrants, and other securities	19 90		19 90
Bank premises, furniture and fixtures	294,152 48	190,441 43	394,593 91
Safe deposit vaults	48,452 28	98,822 83	147,275 11
Cubert real estate owned			
Due from reserve banks	104,276 68	1,500 00	1,500 00
Due from other banks		225,739 11	339,015 79
Actual cash on hand	46,912 71	42,911 51	89,824 22
Exchanges for clearing house	5,165 04	1,290 14	6,455 18
Checks and other cash items	591 15		591 15
Other resources			
Totals	\$750,866 38	\$1,453,854 45	\$2,204,721 03

LIABILITIES

Capital stock paid in			
Surplus	\$60,000 00	\$100,000 00	\$160,000 00
Undivided profits, less expenses and taxes paid	15,000 00	55,000 00	50,000 00
Other existing profits, collected, but not in undivided profits account	3,833 86	6,845 70	10,779 06
Bills payable including certificates of deposit representing money borrowed			
Deposits, due to banks			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	9,600 00		9,600 00
Savings deposits	569,919 15		569,919 15
Demand certificates of deposit		1,307,653 41	1,307,653 41
Time certificates of deposit			
Certified checks	293 00		293 00
Cashier's checks		4,355 34	4,355 34
State, county and municipal deposits	452 23		452 23
Postal savings deposits	13,385 11		13,385 11
Other liabilities	78,283 73		78,283 73
Totals	\$750,866 38	\$1,453,854 45	\$2,204,721 03

NOTE.—The above statement includes the business of branch offices at Maricopa, Wasco and Taft. Purchased First National Bank of Taft, January 17, 1916.

174 AND 174A. CITIZENS BANK OF PASO ROBLES—PASO ROBLES.

Incorporated April 21, 1892.

OFFICERS—W. C. Bennett, President; Alex. Webster, Vice-President; A. Pfister, Secretary, Treasurer and Cashier; W. A. Johnson, Assistant Cashier; J. Haabesland, Assistant Cashier, Branch.

DIRECTORS—W. C. Bennett, D. S. Lewis, W. O. Dresser, Paul Pfister, A. Pfister, M. Shimmün, Alex. Webster.

Statement of June 30, 1916.

RESOURCES	Commercial department		Savings department	Combined
Loans and discounts-----	\$410,500 66			
Overdrafts-----	2,811 44			
Bonds, warrants, and other securities-----	21,060 21			
Bank premises, furniture and fixtures-----	7,000 00			
Sale deposit vaults-----				
Other real estate owned-----	134 37			
Due from reserve banks-----	96,037 29			
Due from other banks-----	389 73			
Actual cash on hand-----	35,057 18			
Exchanges for clearing house-----				
Checks and other cash items-----	3,054 86			
Other resources-----				
Totals-----	\$576,035 74			
LIABILITIES				
Capital stock paid in-----				
Surplus-----	\$61,800 00			
Undivided profits, less expenses and taxes paid-----	15,450 00			
Other existing profits, collected, but not in undivided profits account-----	22,524 37			
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----	352,554 80			
Demand certificates of deposit-----				
Time certificates of deposit-----	109,233 90			
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----	7,200 00			
Postal savings deposits-----	3,299 66			
Other liabilities-----	3,973 01			
Totals-----	\$576,035 74			

NOTE.—The above statement includes the business of a branch office at San Miguel.

175. PEOPLES SAVINGS BANK—SANTA CRUZ.

Incorporated April 26, 1892.

OFFICERS.—W. P. Netherton, President; P. T. Phillips, Vice-President; C. E. Towne, Vice-President; L. F. Hinds, Secretary, Treasurer and Cashier; H. A. Wright, Assistant Cashier.
 DIRECTORS.—C. P. Brooks, C. E. Towne, P. T. Phillips, W. P. Netherton, S. Waldo Coleman, W. T. Forsyth, Warren Garrett.

Statement of June 30, 1916.

RESOURCES		
	Commercial department	Savings department
	Combined	
Loans and discounts.....		\$342,087 62
Overdrafts.....		
Bonds, warrants, and other securities.....		69,610 00
Bank premises, furniture and fixtures.....		53,180 00
Safe deposit vaults.....		
Other real estate owned.....		3,112 18
Due from reserve banks.....		48,640 36
Due from other banks.....		
Actual cash on hand.....		
Exchanges for clearing house.....		
Checks and other cash items.....		17,621 64
Other resources.....		17 50
Totals.....		\$535,608 60
LIABILITIES		
Capital stock paid in.....		
Surplus.....		\$32,140 00
Undivided profits, less expenses and taxes paid.....		26,000 00
Other existing profits, collected, but not in undivided profits account.....		1,660 92
Bills payable (including certificates of deposit representing money borrowed).....		
Deposits, due to banks.....		
Dividends unpaid.....		2,293 75
Individual deposits subject to check.....		
Savings deposits.....		466,123 93
Demand certificates of deposit.....		
Time certificates of deposit.....		1,450 00
Certified checks.....		
Cashier's checks.....		
State, county and municipal deposits.....		
Postal savings deposits.....		10,000 00
Other liabilities.....		
Totals.....		\$535,608 60

176. BANK OF WILLIAMS—WILLIAMS.

Incorporated June 17, 1892.

OFFICERS—H. C. Stovall, President; J. M. Stovall, Secretary, Treasurer and Cashier; B. L. Fouch, Assistant Cashier.
 DIRECTORS—H. C. Stovall, J. M. Stovall, Mabel Stovall Brim, Mrs. M. E. Stovall, B. L. Fouch.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$218,263 28		
Overdrafts		3,130 37		
Bonds, warrants, and other securities		37,748 39		
Bank premises, furniture and fixtures		4,750 00		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		140,032 72		
Due from other banks				
Actual cash on hand		31,462 10		
Exchanges for clearing house				
Checks and other cash items		681 51		
Other resources		17,988 29		
Totals		\$554,227 06		
LIABILITIES				
Capital stock paid in		\$100,000 00		
Surplus		23,000 00		
Undivided profits, less expenses and taxes paid		13,704 01		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		215,713 96		
Demand certificates of deposit				
Time certificates of deposit		39,692 32		
Certified checks		131,146 64		
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		25,500 00		
Other liabilities		5,470 13		
Totals		\$554,227 06		

177. BANK OF OROVILLE—OROVILLE.

Incorporated June 28, 1892.

OFFICERS—S. C. Lillis, President; W. W. Gingles, Secretary, Treasurer and Cashier; C. W. Putnam, Assistant Cashier and Assistant Secretary.

DIRECTORS—S. C. Lillis, J. M. Ward, H. C. Lillis, W. W. Gingles, C. W. Putnam.

Statement of June 30, 1916.**RESOURCES**

	Commercial department	Savings department	Combined
Loans and discounts-----		\$23,568 27	
Overdrafts-----			
Bonds, warrants, and other securities-----		19,989 77	
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----		12,300 07	
Due from other banks-----		29,480 99	
Actual cash on hand-----			
Exchanges for clearing house-----			
Checks and other cash items-----		8,948 86	
Other resources-----			
Totals-----		\$824,296 96	

LIABILITIES

Capital stock paid in-----		\$20,000 00	
Surplus-----		12,500 00	
Undivided profits, less expenses and taxes paid-----		5,151 99	
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----		3,750 00	
Savings deposits-----			
Demand certificates of deposit-----		266,514 97	
Time certificates of deposit-----			
Certified checks-----		6,380 00	
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$824,296 96	

178. BANK OF TEHACHAPI—TEHACHAPI.

Incorporated September 16, 1892.

OFFICERS—Dave Hirschfield, President; Albert Ancker, Vice-President; Phil Marx, Secretary, Treasurer and Cashier.
 DIRECTORS—Dave Hirschfield, Albert Ancker, Phil Marx, Chas. Asher, B. M. Denison.

Statement of June 30, 1916.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts-----			\$104,918 20		
Overdrafts-----			4 41		
Bonds, warrants, and other securities-----			12,998 33		
Bank premises, furniture and fixtures-----			3,000 00		
Safe deposit vaults-----					
Other real estate owned-----					
Due from reserve banks-----			73,368 15		
Due from other banks-----					
Actual cash on hand-----			10,552 38		
Exchanges for clearing house-----					
Checks and other cash items-----			98 20		
Other resources-----					
Totals-----			\$208,849 67		
LIABILITIES					
Capital stock paid in-----					
Surplus-----			\$25,000 00		
Undivided profits, less expenses and taxes paid-----			35,000 00		
Other existing profits, collected, but not in undivided profits account-----			3,851 99		
Bills payable (including certificates of deposit representing money borrowed)-----					
Deposits, due to banks-----					
Dividends unpaid-----			125 00		
Individual deposits subject to check-----			62,399 10		
Savings deposits-----					
Demand certificates of deposit-----			345 00		
Time certificates of deposit-----			70,799 04		
Certified checks-----			1 00		
Cashier's checks-----			15 95		
State, county and municipal deposits-----			11,312 59		
Postal savings deposits-----					
Other liabilities-----					
Totals-----			\$208,849 67		

180. "THE BANK OF PALO ALTO"—PALO ALTO.

Incorporated October 18, 1892.

OFFICERS—G. R. Parkinson, President; C. D. Marx, Vice-President; H. F. Congdon, Secretary, Treasurer and Cashier; J. F. Prior, Assistant Cashier; Percy M. McDowell, Assistant Cashier; Burke Corbet, Attorney.

DIRECTORS—G. R. Parkinson, C. D. Marx, C. S. Downing, H. F. Congdon, E. C. Tholts, Alfred Seale, Burke Corbet.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....			
Overdrafts.....	\$820,461 24	\$246,360 15	\$566,821 39
Bonds, warrants, and other securities.....	12 39		12 39
Bank premises, furniture and fixtures.....	14,000 00	180,198 50	194,198 50
Safe deposit vaults.....		25,000 00	25,000 00
Other real estate owned.....		1,000 00	1,000 00
Due from reserve banks.....	500 00	11,500 00	11,800 00
Due from other banks.....	100,482 89	66,912 01	167,394 90
Actual cash on hand.....	979 71		979 71
Exchanges for clearing house.....	46,805 60	13,102 59	61,808 19
Checks and other cash items.....	2,891 28		2,891 28
Other resources.....	1,009 51		1,009 51
Totals.....	\$487,132 62	\$543,073 25	\$1,030,205 87

LIABILITIES

Capital stock paid in.....			
Surplus.....	\$87,500 00	\$37,500 00	\$75,000 00
Undivided profits, less expenses and taxes paid.....	25,000 00	25,000 00	50,000 00
Other existing profits, collected, but not in undivided profits account.....	17,708 97	7,886 81	25,595 78
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	368,888 88		368,888 88
Demand certificates of deposit.....		472,686 44	472,686 44
Time certificates of deposit.....	3,469 32		3,469 32
Certified checks.....	32,501 78		32,501 78
Cashier's checks.....	2,663 67		2,663 67
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$487,132 62	\$543,073 25	\$1,030,205 87

181 AND 181A. "BANK OF LASSEN COUNTY"—SUSANVILLE.

Incorporated October 29, 1892.

OFFICERS—F. E. Humphrey, President; Jno. B. Spaulding, Vice-President; C. B. Clark, Vice-President; C. H. Bridges, Secretary, Treasurer and Cashier; C. M. Hall, Assistant Cashier; W. H. Fulton, Manager Standish Branch.
 DIRECTORS—J. B. Spaulding, I. E. Bally, Richard H. Browne, F. E. Humphrey, C. B. Clark, F. J. Goumaz, C. H. Bridges.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts	\$215,616 40	\$120,550 50	\$336,166 90
Overdrafts	280 51		280 51
Bonds, warrants, and other securities	44,331 75	8,242 50	52,574 25
Bank premises, furniture and fixtures	14,531 66		14,531 66
Safe deposit vaults			
Other real estate owned	7,306 41		7,306 41
Due from reserve banks	43,770 35	4,547 89	58,318 24
Due from other banks	3,820 56		3,820 56
Actual cash on hand	27,737 15	7,714 06	35,451 81
Exchanges for clearing house			
Checks and other cash items	1,722 86		1,722 86
Other resources	398 65		398 65
Totals	\$306,386 30	\$141,055 55	\$507,641 85

LIABILITIES

Capital stock paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	30,000 00	5,000 00	35,000 00
Undivided profits, less expenses and taxes paid	5,737 56	2,332 39	8,130 15
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	186,325 54		186,325 54
Savings deposits			
Demand certificates of deposit	2,888 57	100,662 96	100,662 96
Time certificates of deposit	19,637 33		2,888 57
Certified checks	4,571 67		19,637 33
Cashier's checks	1,405 63		4,571 67
State, county and municipal deposits	41,000 00	8,000 00	1,405 63
Postal savings deposits			49,000 00
Other liabilities			
Totals	\$306,386 30	\$141,055 55	\$507,641 85

NOTE.—The above statement includes the business of a branch office at Standish.

182. "FARMERS AND MERCHANTS SAVINGS BANK OF OAKLAND, CALIFORNIA"—OAKLAND.

Incorporated November 12, 1892.

OFFICERS—Edson F. Adams, President; Samuel Bell McKee, Vice-President; Geo. S. Meredith, Secretary, Treasurer and Cashier; Frank C. Martens, Assistant Cashier and Assistant Secretary.

DIRECTORS—Edson F. Adams, Samuel Bell McKee, C. D. Bates, Geo. S. Meredith, Frank C. Martens, C. H. Redington, C. H. Daly.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----		\$1,689,110 67	-----
Overdrafts	-----			-----
Bonds, warrants, and other securities	-----		115,588 95	-----
Bank premises, furniture and fixtures	-----		176,240 00	-----
Safe deposit vaults	-----		10,100 00	-----
Other real estate owned	-----		2,254 23	-----
Due from reserve banks	-----		263,716 82	-----
Due from other banks	-----			-----
Actual cash on hand	-----		63,179 95	-----
Exchanges for clearing house	-----		13,300 52	-----
Checks and other cash items	-----		2,368 92	-----
Other resources	-----			-----
Totals	-----		\$2,336,120 06	-----
LIABILITIES				
Capital stock paid in	-----			-----
Surplus	-----		\$198,000 00	-----
Undivided profits, less expenses and taxes paid	-----		8,000 00	-----
Other existing profits collected, but not in undivided profits account	-----		921 21	-----
Bills payable (including certificates of deposit representing money borrowed)	-----			-----
Deposits, due to banks	-----			-----
Dividends unpaid	-----			-----
Individual deposits subject to check	-----			-----
Savings deposits	-----		2,105,953 85	-----
Demand certificates of deposit	-----			-----
Time certificates of deposit	-----		8,245 00	-----
Certified checks	-----			-----
Cashier's checks	-----			-----
State, county and municipal deposits	-----		15,000 00	-----
Postal savings deposits	-----			-----
Other liabilities	-----			-----
Totals	-----		\$2,336,120 06	-----

183. BANK OF PLEASANTON—PLEASANTON.

Incorporated February 3, 1893.

OFFICERS—T. W. Harris, President; C. W. Schween, Vice-President; E. L. Benedict, Secretary, Treasurer and Cashier; Thos. H. Silver, Assistant Cashier; E. G. Benedict, Assistant Cashier.

DIRECTORS—T. W. Harris, E. L. Benedict, Jas. R. Cruikshank, C. H. Schween, T. H. Silver.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts	\$138,381 92	\$199,128 65	\$337,510 57
Overdrafts	101 29		101 29
Bonds, warrants, and other securities	14,671 90	45,646 50	60,318 40
Bank premises, furniture and fixtures		5,500 00	5,500 00
Safe deposit vaults			
Other real estate owned		3,000 00	3,000 00
Due from reserve banks	40,282 83	28,933 27	69,216 10
Due from other banks			
Actual cash on hand	11,306 00	6,866 60	18,172 60
Exchanges for clearing house			
Checks and other cash items	427 11		427 11
Other resources			
Totals	\$205,171 05	\$289,075 02	\$494,246 07
LIABILITIES			
Capital stock paid in	\$12,500 00	\$12,500 00	\$25,000 00
Surplus	7,500 00	15,000 00	22,500 00
Undivided profits, less expenses and taxes paid	2,124 80	5,393 87	7,518 67
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	136,175 02		136,175 02
Savings deposits		248,936 15	248,936 15
Demand certificates of deposit	592 88		592 88
Time certificates of deposit	39,184 10	7,245 00	46,429 10
Certified checks	900 00		900 00
Cashier's checks	1,891 25		1,891 25
State, county and municipal deposits	4,000 00		4,000 00
Postal savings deposits			
Other liabilities			
Totals	\$205,171 05	\$289,075 02	\$494,246 07

184. **FERNDAL BANK—FERNDAL.**

Incorporated February 17, 1893.

OFFICERS—A. Putnam, President; E. P. Nisson, Vice-President; G. N. Lund, Secretary, Treasurer and Cashier.
 DIRECTORS—A. Putnam, E. P. Nisson, J. Rasmussen, P. J. Petersen, J. H. Ring, Ph. Calandinni, J. A. Shaw, R. H. Smith, B. N. Hullock.

Statement of June 30, 1916.**RESOURCES**

	Commercial department	Savings department	Combined
Loans and discounts -----			
Overdrafts-----	\$209,409 13	\$131,000 00	\$341,309 13
Bonds, warrants, and other securities-----	89 95		89 95
Bank premises, furniture and fixtures-----	13,403 11	10,192 80	23,595 91
Safe deposit vaults-----	1 00	14,000 00	14,001 00
Other real estate owned-----			
Due from reserve banks-----	66,144 07		66,144 07
Due from other banks-----	445 24		445 24
Actual cash on hand-----	30,711 45	7,192 55	37,904 00
Exchanges for clearing house-----			
Checks and other cash items-----	502 70		502 70
Other resources-----			
Totals -----	\$320,826 65	\$173,007 11	\$494,733 76

LIABILITIES

Capital stock paid in -----			
Surplus-----	\$25,000 00	\$10,000 00	\$35,000 00
Undivided profits, less expenses and taxes paid-----	50,000 00	15,000 00	65,000 00
Other existing profits, collected, but not in undivided profits account-----	1,617 10	1,108 86	2,725 96
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----	3,500 00		3,500 00
Individual deposits-----	191,561 77		191,561 77
Savings deposits-----			
Demand certificates of deposit-----	564 28	147,798 25	147,798 25
Time certificates of deposit-----	40,533 50		40,533 50
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----	7,000 00		7,000 00
Postal savings deposits-----			
Other liabilities-----	1,000 00		1,000 00
Totals -----	\$320,826 65	\$173,007 11	\$494,733 76

185 AND 185A. "BANK OF SAN LEANDRO"—SAN LEANDRO.

Incorporated February 24, 1893.

OFFICERS—A. B. Cary, President; F. H. Williams, Vice-President; Chas. H. Hale, Secretary, Treasurer and Cashier; J. H. Skillen, Assistant Cashier; J. Dving, Assistant Cashier.
 DIRECTORS—Harry T. Smyth, A. B. Cary, Chas. H. Hale, A. Lucio, J. B. Mendonca, F. Stenzel, F. H. Williams.

Statement of June 30, 1916.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts-----	\$142,515 42	\$724,982 41	\$867,497 83
Overdrafts-----			
Bonds, warrants, and other securities-----	28,581 30	145,409 90	173,991 20
Bank premises, furniture and fixtures-----		44,500 00	44,500 00
Safe deposit vaults-----		2,250 00	2,250 00
Other real estate owned-----	5,000 00	12,000 00	17,000 00
Due from reserve banks-----	26,716 42	116,122 15	142,838 57
Due from other banks-----	2,225 60	87,309 04	89,534 64
Actual cash on hand-----	14,728 28	29,716 39	44,444 67
Exchanges for clearing house-----			
Checks and other cash items-----	27 85	1,141 16	1,169 01
Other resources-----	3 41		3 41
Totals-----	\$219,798 28	\$1,163,431 05	\$1,383,229 33
LIABILITIES			
Capital stock paid in-----	\$25,000 00	\$75,000 00	\$100,000 00
Surplus-----		31,000 00	31,000 00
Undivided profits, less expenses and taxes paid-----	6,510 05	10,484 46	16,994 51
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	177,461 23		177,461 23
Savings deposits-----		1,046,945 91	1,046,945 91
Demand certificates of deposit-----	1,929 35		1,929 35
Time certificates of deposit-----			
Certified checks-----	565 20		565 20
Cashier's checks-----			
State, county and municipal deposits-----	8,332 45		8,332 45
Postal savings deposits-----			
Other liabilities-----		68	68
Totals-----	\$219,798 28	\$1,163,431 05	\$1,383,229 33

NOTE.—The above statement includes the business of a branch office at Oakland.

186. "THE DAIRYMAN'S BANK"—VALLEY FORD.

Incorporated March 17, 1893.

OFFICERS—J. D. Williams, President; L. D. Ambrogio, Vice-President; C. A. LeBaron, Secretary, Treasurer and Cashier; A. M. J. Radasci, Assistant Cashier.

DIRECTORS—P. Carroll, J. D. Williams, John Cerini, L. D. Ambrogio, C. A. LeBaron.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----	\$132,803 15	\$244,080 28	\$376,883 43
Overdrafts-----	80 41		80 41
Bonds, warrants, and other securities-----	38,400 00	10,620 00	49,020 00
Bank premises, furniture and fixtures-----	4,000 00	6,000 00	10,000 00
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----	20,132 45	21,716 94	41,849 39
Due from other banks-----			
Actual cash on hand-----	10,138 13	9,161 42	19,299 55
Exchanges for clearing house-----	254 83		254 83
Checks and other cash items-----	59 75	4,132 22	4,886 75
Other resources-----			59 75
Totals-----	\$205,888 42	\$295,710 86	\$501,599 28

LIABILITIES

Capital stock paid in-----	\$50,000 00	\$50,000 00	\$100,000 00
Surplus-----	12,500 00	12,500 00	25,000 00
Undivided profits, less expenses and taxes paid-----	965 72		965 72
Other existing profits, collected, but not in undivided profits account-----	3,449 96		3,449 96
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Individuals unpaid-----	88 00		88 00
Individual deposits subject to check-----	120,855 65		120,855 65
Savings deposits-----			
Demand certificates of deposit-----		220,551 11	220,551 11
Time certificates of deposit-----	54 18		54 18
Certified checks-----		12,659 75	12,659 75
Cashier's checks-----			
State, county and municipal deposits-----	33 76		33 76
Postal savings deposits-----	18,000 00		18,000 00
Other liabilities-----	1 15		1 15
Totals-----	\$205,888 42	\$295,710 86	\$501,599 28

187. STATE SAVINGS BANK—OAKLAND.

Incorporated March 24, 1893.

OFFICERS—R. J. McMullen, President, Treasurer and Cashier; S. C. Bennetts, Secretary and Assistant Cashier.

DIRECTORS—R. J. McMullen, Dudley Kinsell, Chas. H. Jones, J. B. Lanktree, D. F. Tillinghast.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$1,133,973 66	
Overdrafts				
Bonds, warrants, and other securities			46,080 32	
Bank premises, furniture and fixtures			101,573 68	
Safe deposit vaults				
Other real estate owned			38,511 99	
Due from reserve banks			71,968 72	
Due from other banks			1,153 69	
Actual cash on hand			43,461 27	
Exchanges for clearing house			2,348 22	
Checks and other cash items			275 81	
Other resources				
Totals			\$1,441,337 22	
LIABILITIES				
Capital stock paid in				
Surplus			\$100,000 00	
Undivided profits, less expenses and taxes paid			160,000 00	
Other existing profits, collected, but not in undivided profits account			41,190 76	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check			1,086,410 82	
Savings deposits				
Demand certificates of deposit			32,988 80	
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			20,000 00	
Postal savings deposits				
Other liabilities			746 75	
Totals			\$1,441,337 22	

190. "GARDEN CITY BANK AND TRUST COMPANY"—SAN JOSE.

Incorporated June 26, 1893.

OFFICERS—T. S. Montgomery, President; J. J. Miller, Vice-President; W. G. Alexander, Secretary; A. B. Post, Treasurer, Cashier and Assistant Secretary; C. J. Tripp, Assistant Cashier and Trust Officer.
 DIRECTORS—W. A. Beasley, T. S. Montgomery, W. G. Alexander, Chas. F. Crothers, M. E. Dalley, Jno. D. Crumney, John D. Kuster, Louis Sommkisen, J. J. Miller, G. K. McDonald, A. B. Post.

Statement of June 30, 1916.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....	\$481,900 66	\$1,216,687 78	\$50,000 00	\$25,000 00	\$1,373,597 44
Overdrafts.....	4,835 71	335,011 50	-----	-----	4,835 71
Bonds, warrants and other securities.....	111,000 00	151,941 03	-----	25,000 00	360,014 50
Bank premises, furniture and fixtures.....	-----	18,852 42	-----	-----	262,041 03
Safe deposit vaults.....	-----	44,111 90	-----	-----	18,852 42
Other real estate owned.....	135,922 37	161,925 28	-----	-----	44,111 90
Due from reserve banks.....	4,655 77	-----	-----	-----	237,847 65
Due from other banks.....	72,277 83	55,596 05	-----	-----	4,655 77
Actual cash on hand.....	16,383 85	1,401 30	-----	-----	127,873 88
Exchanges for clearing house.....	-----	-----	-----	-----	17,785 15
Checks and other cash items.....	17,587 00	-----	-----	-----	17,587 00
Other resources.....	-----	-----	-----	-----	-----
Totals.....	\$1,044,572 19	\$1,984,630 26	\$50,000 00	\$50,000 00	\$3,129,202 45
LIABILITIES					
Capital stock paid in.....	\$125,000 00	\$75,000 00	\$50,000 00	\$50,000 00	\$300,000 00
Surplus.....	200,000 00	100,000 00	-----	-----	300,000 00
Undivided profits, less expenses and taxes paid.....	35,761 72	-----	-----	-----	35,761 72
Other existing profits, collected, but not in undivided profits account.....	-----	-----	-----	-----	-----
Bills payable, including certificates of deposit representing money borrowed.....	-----	-----	-----	-----	-----
Notes rediscounted.....	45,953 60	3,100 00	-----	-----	49,053 60
Deposits due to banks.....	15,000 00	-----	-----	-----	15,000 00
Dividends unpaid.....	646,947 96	1,674,388 63	-----	-----	646,947 96
Individual deposits subject to check.....	11,927 29	17,391 63	-----	-----	1,674,388 63
Savings deposits.....	1,872 13	-----	-----	-----	11,927 29
Demand certificates of deposit.....	-----	114,750 00	-----	-----	17,391 63
Time certificates of deposit.....	-----	-----	-----	-----	1,872 13
Certified checks.....	-----	-----	-----	-----	-----
Cashier's checks.....	-----	-----	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----	-----	114,750 00
Postal savings deposits.....	-----	-----	-----	-----	-----
Other liabilities.....	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	-----	-----	-----	-----	-----
Totals.....	\$1,044,572 19	\$1,984,630 26	\$50,000 00	\$50,000 00	\$3,129,202 45
TRUST RESOURCES					
Personal assets received from executors, administrators, assignees, receivers or trustees.....	\$310,253 67	-----	-----	-----	\$310,253 67
Trust investments: (a) Personal property.....	\$7,288 11	-----	-----	-----	-----
(b) Real property.....	1,500 00	-----	-----	-----	9,829 39
Due from banks.....	3,941 28	-----	-----	-----	-----
Due from hand.....	-----	-----	-----	-----	-----
Total.....	\$320,083 06	-----	-----	-----	\$320,083 06
TRUST LIABILITIES					
Personal assets received from executors, administrators, assignees, receivers or trustees.....	-----	-----	-----	-----	-----
Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	-----	-----	-----	-----	-----
Private trusts, specially designated and construed as court trusts, under supervision.....	-----	-----	-----	-----	-----
Total.....	-----	-----	-----	-----	-----
Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.					

192. TITLE INSURANCE AND TRUST COMPANY—LOS ANGELES.

Incorporated December 22, 1893.

OFFICERS—Wm. H. Allen, Jr., President; O. F. Brant, Vice-President and Manager; M. S. Hellman, Vice-President; O. P. Clark, Secretary and Treasurer; L. J. Beynon, Assistant Secretary; E. L. Farmer, Assistant Cashier; W. B. Brown, Assistant Secretary; John H. Coverley, Trust Officer.

DIRECTORS—Wm. H. Allen, Jr., O. F. Brant, M. S. Hellman, O. P. Clark, H. W. O'Melveny, Wm. H. Burnham, W. M. Caswell, W. R. Staats, C. B. Jones, Henry M. Robinson, Harry C. Allen.

Statement of June 30, 1916.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts-----			\$305,161 51		
Overdrafts-----					
Bonds, warrants and other securities-----			232,352 50	\$100,000 00	
Bank premises, furniture and fixtures-----					
Safe deposit vaults-----					
Other real estate owned-----					
Due from reserve banks-----			6,031 42		
Due from other banks-----			58,104 40		
Actual cash on hand-----			32 36		
Exchanges for clearing house-----					
Checks and other cash items-----			5,728 14		
Advances to court trusts-----			5,592 41		
Totals-----			\$613,042 74	\$100,000 00	
LIABILITIES					
Capital stock paid in-----					
Surplus-----			\$100,000 00	\$100,000 00	
Undivided profits, less expenses and taxes paid-----			300,000 00		
Other existing profits, collected, but not in undivided profits account-----			166,100 60		
Bills payable, including certificates of deposit representing money borrowed-----			36,942 14		
Notes rediscounted-----					
Deposits due to banks-----					
Dividends unpaid-----					
Individual deposits subject to check-----					
Savings deposits-----					
Demand certificates of deposit-----					
Time certificates of deposit-----					

Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	10,000 00		
Totals	\$213,042 74	\$100,000 00	
TRUST RESOURCES		TRUST LIABILITIES	
Personal assets received from executors, administrators, assignees, receivers or trustees	Court trusts	Personal assets received from executors, administrators, assignees, receivers or trustees	Court trusts
Trust investments: (a) Personal property	\$1,237,351 79	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$1,962,560 27
(b) Real property	685,447 13	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	37,337 99		
Cash on hand	2,423 31		
Total	\$1,962,560 27	Total	\$1,962,560 27
Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.			

194. THE BANK OF GONZALES—GONZALES.

Incorporated January 20, 1894.

OFFICERS—J. R. Somavia, President; Joseph Juri, Vice-President; J. C. Lazier, Secretary and Cashier; John Hargens, Treasurer.
 DIRECTORS—J. C. Lazier, Joseph Juri, John Hargens, J. R. Somavia, Geo. C. Miller.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$222,836 45		
Overdrafts		8 41		
Bonds, warrants, and other securities		9,890 00		
Bank premises, furniture and fixtures		11,900 00		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		18,213 02		
Due from other banks				
Actual cash on hand		14,125 52		
Exchanges for clearing house				
Checks and other cash items		3 00		
Other resources				
Totals		\$276,976 40		
LIABILITIES				
Capital stock paid in		\$50,000 00		
Surplus		16,000 00		
Undivided profits, less expenses and taxes paid		3,383 33		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		121,941 56		
Demand certificates of deposit				
Time certificates of deposit		334 00		
Certified checks		85,307 51		
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$276,976 40		

197. UNION TRUST AND SAVINGS BANK OF PASADENA-PASADENA.

Incorporated February 1, 1895.

Officers—H. I. Stuart, President; C. J. Hall, Vice-President and Trust Officer; W. A. Barnes, Secretary, Treasurer, Cashier and Assistant Trust Officer; H. P. Thayer, Assistant Cashier, Assistant Secretary and Assistant Treasurer.
 Directors—H. I. Stuart, E. S. Gosney, Frank S. Wallace, C. J. Hall, Frank C. Bolt, S. Washburn, Ed R. Braley, Henry M. Robinson, Freeman A. Ford.

Statement of June 30, 1916.

RESOURCES		Trust			Combined
	Commercial	Savings	Court trusts	Private trusts	
Loans and discounts.....		\$2,431,012 00		\$50,000 00	\$2,481,012 00
Overdrafts.....					
Bonds, warrants and other securities.....					
Bank premises, furniture and fixtures.....		605,506 90	\$100,000 00	\$50,000 00	\$755,506 90
Safe deposit vaults.....					
Other real estate owned.....		25,000 00			25,000 00
Due from reserve banks.....		337,423 27	104,167 82		441,591 09
Due from other banks.....		25,000 00			25,000 00
Actual cash on hand.....		161,325 43			161,325 43
Exchanges for clearing house.....					
Checks and other cash items.....					
Other resources.....					
Totals.....		\$3,588,357 60	\$201,167 82	\$100,000 00	\$3,889,525 42
LIABILITIES					
Capital stock paid in.....					
Surplus.....		\$225,000 00	\$100,000 00	\$100,000 00	\$425,000 00
Undivided profits, less expenses and taxes paid.....		78,000 00			78,000 00
Other existing profits, collected, but not in undivided profits account.....		24,069 19	11,224 09		35,313 28
Bills payable, including certificates of deposit representing money borrowed.....					
Notes rediscounted.....					
Deposits due to banks.....		11,224 09			11,224 09
Dividends unpaid.....		8,500 00			8,500 00
Individual deposits subject to check.....		2,729,814 73			2,729,814 73
Savings deposits.....					
Demand certificates of deposit.....		451,683 91			451,683 91
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....					
Postal savings deposits.....		50,000 00			50,000 00
Other liabilities.....		7,045 68			7,045 68
Deposits of money received from executors, administrators, assignees, receivers or trustees.....			92,943 73		92,943 73
Totals.....		\$3,588,357 60	\$201,167 82	\$100,000 00	\$3,889,525 42
TRUST RESOURCES					
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trust investments: (a) Personal property.....		\$884,359 08			
(b) Real property.....		300,369 84			
Due from banks.....		92,943 73			
Cash on hand.....					
Total.....		\$1,277,672 15			\$1,277,672 15
TRUST LIABILITIES					
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....					
Private trusts, specially designated and construed as court trusts, under supervision.....					
Total.....		\$1,277,672 15			\$1,277,672 15

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

198 AND 198A. BANK OF SANTA MONICA—SANTA MONICA.

Incorporated April 14, 1893.

OFFICERS—H. M. Gorham, President; W. S. Vawter, Vice-President; H. J. Englebrecht, Secretary, Treasurer and Cashier; C. H. Power, Assistant Cashier; F. J. Townsend, Assistant Cashier.

DIRECTORS—A. P. Williamson, H. M. Gorham, N. H. Hamilton, A. C. Rogers, H. J. Englebrecht, W. S. Vawter, John S. Hunt.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$133,070 05	\$534,287 75	\$667,357 80
Overdrafts.....		299 62		299 62
Bonds, warrants, and other securities.....		13,755 48		13,755 48
Bank premises, furniture and fixtures.....		15,000 00		15 000 00
Safe deposit vaults.....				
Other real estate owned.....		283,308 65		303,729 86
Due from reserve banks.....		35,000 00	22,421 21	63,880 44
Due from other banks.....		35,684 64	28,880 44	74,578 68
Actual cash on hand.....		4,756 79	18,894 04	74,578 68
Exchanges for clearing house.....				4,756 79
Checks and other cash items.....		378 93		578 93
Other resources.....		331 70		331 70
Totals.....		\$841,788 86	\$604,183 44	\$1,446,272 30
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$75,000 00	\$35,000 00	\$110,000 00
Undivided profits, less expenses and taxes paid.....		17,000 00	22,000 00	39,000 00
Other existing profits, collected, but not in undivided profits account.....		1,844 16		1,844 16
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to bank.....				
Dividends unpaid.....				
Individual deposits subject to check.....		3,300 00		3,300 00
Savings deposits.....		668,285 47		668,285 47
Demand certificates of deposit.....			547,483 44	547,483 44
Time certificates of deposit.....		197 02		197 02
Certified checks.....		64,153 18		64,153 18
Cashier's checks.....		67 40		67 40
State, county and municipal deposits.....				
Postal savings deposits.....		5,020 74		5,020 74
Other liabilities.....		6,920 29		6,920 29
Totals.....		\$841,788 86	\$604,183 44	\$1,446,272 30

NOTE.—The above statement includes the business of a branch office at Sawtelle.

200. TITLE GUARANTEE AND TRUST COMPANY—LOS ANGELES.

Incorporated October 28, 1895.

Officers—L. C. Brand, President; E. W. Sargent, Vice-President; D. McPeak, Vice-President; A. F. Morlan, Secretary, Treasurer and Manager; H. Blue, Assistant Secretary and Auditor; A. R. Killgore, Trust Officer.
 Directors—A. F. Morlan, E. W. Sargent, J. B. Brokaw, W. H. Holliday, Irving H. Hellman, Marco H. Hellman, L. C. Brand, W. L. Graves, Daniel McPeak, James Edmonson, Louis M. Cole.

Statement of June 30, 1916.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....			\$28,325 00	\$137,025 00	\$165,350 00
Overdrafts.....					
Bonds, warrants and other securities.....			121,675 00		121,675 00
Bank premises, furniture and fixtures.....					
Safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks.....				2,975 00	2,975 00
Due from other banks.....					
Actual cash on hand.....					
Exchanges for clearing house.....					
Checks and other cash items.....					
Other resources.....					
Totals.....			\$150,000 00	\$150,000 00	\$300,000 00
LIABILITIES					
Capital stock paid in.....					
Surplus.....					
Undivided profits, less expenses and taxes paid.....					
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....					
Postal savings deposits.....					
Other liabilities.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....					
Totals.....			\$125,000 00	\$25,000 00	\$250,000 00
TRUST RESOURCES					
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trust investments: (a) Personal property.....					
(b) Real property.....					
Due from banks.....					
Cash on hand.....					
Total.....			\$70,245 53		\$70,245 53
TRUST LIABILITIES					
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....					
Private trusts specially designated and construed as court trusts, under supervision.....					
Total.....			\$150,000 00	\$150,000 00	\$300,000 00
Court trusts					
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trust investments: (a) Personal property.....					
(b) Real property.....					
Due from banks.....					
Cash on hand.....					
Total.....			\$70,245 53		\$70,245 53

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

201. "THE BANK OF CAMPBELL"—CAMPBELL.

Incorporated July 13, 1896.

OFFICERS—C. N. Cooper, President; R. K. Thomas, Vice-President; John F. Duncan, Secretary, Treasurer, Manager and Cashier; Ralston Allison, Assistant Cashier and Assistant Secretary; Roy G. Archibald, Assistant Cashier.
 DIRECTORS—Chas. N. Cooper, R. K. Thomas, E. I. Price, John F. Duncan, S. G. Rodeck, J. C. Ainsley, J. L. Hagelin, Elizabeth A. Duncan, Ralston Allison.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$118,311 42	\$192,901 37	\$311,212 79
Overdrafts		96 00		96 00
Bonds, warrants, and other securities		28,169 73	12,864 25	41,033 97
Bank premises, furniture and fixtures		32 50	5,000 00	5,032 50
Safe deposit vaults				
Other real estate owned		18,458 21	5,987 39	24,445 60
Due from reserve banks		166 48		166 48
Due from other banks		9,602 03	5,213 96	14,815 99
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items		405 99		405 99
Other resources				
Totals		\$175,242 35	\$221,666 97	\$396,909 32
LIABILITIES				
Capital stock paid in				
Surplus		\$15,000 00	\$10,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		15,000 00	12,000 00	27,000 00
Other existing profits, collected, but not in undivided profits account		6,105 90		6,105 90
Bills payable (including certificates of deposit representing money borrowed)		3,682 65		3,682 65
Deposits, due to banks				
Deposits, due to banks		1,500 00		1,500 00
Dividends unpaid		106,674 62		106,674 62
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit		15,379 18	191,270 30	191,270 30
Time certificates of deposit			8,386 67	8,386 67
Certified checks				
Cashier's checks				
State, county and municipal deposits		12,500 00		12,500 00
Postal savings deposits				
Other liabilities				
Totals		\$175,242 35	\$221,666 97	\$396,909 32

202, 202A, 202B AND 202C. BANK OF AMADOR COUNTY—JACKSON.

Incorporated November 23, 1896.

OFFICERS—J. Chichizola, President; A. Ginocchio, Vice-President; C. R. Downs, Vice-President; B. F. Taylor, Vice-President; C. L. Culbert, Secretary, Treasurer, Manager and Cashier; C. Gillis, Assistant Cashier.
 DIRECTORS—J. Chichizola, A. Ginocchio, B. F. Taylor, C. L. Culbert, G. E. Allen, C. R. Downs, Carlo Soracco, J. B. Grillo, W. F. Detert, W. J. McGee, V. J. Brignole.

Statement of June 30, 1916.

RESOURCES		
	Commercial department	Savings department
Loans and discounts.....	\$722,454 02	
Overdrafts.....	8,765 16	
Bonds, warrants, and other securities.....	309,690 18	
Bank premises, furniture and fixtures.....	2 00	
Sale deposit vaults.....		
Other real estate owned.....	331,66 17	
Due from reserve banks.....		
Due from other banks.....	120,004 93	
Actual cash on hand.....		
Exchanges for clearing house.....	13 15	
Checks and other cash items.....	3,386 54	
Other resources.....		
Totals.....	\$1,405,782 15	
LIABILITIES		
Capital stock paid in.....		
Surplus.....	\$125,040 00	
Undivided profits, less expenses and taxes paid.....	40,000 00	
Other existing profits, collected, but not in undivided profits account.....	17,874 49	
Bills payable (including certificates of deposit representing money borrowed).....		
Deposits, due to banks.....	1,794 10	
Dividends unpaid.....	3,125 00	
Individual deposits subject to check.....	711,889 47	
Savings deposits.....		
Demand certificates of deposit.....	49,805 18	
Time certificates of deposit.....	483,038 98	
Certified checks.....		
Cashier's checks.....		
State, county and municipal deposits.....	30,000 00	
Postal savings deposits.....	32,564 93	
Other liabilities.....		
Totals.....	\$1,405,782 15	

NOTE.—The above statement includes the business of branch offices at Sutter Creek, Amador City and Plymouth.

203 AND 203A. UNION SAFE DEPOSIT BANK—STOCKTON.

Incorporated April 21, 1897.

OFFICERS—E. C. Stewart, President; J. A. Plummer, Vice-President; W. K. Gill, Secretary, Manager and Cashier; J. J. Priestley, Cashier Lockeford Branch.
 DIRECTORS—F. G. Warren, J. A. Merz, G. F. Hundson, Forrest Foote, Albert Mallet, J. V. Craviotto, E. C. Stewart, J. L. Blossom, S. E. Latta, J. A. Plummer, Otto Von Dettien.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$227,115 55	\$388,488 04	\$615,603 59
Overdrafts-----	92,300 23	-----	92,300 23
Bonds, warrants, and other securities-----	2,500 00	-----	2,500 00
Bank premises, furniture and fixtures-----	14,500 00	-----	14,500 00
Safe deposit vaults-----	3,200 00	-----	3,200 00
Other real estate owned-----	2,568 52	-----	2,568 52
Due from real estate owners-----	95,910 14	9,514 01	105,224 15
Due from other banks-----	-----	-----	-----
Actual cash on hand-----	19,048 46	8,864 81	27,913 27
Exchanges for clearing house-----	4,203 86	-----	4,203 86
Checks and other cash items-----	547 22	-----	547 22
Other resources-----	11,547 69	-----	11,547 69
Totals-----	\$470,873 15	\$409,265 38	\$880,138 53
LIABILITIES			
Capital stock paid in-----	\$102,700 00	\$50,000 00	\$152,700 00
Surplus-----	11,400 00	-----	11,400 00
Undivided profits, less expenses and taxes paid-----	10,106 96	-----	10,106 96
Other existing profits, collected, but not in undivided profits account-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)-----	-----	-----	-----
Deposits, due to banks-----	-----	-----	-----
Deposits, due to individuals-----	189 00	-----	189 00
Dividends unpaid-----	-----	-----	-----
Individual deposits subject to check-----	251,792 69	-----	251,792 69
Savings deposits-----	-----	355,319 19	355,319 19
Demand certificates of deposit-----	32,751 08	-----	32,751 08
Time certificates of deposit-----	-----	3,946 19	3,946 19
Certified checks-----	205 92	-----	205 92
Cashier's checks-----	102 50	-----	102 50
State, county and municipal deposits-----	61,625 00	-----	61,625 00
Postal savings deposits-----	-----	-----	-----
Other liabilities-----	-----	-----	-----
Totals-----	\$470,873 15	\$409,265 38	\$880,138 53

NOTE.—The above statement includes the business of a branch office at Lockeford.

206. TUOLUMNE COUNTY BANK—SONORA.

Incorporated May 12, 1898.

OFFICERS—Geo. W. Johnson, President; J. B. Curtin, Vice-President; Chas. H. Segerstrom, Secretary, Treasurer and Cashier; W. E. Burdett, Assistant Cashier; George A. Griffin, Assistant Cashier.
 DIRECTORS—Geo. W. Johnson, J. B. Curtin, John Raggio, E. L. Rehm, Geo. Mundorf, Garnet T. Barron, Saul Morris, J. E. Baer, B. Meyer, J. Gondolfo, C. H. Segerstrom, C. E. Shafer, T. F. McGovern.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----		\$399,203 27	
Overdrafts-----			
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----		29,000 00	
Safe deposit vaults-----		1 00	
Other real estate owned-----			
Due from reserve banks-----		34,742 95	
Due from other banks-----			
Actual cash on hand-----		14,000 00	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$476,947 22	

LIABILITIES

Capital stock paid in-----		\$50,000 00	
Surplus-----		13,000 00	
Undivided profits, less expenses and taxes paid-----			
Other existing profits collected, but not in undivided profits account-----		7,267 15	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		381,640 07	
Demand certificates of deposit-----			
Time certificates of deposit-----		40 00	
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		25,000 00	
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$476,947 22	

207. MARIN COUNTY SAVINGS BANK—SAN RAFAEL.

Incorporated January 30, 1899.

OFFICERS—S. H. Cheda, President; Fred W. Dickson, Vice-President; Geo. C. Hansen, Secretary, Treasurer and Cashier; George A. Cheda, Assistant Cashier.

DIRECTORS—S. H. Cheda, Thos. Hansen, Geo. C. Hansen, H. L. Smith, Fred W. Dickson.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----	-----	\$688,201 02	-----
Overdrafts	-----	-----	113,107 11	-----
Bonds, warrants, and other securities	-----	-----	5,100 00	-----
Bank premises, furniture and fixtures	-----	-----	2,950 00	-----
Safe deposit vaults	-----	-----	19,970 28	-----
Other real estate owned	-----	-----	30,814 82	-----
Due from reserve banks	-----	-----	22,700 28	-----
Due from other banks	-----	-----	20,130 13	-----
Actual cash on hand	-----	-----	138 28	-----
Exchanges for clearing house	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----
Other resources	-----	-----	-----	-----
Totals	-----	-----	\$903,111 92	-----
LIABILITIES		-----	-----	-----
Capital stock paid in	-----	-----	\$50,000 00	-----
Surplus	-----	-----	37,400 00	-----
Undivided profits, less expenses and taxes paid	-----	-----	3,136 24	-----
Other existing profits, collected, but not in undivided profits account	-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)	-----	-----	-----	-----
Deposits, due to banks	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----
Savings deposits	-----	-----	787,975 68	-----
Demand certificates of deposit	-----	-----	-----	-----
Time certificates of deposit	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	25,000 00	-----
Postal savings deposits	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----
Totals	-----	-----	\$903,111 92	-----

209. BANK OF HEMET—HEMET.

Incorporated May 12, 1899.

OFFICERS—W. F. Whittier, President; Alger Fast, Vice-President; F. L. Thomas, Secretary, Treasurer and Cashier; C. P. Carl, Assistant Cashier.

DIRECTORS—W. F. Whittier, Alger Fast, F. L. Thomas, W. J. Weatherly, John M. Clayton.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----		\$45,621 35	\$45,621 35
Overdrafts	-----			
Bonds, warrants, and other securities	-----			
Bank premises, furniture and fixtures	-----			
Safe deposit vaults	-----			
Other real estate owned	-----	\$850 00	1,000 00	1,850 00
Due from reserve banks	-----	12,495 80	13,767 79	26,263 59
Due from other banks	-----		3,212 34	3,212 34
Actual cash on hand	-----	500 00	9,086 83	9,586 83
Exchanges for clearing house	-----			
Checks and other cash items	-----		84	84
Other resources	-----			
Totals	-----	\$14,255 80	\$92,689 15	\$106,944 95
LIABILITIES				
Capital stock paid in	-----			
Surplus	-----	\$10,000 00	\$15,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid	-----	3,750 00	6,250 00	10,000 00
Other existing profits, collected, but not in undivided profits account	-----	25 00	480 85	505 85
Bills payable (including certificates of deposit representing money borrowed)	-----			
Deposits, due to banks	-----			
Dividends unpaid	-----			
Individual deposits subject to check	-----	459 80		459 80
Savings deposits	-----		68,738 30	68,738 30
Demand certificates of deposit	-----			
Time certificates of deposit	-----		2,200 00	2,200 00
Certified checks	-----			
Cashier's checks	-----	21 00		21 00
State, county and municipal deposits	-----			
Postal savings deposits	-----			
Other liabilities	-----			
Totals	-----	\$14,255 80	\$92,689 15	\$106,944 95

212 AND 212A. BANK OF TOMALES—TOMALES.

Incorporated March 12, 1900.

OFFICERS—D. B. Burbank, President; William Bassett, Vice-President; H. P. Bostick, Secretary, Treasurer, Manager and Cashier;
 J. W. Beade, Assistant Cashier and Assistant Secretary; A. V. Williams, Assistant Cashier at Point Reyes.
 DIRECTORS—D. B. Burbank, E. B. Hinshaw, Edwin Bean, John Cerni, William Bassett.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....			
Overdrafts.....	\$92,891 60	\$23,750 00	\$416,611 60
Bonds, warrants, and other securities.....	40 88		40 88
Bank premises, furniture and fixtures.....		42,907 50	42,907 50
Safe deposit vaults.....		8,300 00	8,300 00
Other real estate owned.....			
Due from reserve banks.....	36,352 81		41,897 43
Due from other banks.....			56,554 95
Actual cash on hand.....	8,516 53	8,800 61	17,317 14
Exchanges for clearing house.....			
Checks and other cash items.....	7,297 32		7,297 32
Other resources.....			
Totals.....	\$145,009 14	\$445,857 68	\$500,866 82

LIABILITIES

Capital stock paid in.....			
Surplus.....	\$0,000 00	\$0,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid.....	3,500 00	15,000 00	18,500 00
Other existing profits, collected, but not in undivided profits account.....		89 29	89 29
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	101,500 14		101,500 14
Savings deposits.....		330,601 54	330,601 54
Demand certificates of deposit.....			
Time certificates of deposit.....		4,076 85	4,076 85
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		36,000 00	36,000 00
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$145,009 14	\$445,857 68	\$500,866 82

NOTE.—The above statement includes the business of a branch office at Point Reyes.

213. "DEL NORTE COUNTY BANK"—CRESCENT CITY.

Incorporated March 16, 1900.

OFFICERS—Jacob Marhoffer, President; Henry E. Westbrook, Vice-President; Fred Frantz, Secretary and Cashier; J. B. Endert, Treasurer.

DIRECTORS—Jacob Marhoffer, Fred Frantz, T. B. Cutler, Henry E. Westbrook, J. B. Endert.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----	\$88,030 44	\$70,380 00	\$159,010 44
Overdrafts-----	1 51		1 51
Bonds, warrants, and other securities-----	81,313 43	11,169 73	92,483 16
Bank premises, furniture and fixtures-----	4,500 00		4,500 00
Safe deposit vaults-----			
Other real estate owned-----	4,000 00		4,000 00
Due from reserve banks-----	31,322 14	2,569 96	33,892 10
Due from other banks-----	1,073 47		1,073 47
Actual cash on hand-----	11,604 06	4,544 42	16,148 48
Exchanges for clearing house-----			
Checks and other cash items-----	358 36		358 36
Other resources-----			
Totals-----	\$222,300 41	\$88,664 11	\$311,464 52

LIABILITIES

Capital stock paid in-----		\$10,000 00	\$50,000 00
Surplus-----		500 00	2,000 00
Undivided profits, less expenses and taxes paid-----	4,639 71	732 12	5,491 83
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----	35 00		35 00
Individual deposits subject to check-----	91,235 19		91,235 19
Savings deposits-----		77,411 99	77,411 99
Demand certificates of deposit-----	1,293 00		1,293 00
Time certificates of deposit-----	72,570 03		72,570 03
Certified checks-----			
Cashier's checks-----	75 00		75 00
State, county and municipal deposits-----	10,000 00		10,000 00
Postal savings deposits-----	1,392 48		1,392 48
Other liabilities-----			
Totals-----	\$222,300 41	\$88,664 11	\$311,464 52

214. "CALAVERAS COUNTY BANK"—ANGELS CAMP.

Incorporated April 3, 1900.

OFFICERS—John Raggio, President; Warren Rose, Vice-President; D. Muscio, Secretary, Treasurer and Cashier; Anthony Vega, Assistant Cashier and Assistant Secretary.
 DIRECTORS—John Raggio, Warren Rose, W. O. Meyers, James Lagomarsino, J. A. Peirano, C. H. Wood, M. H. Manuel, P. F. Pache, Thos. J. Moran.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$131,162 70	\$384,075 00	\$515,237 70
Overdrafts		270 07		270 07
Bonds, warrants, and other securities		93,594 52	29,185 00	122,779 52
Bank premises, furniture and fixtures			8,500 00	8,500 00
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		115,958 37	10,873 46	126,831 83
Due from other banks				
Actual cash on hand		31,639 00	13,371 33	45,010 33
Exchanges for clearing house				
Checks and other cash items		751 36		751 36
Other resources				
Totals		\$273,379 02	\$446,004 79	\$819,383 81
LIABILITIES				
Capital stock paid in				
Surplus		\$65,000 00	\$35,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid		4,500 00	5,000 00	9,500 00
Other existing profits, collected, but not in undivided profits account		10,298 88		10,298 88
Bills payable including certificates of deposit representing money borrowed				
Deposits, due to banks				
Dividends unpaid		75 00		75 00
Individual deposits subject to check		211,159 27		211,159 27
Savings deposits				
Demand certificates of deposit			406,004 79	406,004 79
Time certificates of deposit		292 05		292 05
Certified checks		15,100 00		15,100 00
Cashier's checks				
State, county and municipal deposits		1,581 00		1,581 00
Postal savings deposits		44,292 77		44,292 77
Other liabilities		21,079 05		21,079 05
Totals		\$273,379 02	\$446,004 79	\$819,383 81

216. "TRINITY COUNTY BANK"—WEAVERVILLE.

Incorporated September 13, 1900.

OFFICERS—C. H. Edwards, President and Manager; Herbert Gray, Vice-President, Secretary, Treasurer and Cashier.
 DIRECTORS—C. H. Edwards, Herbert Gray, M. E. Gray.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----			
Overdrafts	-----	\$83,221 01	\$22,204 79	\$105,426 40
Bonds, warrants, and other securities	-----	307 61		307 61
Bank premises, furniture and fixtures	-----	5,546 00	10,000 00	15,546 00
Safe deposit vaults	-----	2,470 00	3,500 00	5,970 00
Other real estate owned	-----	4,200 52		4,200 52
Due from reserve banks	-----	27,280 80		27,280 80
Due from other banks	-----	7,430 64		7,430 64
Actual cash on hand	-----	13,107 94	3,187 53	16,295 47
Exchanges for clearing house	-----			
Checks and other cash items	-----			
Other resources	-----	122 62		122 62
Totals	-----	\$143,705 74	\$38,952 32	\$182,658 06
LIABILITIES				
Capital stock paid in	-----			
Surplus	-----	\$20,000 00	\$5,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid	-----	6,230 00		6,230 00
Other existing profits, collected, but not in undivided profits account	-----	4,136 33	883 55	5,020 48
Bills payable (including certificates of deposit representing money borrowed)	-----			
Deposits, due to banks	-----			
Deposits unpaid	-----			
Individual deposits subject to check	-----	98,683 75		98,683 75
Savings deposits	-----		33,068 77	33,068 77
Demand certificates of deposit	-----	12,502 75		12,502 75
Time certificates of deposit	-----			
Certified checks	-----			
Cashier's checks	-----			
State, county and municipal deposits	-----			
Postal savings deposits	-----	2,432 31		2,432 31
Other liabilities	-----			
Totals	-----	\$143,705 74	\$38,952 32	\$182,658 06

217 AND 217A. "NEVADA COUNTY BANK"—GRASS VALLEY.

Incorporated October 12, 1900.

OFFICERS—G. J. Rector, President; W. H. Martin, Vice-President; E. M. Rector, Secretary and Treasurer; W. D. Harris, Manager; A. H. Mooser, Cashier.

DIRECTORS—C. L. Muller, W. H. Martin, G. J. Rector, Lloyd P. Larue, A. L. Gill, A. H. Mooser, E. M. Rector.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$165,576 55	\$490,245 70	\$655,822 25
Overdrafts		24 06		24 06
Bonds, warrants, and other securities		154,467 10	513,949 89	668,416 99
Bank premises, furniture and fixtures		350 00	10,631 17	10,981 17
Safe deposit vaults			2,276 26	2,276 26
Other real estate owned			2,196 78	2,196 78
Due from reserve banks		90,253 76	83,514 10	173,767 86
Due from other banks				
Actual cash on hand		38,568 41	22,460 56	60,968 97
Exchanges for clearing house				
Checks and other cash items		6,657 37		6,657 37
Other resources		9,052 81		9,052 81
Totals		\$464,890 06	\$1,125,274 46	\$1,590,164 52
LIABILITIES				
Capital stock paid in		\$50,000 00	\$100,000 00	\$150,000 00
Surplus			10,000 00	10,000 00
Undivided profits, less expenses and taxes paid		2,580 32	615 62	3,195 94
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		4,077 00		4,077 00
Savings deposits		317,226 92		317,226 92
Demand certificates of deposit				
Time certificates of deposit		15,559 44	1,003,882 20	1,003,882 20
Certified checks				15,559 41
Cashier's checks		386 06		386 06
State, county and municipal deposits				
Postal savings deposits		75,000 00		75,000 00
Other liabilities		60 32	10,776 64	10,776 64
Totals		\$464,890 06	\$1,125,274 46	\$1,590,164 52

NOTE.—The above statement includes the business of a branch office at Nevada City.

218. VENTURA SAVINGS BANK—VENTURA.

Incorporated December 31, 1900.

OFFICERS.—E. P. Foster, President; A. Bernheim, Vice-President; J. H. Chaffee, Vice-President and Cashier; J. A. Walker, Secretary and Treasurer.

DIRECTORS.—E. P. Foster, A. Bernheim, J. H. Chaffee, J. A. Walker, S. H. Percy, C. G. Bartlett, Geo. E. Farrand.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----		\$539,004 16	
Overdrafts	-----			
Bonds, warrants, and other securities	-----			
Bank premises, furniture and fixtures	-----			
Safe deposit vaults	-----			
Other real estate owned	-----		1,000 83	
Due from reserve banks	-----		51,366 02	
Due from other banks	-----		23,176 27	
Actual cash on hand	-----		18,100 00	
Exchanges for clearing house	-----			
Checks and other cash items	-----			
Other resources	-----			
Totals	-----		\$753,787 28	
LIABILITIES				
Capital stock paid in	-----		\$100,000 00	
Surplus	-----		50,000 00	
Undivided profits, less expenses and taxes paid	-----		13,394 18	
Other existing profits, collected, but not in undivided profits account	-----			
Bills payable (including certificates of deposit representing money borrowed)	-----			
Deposits, due to banks	-----			
Dividends unpaid	-----			
Individual deposits subject to check	-----			
Savings deposits	-----		388,929 04	
Demand certificates of deposit	-----			
Time certificates of deposit	-----		1,404 06	
Certified checks	-----			
Cashier's checks	-----			
State, county and municipal deposits	-----			
Postal savings deposits	-----			
Other liabilities	-----			
Totals	-----		\$753,787 28	

219. STATE BANK OF SAN PEDRO—LOS ANGELES.

Incorporated January 7, 1901.

OFFICERS—Edward Mahar, President; Marco H. Hellman, Vice-President; A. G. Sepulveda, Secretary, Treasurer and Cashier; Lon T. Johnson, Assistant Cashier and Assistant Secretary.

DIRECTORS—Edward Mahar, Marco H. Hellman, Dr. R. W. Hill, A. G. Sepulveda, R. D. Sepulveda, Benj. E. Page, S. Aronson.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$217,437 69	\$200,301 32	\$507,820 01
Bonds, warrants, and other securities-----	185 36	-----	185 36
Bank premises, furniture and fixtures-----	48,018 86	-----	48,018 86
Safe deposit vaults-----	54,726 67	25,000 00	79,726 67
Other real estate owned-----	-----	780 00	780 00
Due from reserve banks-----	4,340 00	1,200 00	5,540 00
Due from other banks-----	49,993 05	15,949 78	65,942 83
Actual cash on hand-----	27,439 00	8,288 39	35,727 39
Exchanges for clearing house-----	2,050 00	-----	2,050 00
Checks and other cash items-----	847 82	-----	847 82
Other resources-----	46 70	-----	46 70
Totals-----	\$405,085 15	\$341,609 49	\$746,694 64

LIABILITIES

Capital stock paid in-----			
Surplus-----	\$52,325 00	\$30,775 00	\$83,100 00
Undivided profits, less expenses and taxes laid-----	5,430 00	1,830 00	7,260 00
Other existing profits, collected, but not in undivided profits account-----	1,329 69	-----	1,329 69
Bills payable (including certificates of deposit representing money borrowed)-----	-----	-----	-----
Deposits, due to banks-----	15,000 00	-----	15,000 00
Dividends unpaid-----	-----	-----	-----
Individual deposits subject to check-----	3,324 00	-----	3,324 00
Savings deposits-----	271,888 39	300,586 49	271,888 39
Demand certificates of deposit-----	-----	-----	-----
Time certificates of deposit-----	24,745 35	8,306 00	33,053 35
Certified checks-----	962 20	-----	962 20
Cashier's checks-----	2,494 54	-----	2,494 54
State, county and municipal deposits-----	28,000 00	-----	28,000 00
Postal savings deposits-----	-----	-----	-----
Other liabilities-----	285 68	110 00	395 68
Totals-----	\$405,085 15	\$341,609 49	\$746,694 64

220. COVINA VALLEY SAVINGS BANK—COVINA.

Incorporated April 1, 1901.

OFFICERS—A. P. Kerckhoff, President; W. M. Griswold, Vice-President; M. Leonhardt, Secretary, Treasurer and Cashier; Robert M. Phillee, Assistant Cashier.

DIRECTORS—A. P. Kerckhoff, W. M. Griswold, Marco H. Hellman, W. H. Holliday, H. M. Houser, J. R. Elliott, Geo. E. Anderson.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$209,243 60	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			7,000 00	
Safe deposit vaults				
Other real estate owned			6,300 00	
Due from reserve banks			26,917 87	
Due from other banks			12,180 00	
Actual cash on hand			8,662 90	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$270,504 37	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus			10,000 00	
Undivided profits, less expenses and taxes paid			22,234 63	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			1,000 00	
Individual deposits subject to check				
Savings deposits			141,759 06	
Demand certificates of deposit				
Time certificates of deposit			70,510 68	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$270,504 37	

221. FIRST BANK OF KERN—BAKERSFIELD.

Incorporated April 3, 1901.

OFFICERS—G. J. Planz, President; F. M. Noriega, Vice-President; Arthur S. Crites, Vice-President and Treasurer; Louis V. Olcese, Vice-President; E. B. Duncan, Secretary and Cashier; E. C. O. Boyle, Assistant Cashier and Assistant Secretary; E. H. Clare, Assistant Cashier.
 DIRECTORS—G. J. Planz, F. M. Noriega, A. J. Crites, Arthur S. Crites, L. P. St. Clair, W. B. Robb, I. D. Iler, M. H. Warren, Louis V. Olcese.

Statement of June 30, 1916.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$239,495 64	\$225,081 19	\$464,576 83
Bonds, warrants, and other securities-----	135 90		135 90
Bank premises, furniture and fixtures-----	27,600 00	97,300 00	124,900 00
Safe deposit vaults-----		10,000 00	10,000 00
Other real estate owned-----	661 38		1,237 88
Due from reserve banks-----	75,220 01	22,900 89	98,130 90
Due from other banks-----	1,455 79		1,455 79
Actual cash on hand-----	18,170 93	10,061 49	28,232 42
Exchanges for clearing house-----	9,821 75		9,821 75
Checks and other cash items-----	2,272 36		2,272 36
Other resources-----	1,294 03		1,294 03
Totals-----	\$376,137 79	\$365,920 07	\$742,057 86
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$75,000 00	\$25,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid-----	15,000 00	10,000 00	25,000 00
Other existing profits, collected, but not in undivided profits account-----	18,698 32	4,722 62	23,420 94
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Deposits, due to individuals-----	605 00		666 00
Individual deposits subject to check-----	259,953 76		259,953 76
Savings deposits-----			243,798 78
Demand certificates of deposit-----	5,781 92	243,798 78	5,781 92
Time certificates of deposit-----		20,622 82	20,622 82
Certified checks-----	120 05		120 05
Cashier's checks-----	1,458 74		1,458 74
State, county and municipal deposits-----		50,000 00	50,000 00
Postal savings deposits-----		11,775 85	11,775 85
Other liabilities-----	50 00		50 00
Totals-----	\$376,137 79	\$365,920 07	\$742,057 86

222. BANK OF ARBUCKLE—ARBUCKLE.

Incorporated June 24, 1901.

OFFICERS—George C. Meckfessel, President; C. B. Morrison, Vice-President; J. E. Cain, Secretary, Treasurer and Cashier.
 DIRECTORS—Geo. C. Meckfessel, C. B. Morrison, H. V. Traynham, J. E. Cain, Asa Kallsbeek.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$153,395 87		
Overdrafts.....		86 95		
Bonds, warrants, and other securities.....		34,658 00		
Bank premises, furniture and fixtures.....		5,300 00		
Safe deposit vaults.....		2,250 00		
Other real estate owned.....				
Due from reserve banks.....		45,926 36		
Due from other banks.....		9,111 00		
Actual cash on hand.....		12,955 95		
Exchanges for clearing house.....		51 00		
Checks and other cash items.....		90 91		
Other resources.....				
Totals.....		\$263,805 43		
LIABILITIES				
Capital stock paid in.....		\$50,000 00		
Surplus.....		14,000 00		
Undivided profits, less expenses and taxes paid.....		5,400 24		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		101,358 51		
Savings deposits.....				
Demand certificates of deposit.....		6,009 91		
Time certificates of deposit.....		77,136 77		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		9,900 00		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$263,805 43		

223. "VALLEY SAVINGS BANK"—SANTA MARIA.

Incorporated August 31, 1901.

OFFICERS—W. H. Rice, President; M. Thornburg, Vice-President; Paul O. Tietzen, Secretary; Thos. B. Adam, Treasurer and Cashier.
 DIRECTORS—W. H. Rice, M. Thornburg, A. J. Sousa, John G. Prell, Sr., P. O. Tietzen.

Statement of June 30, 1916.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts	-----			\$280,072 00	-----
Overdrafts	-----				-----
Bonds, warrants, and other securities	-----			25,289 30	-----
Bank premises, furniture and fixtures	-----			5,450 00	-----
Safe deposit vaults	-----				-----
Other real estate owned	-----			5,900 00	-----
Due from reserve banks	-----			8,824 71	-----
Due from other banks	-----				-----
Actual cash on hand	-----			7,391 20	-----
Exchanges for clearing house	-----				-----
Checks and other cash items	-----			426 29	-----
Other resources	-----				-----
Totals	-----			\$331,353 41	-----
LIABILITIES					
Capital stock paid in	-----			\$25,000 00	-----
Surplus	-----			25,000 00	-----
Undivided profits, less expenses and taxes paid	-----			8,085 70	-----
Other existing profits, collected, but not in undivided profits account	-----				-----
Bills payable (including certificates of deposit representing money borrowed)	-----				-----
Deposits, due to banks	-----				-----
Dividends unpaid	-----				-----
Individual deposits subject to check	-----				-----
Savings deposits	-----			233,539 01	-----
Demand certificates of deposit	-----				-----
Time certificates of deposit	-----			28,028 70	-----
Certified checks	-----				-----
Cashier's checks	-----				-----
State, county and municipal deposits	-----			11,700 00	-----
Postal savings deposits	-----				-----
Other liabilities	-----				-----
Totals	-----			\$331,353 41	-----

224. CALIFORNIA STATE BANK OF SAN BERNARDINO—SAN BERNARDINO.

Incorporated August 2, 1901.

OFFICERS—J. L. Oakley, President; H. H. Ham, Vice-President; W. S. Boggs, Secretary, Treasurer and Cashier.
 DIRECTORS—J. L. Oakley, H. H. Ham, J. R. McKinley, W. S. Boggs, Dr. J. N. Baylis, Dr. W. H. Stiles, Irving G. Davis.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts			
Overdrafts	\$223,258 68		
Bonds, warrants, and other securities	45 63		
Bank premises, furniture and fixtures	318,162 86		
Safe deposit vaults			
Other real estate owned	5,000 00		
Due from reserve banks	2,969 58		
Due from other banks	72,022 61		
Actual cash on hand	2,381 15		
Exchanges for clearing house	29,639 36		
Checks and other cash items	6,778 43		
Other resources	631 78		
Totals	\$660,860 08		
LIABILITIES			
Capital stock paid in	\$100,000 00		
Surplus	10,000 00		
Undivided profits, less expenses and taxes paid	236 17		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	10,000 00		
Deposits, due to banks	1,081 93		
Dividends unpaid	90 00		
Individual deposits subject to check	299,865 60		
Savings deposits			
Demand certificates of deposit	21,476 80		
Time certificates of deposit	167,017 10		
Certified checks	31 50		
Cashier's checks			
State, county and municipal deposits	2,080 75		
Postal savings deposits	43,500 00		
Other liabilities	5,480 23		
Totals	\$660,860 08		

226. PASADENA TRUST AND SAVINGS BANK—PASADENA.

Incorporated September 14, 1901.

OFFICERS—A. E. Edwards, President; John McDonald, Vice-President; H. A. Doty, Secretary and Treasurer; Guy H. Wood, Assistant Secretary and Assistant Treasurer; W. D. Lacey, Trust Officer.
 DIRECTORS—Wm. H. Vedder, John McDonald, A. K. McQuilling, J. Foster Rhodes, F. C. E. Mattison, F. G. Cruickshank, Harry Gray, Don C. Porter, E. B. Blinn, H. C. Hotaling, A. E. Edwards.

Statement of June 30, 1916.

RESOURCES

	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts-----		\$2,395,658 00			\$2,395,658 00
Overdrafts-----					
Bonds, warrants and other securities-----					
Bank premises, furniture and fixtures-----		259,895 25	\$56,228 06	\$51,625 00	\$567,658 31
Safe deposit vaults-----					
Other real estate owned-----		21,000 00			21,000 00
Due from reserve banks-----		246,658 68			246,658 68
Due from other banks-----					
Actual cash on hand-----		33,680 12	10 16		33,690 28
Exchanges for clearing house-----					
Checks and other cash items-----		5 70	3,668 80	975 90	4,640 40
Other resources-----					
Totals-----		\$2,916,817 75	\$59,897 02	\$52,600 90	\$3,129,315 67

LIABILITIES

Capital stock paid in-----					
Surplus-----					
Undivided profits, less expenses and taxes paid-----		100,000 00	50,000 00	50,000 00	200,000 00
Other existing profits, collected, but not in undivided profits account-----		155,000 00	5,750 00	1,750 00	162,500 00
Bills payable, including certificates of deposit representing money borrowed-----		600 02	2,147 02	850 80	3,597 84
Notes rediscounted-----			2,000 00		2,000 00
Deposits due to banks-----					
Dividends unpaid-----					
Individual deposits-----					
Savings deposits-----		6,000 00			6,000 00
Demand certificates of deposit-----		2,535,768 39			2,535,768 39
Time certificates of deposit-----		215,116 09			215,116 09

TRUST RESOURCES		TRUST LIABILITIES	
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities		4,333 25	4,333 25
Deposits of money received from executors, administrators, assignees, receivers or trustees			
Totals	\$3,016,817 75	\$3,089,97 02	\$3,129,315 67
TRUST RESOURCES Personal assets received from executors, administrators, assignees, receivers or trustees Trust investments: (a) Personal property (b) Real property Due from banks Cash on hand		TRUST LIABILITIES Personal assets received from executors, administrators, assignees, receivers or trustees Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee Private trusts, specially designated and construed as court trusts, under supervision	
	\$36,708 65		
	\$6,175 00		
	15,890 02		
Total	\$108,763 67	Total	\$168,763 67
Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.			

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

227. THE OLD BANK—HANFORD.

Incorporated November 26, 1901.

OFFICERS—F. R. Hight, President and Manager; P. McRae, Vice-President; J. J. Hight, Secretary, Treasurer and Cashier; W. F. Kelley, Assistant Cashier.

DIRECTORS—P. McRae, F. R. Hight, Chas. Kreyenhagen, Jos. Schnereger, Jas. J. Hight, N. Weisbaum, A. A. Biddle.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$646,205 10		
Overdrafts		851 35		
Bonds, warrants, and other securities		29,000 00		
Bank premises, furniture and fixtures		18,500 00		
Safe deposit vaults				
Other real estate owned		3,989 71		
Due from reserve banks		62,551 85		
Due from other banks		2,878 24		
Actual cash on hand		47,339 20		
Exchanges for clearing house				
Checks and other cash items		2,033 52		
Other resources		4,570 03		
Totals		\$818,159 00		
LIABILITIES				
Capital stock paid in		\$50,000 00		
Surplus		30,000 00		
Undivided profits, less expenses and taxes paid		25,808 23		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		1,920 00		
Individual deposits		499,896 92		
Savings deposits				
Demand certificates of deposit		59,012 98		
Time certificates of deposit		131,950 76		
Certified checks				
Cashier's checks		60 00		
State, county and municipal deposits				
Postal savings deposits		18,610 11		
Other liabilities				
Totals		\$818,159 00		

228, 228A, 228B AND 228C. LOS ANGELES TRUST AND SAVINGS BANK—LOS ANGELES.

Incorporated January 17, 1902.

OFFICERS—J. C. Drake, President; M. H. Flint, Vice-President; H. W. O'Melveny, Vice-President; W. R. Hervey, Vice-President and Manager, Trust Department; Jay Spence, Secretary, Treasurer and Cashier; Ralph Day, Assistant Cashier; C. F. Seidel, Assistant Cashier; J. M. Rutz, Assistant Cashier; J. R. Henderson, Assistant Cashier; W. B. Stringfellow, Assistant Secretary; W. N. Bucklin, Jr., Assistant Cashier; Bruce H. Grigsby, Assistant Secretary and Trust Officer; John D. Carson, Assistant Secretary and Trust Officer.

DIRECTORS—J. C. Drake, M. H. Flint, H. W. O'Melveny, John P. Burke, H. M. Robinson, Geo. I. Cochran, John S. Cravens, J. M. Elliott, W. R. Strauts, W. M. Garland, W. E. Hampton, Godfrey Hotterhoff, Jr., Stoddard Jess, Gail B. Johnson, W. L. Stewart, L. Lindsay, A. H. Nattager, E. D. Roberts, Geo. S. Phillips, W. R. Hervey, Jay Spence.

Statement of June 30, 1916.

RESOURCES		Commercial	Savings	Trust		Combined
				Court trusts	Private trusts	
Loans and discounts		\$4,452,317 84	\$10,367,937 72	\$342,500 00	\$100,000 00	\$15,282,775 56
Overdrafts		2,345 20				2,345 20
Bonds, warrants and other securities		1,695,477 10	2,890,077 24			4,677,054 34
Bank premises, furniture and fixtures		850,000 00	850,000 00	82,500 00		951,558 60
Safe deposit vaults		101,558 60				100,000 00
Other real estate owned		1 00	100,000 00			1 00
Due from reserve banks		2,351,892 29	2,333,399 70	6,179 05	13,828 13	4,705,119 17
Due from other banks		458,431 15				458,431 15
Actual cash on hand		742,433 78	592,351 19			1,294,774 97
Exchanges for clearing house		148,008 07	30,020 38			178,028 45
Checks and other cash items		84,920 54	21,657 54			106,578 08
Other resources		24,789 27		3,820 95	452 12	29,063 34
Totals		\$10,061,698 84	\$17,124,373 77	\$435,000 00	\$114,280 25	\$27,735,352 86
LIABILITIES						
Capital stock paid in		\$800,000 00	\$400,000 00	\$100,000 00	\$100,000 00	\$1,500,000 00
Surplus		650,000 00	900,000 00	325,000 00		1,575,000 00
Undivided profits, less expenses and taxes paid		41,337 74			14,280 25	55,617 99
Other existing profits, collected, but not in undivided profits account						
Bills payable, including certificates of deposit representing money borrowed						
Notes rediscounted						
Deposits due to banks		604,290 75	67,192 85			671,483 60
Individual deposits		60,000 00				60,000 00
Savings deposits		7,475,549 62	11,430,822 09			7,475,549 52
Demand certificates of deposit		20,295 00				14,430,822 09
Time certificates of deposit						20,295 00
Certified checks						1,626,358 83
Cashier's checks		10,737 46				10,737 46
State, county and municipal deposits		219,674 45				249,074 45
Postal savings deposits		9 94				9 94
Other liabilities						
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees		49,803 98		10,000 00		59,803 98
Totals		\$10,061,698 84	\$17,124,373 77	\$435,000 00	\$114,280 25	\$27,735,352 86
TRUST RESOURCES						
Personal assets received from executors, administrators, assignees, receivers or trustees						
Trust investments: (a) Personal property						
(b) Real property						
Due from banks						
Due on hand						
Totals						
TRUST LIABILITIES						
Personal assets received from executors, administrators, assignees, receivers or trustees						
Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee						
Private trusts, specially designated and construed as court trusts, under supervision						
Totals						
Total		\$7,221,531 29				\$7,221,531 29

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

The above statement includes the business of branch offices at Los Angeles.

229. LONG BEACH SAVINGS BANK AND TRUST COMPANY—LONG BEACH.

Incorporated February 1, 1902.

OFFICERS—Geo. H. Bixby, President; P. E. Hatch, Vice-President; F. C. Yeomans, Vice-President; J. W. Tucker, Secretary, Treasurer and Cashier; Chas. H. Tucker, Assistant Cashier.
 DIRECTORS—George H. Bixby, P. E. Hatch, F. C. Yeomans, J. W. Tucker, Jotham Bixby, S. E. Kennedy, A. H. Farnam, T. L. DeCoudres, J. T. Cullen, W. M. Raymond, Llewellyn Bixby, W. S. Strickler, Isaias Hellman, A. P. Hoffman, E. N. Grant.

Statement of June 30, 1916.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts-----		\$1,565,520 08		\$20,000 00	\$1,585,520 08
Overdrafts-----					
Bonds, warrants and other securities-----		47,870 00	\$50,000 00		\$127,870 00
Bank premises, furniture and fixtures-----		159,000 00		\$50,000 00	159,000 00
Safe deposit vaults-----		14,000 00			14,000 00
Other real estate owned-----		1,825 00			1,825 00
Due from reserve banks-----		396,807 72	3,666 32		400,474 04
Due from other banks-----					
Actual cash on hand-----		110,234 49	197 29		110,431 78
Exchanges for clearing house-----		31,936 21			31,936 21
Checks and other cash items-----		7,858 45			7,858 45
Other resources-----		430 93			430 93
Totals-----		\$2,335,522 88	\$53,663 61	\$50,000 00	\$2,439,116 49
LIABILITIES					
Capital stock paid in-----					
Surplus-----		\$150,000 00	\$50,000 00	\$50,000 00	\$250,000 00
Undivided profits, less expenses and taxes paid-----		87,500 00			87,500 00
Other existing profits collected, but not in undivided profits account-----		19,443 33			19,443 33
Bills payable, including certificates of deposit representing money borrowed-----					
Notes rediscounted-----					
Deposits due to banks-----					
Dividends unpaid-----					
Individual deposits subject to check-----		10,000 00			10,000 00
Savings deposits-----					
Demand certificates of deposit-----		1,885,592 76			1,885,592 76
Time certificates of deposit-----		172,151 75			172,151 75

Certified checks					
Cashier's checks					865 01
State, county and municipal deposits			865 04		
Postal savings deposits					
Other liabilities					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees				3,863 61	3,863 61
Totals			\$2,335,552 88	\$3,863 61	\$2,139,416 49

TRUST RESOURCES		TRUST LIABILITIES	
Court trusts		Court trusts	
Personal assets received from executors, administrators, assignees, receivers or trustees		Personal assets received from executors, administrators, assignees, receivers or trustees	
Trust investments: (a) Personal property		Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	
(b) Real property		Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks			
Cash on hand			
Total		Total	

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

230 AND 230A. "SCOTT VALLEY BANK"—FORT JONES.

Incorporated February 4, 1902.

OFFICERS—M. C. Beem, President and Treasurer; O. V. Green, Vice-President; W. T. Young, Secretary; R. A. Walker, Cashier;
H. A. Green, Assistant Cashier at Etna Branch; W. T. Young, Manager Etna Branch.
DIRECTORS—W. T. Young, E. F. Reichman, M. C. Beem, G. W. Smith, O. V. Green.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$301,157 48	\$216,390 00	\$520,547 48
Overdrafts.....		84 54		84 54
Bonds, warrants, and other securities.....		31,850 00	2,000 00	33,850 00
Bank premises, furniture and fixtures.....		14,000 00		14,000 00
Safe deposit vaults.....				
Other real estate owned.....		33,457 79	9,989 20	43,446 99
Due from reserve banks.....				
Due from other banks.....		17,094 99	7,839 89	24,934 88
Actual cash on hand.....		870 71		870 71
Exchanges for clearing house.....		1,580 89		1,580 89
Checks and other cash items.....				
Other resources.....				
Totals.....		\$403,096 40	\$236,219 09	\$639,315 49
LIABILITIES				
Capital stock paid in.....		\$85,000 00	\$15,000 00	\$100,000 00
Surplus.....		20,000 00	10,000 00	30,000 00
Undivided profits, less expenses and taxes paid.....		26,417 69	85 08	26,502 77
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		187,965 63		187,965 63
Savings deposits.....				
Demand certificates of deposit.....		3,370 90	211,134 01	211,134 01
Time certificates of deposit.....		52,417 00		52,417 00
Certified checks.....		25 00		25 00
Cashier's checks.....		250 00		250 00
State, county and municipal deposits.....		26,993 56		26,993 56
Postal savings deposits.....		686 62		686 62
Other liabilities.....				
Totals.....		\$403,096 40	\$236,219 09	\$639,315 49

NOTE.—The above statement includes the business of a branch office at Etna Mills. Purchased Mount Shasta Banking Company, August 3, 1915.

231. "FIRST SAVINGS BANK OF COLUSA"—COLUSA.

Incorporated February 13, 1902.

OFFICERS—U. W. Brown, President; R. E. Blevins, Vice-President; H. F. Osgood, Secretary, Treasurer and Cashier; Everett Bowes, Assistant Cashier.

DIRECTORS—U. W. Brown, Ira L. Compton, J. J. O'Rourke, R. E. Blevins, Clara C. Packer.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$155,769 19	
Overdrafts				
Bonds, warrants, and other securities			19,000 00	
Bank premises, furniture and fixtures			35,482 50	
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			22,422 91	
Due from other banks				
Actual cash on hand			6,011 90	
Exchanges for clearing house				
Checks and other cash items			171 79	
Other resources				
Totals			\$238,858 29	
LIABILITIES				
Capital stock paid in				
Surplus			\$35,000 00	
Undivided profits, less expenses and taxes paid			500 00	
Other existing profits, collected, but not in undivided profits account			3,189 49	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			184,989 10	
Demand certificates of deposit				
Time certificates of deposit			8,229 69	
Certified checks				
Cashier's checks				
State, county and municipal deposits			7,000 01	
Postal savings deposits				
Other liabilities				
Totals			\$238,858 29	

232 AND 232A. BANK OF ALAMEDA COUNTY—ALVARADO.

Incorporated February 20, 1902.

OFFICERS—August May, President, Treasurer and Manager; H. H. Patterson, Vice-President; J. R. Blacow, Secretary and Cashier;
 R. A. Blacow, Assistant Cashier.

DIRECTORS—August May, D. F. Wiegman, J. R. Blacow, George Althausen, F. B. Granger, Henry H. Patterson, E. H. Stevenson.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$387,365 00		
Overdrafts-----		91,483 00		
Bonds, warrants, and other securities-----		14,335 00		
Bank premises, furniture and fixtures-----				
Safe deposit vaults-----				
Other real estate owned-----		227,811 16		
Due from reserve banks-----				
Due from other banks-----		41,324 83		
Actual cash on hand-----				
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----		\$762,518 99		
LIABILITIES				
Capital stock paid in-----		\$65,000 00		
Surplus-----		1,500 00		
Undivided profits, less expenses and taxes paid-----		7,585 46		
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----		236,880 60		
Dividends unpaid-----				
Individual deposits-----				
Savings deposits-----				
Demand certificates of deposit-----		419,777 58		
Time certificates of deposit-----				
Certified checks-----		1,775 35		
Cashier's checks-----		30,000 00		
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$762,518 99		

NOTE.—The above statement includes the business of a branch office at Irvington.

234. "SECURITY STATE BANK OF SAN JOSE, CALIFORNIA"—SAN JOSE.

Incorporated March 24, 1902.

OFFICERS—Wilbur J. Edwards, President; Henry Curtner, Vice-President; George B. Campbell, Secretary, Treasurer and Cashier;
 E. D. Shepherd, Assistant Cashier and Assistant Secretary.
 DIRECTORS—C. M. Richards, Henry Curtner, L. A. Booksin, W. E. Hazeltine, Wilbur J. Edwards.

Statement of June 30, 1916.

RESOURCES	Statement of June 30, 1916.		
	Commercial department	Savings department	Combined
Loans and discounts	\$373,125 10		
Overdrafts	27 92		
Bonds, warrants, and other securities	97,590 13		
Bank premises, furniture and fixtures	30,500 00		
Safe deposit vaults	2,080 00		
Other real estate owned			
Due from reserve banks	178,889 42		
Due from other banks	1,066 74		
Actual cash on hand	83,988 38		
Exchanges for clearing house	8,822 44		
Checks and other cash items	1,349 53		
Other resources	403 82		
Totals	\$777,773 48		
LIABILITIES			
Capital stock paid in	\$100,000 00		
Surplus	50,000 00		
Undivided profits, less expenses and taxes paid	36,870 07		
Other existing profits, collected, but not in undivided profits account	465 95		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	21,597 79		
Dividends unpaid	3,750 00		
Individual deposits subject to check	547,643 22		
Savings deposits			
Demand certificates of deposit	2,788 24		
Time certificates of deposit	14,247 35		
Certified checks	335 20		
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities	85 66		
Totals	\$777,773 48		

235. "THE SANTA ANA SAVINGS BANK"—SANTA ANA.

Incorporated March 25, 1902.

OFFICERS—A. J. Crookshank, President; A. Getty, Vice-President and Treasurer; C. S. Crookshank, Secretary and Cashier; J. H. Metzgar, Assistant Cashier.

DIRECTORS—A. J. Crookshank, A. Getty, John Ave, A. C. Bowers, J. H. Metzgar.

Statement of June 30, 1916.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts-----		\$113,509 79	
Overdrafts-----			
Bonds, warrants, and other securities-----		44,320 00	
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----			
Other real estate owned-----		3,900 00	
Due from reserve banks-----		48,043 32	
Due from other banks-----		13,214 25	
Actual cash on hand-----		11,000 00	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$535,417 36	
LIABILITIES			
Capital stock paid in-----		\$688,417 36	
Surplus-----			
Undivided profits, less expenses and taxes paid-----			
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----		20,000 00	
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		443,479 71	
Demand certificates of deposit-----			
Time certificates of deposit-----		1,070 63	
Certified checks-----		4,000 00	
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----		17,258 02	
Totals-----		\$10,000 00	

236, 236A AND 236B. "OCEAN PARK BANK"—SANTA MONICA.

Incorporated March 26, 1902.

OFFICERS—T. H. Dudley, President; P. J. Dudley, Vice-President; W. O. Bender, Secretary, Treasurer and Cashier; Geo. A. Nielson, Assistant Cashier and Assistant Secretary; H. H. Hertel, Manager Venice Branch.
 DIRECTORS—T. H. Dudley, F. E. Royston, P. J. Dudley, E. S. Tomblin, H. Michel, K. A. Miller, C. G. Shipman.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....	\$288,526 96	\$228,108 49	\$516,635 45
Overdrafts.....	439 45		439 45
Bonds, warrants, and other securities.....	69,219 08	15,063 04	84,312 12
Bank premises, furniture and fixtures.....	30,726 96		30,726 96
Safe deposit vaults.....	2,980 00		2,980 00
Other real estate owned.....	1,976 00		1,976 00
Due from reserve banks.....	52,179 52	23,639 31	75,818 83
Due from other banks.....	36,791 39	7,454 52	44,245 91
Actual cash on hand.....	3,728 61		3,728 61
Exchanges for clearing house.....	419 28	60 00	479 28
Checks and other cash items.....	1,012 15		1,012 15
Other resources.....			
Totals.....	\$488,029 40	\$274,325 36	\$762,354 76

LIABILITIES

Capital stock paid in.....	811 91		811 91
Surplus.....	10,000 00	16,317 70	26,317 70
Undivided profits, less expenses and taxes paid.....	4,090 11		4,090 11
Other existing profits, collected, but not in undivided profits account.....	6,233 63		6,233 63
Bills payable (including certificates of deposit representing money borrowed).....	36,921 33	6,596 10	43,517 43
Deposits, due to banks.....	10,866 37		10,866 37
Dividends unpaid.....		32 00	32 00
Individual deposits subject to check.....			
Savings deposits.....	\$488,029 40	\$274,325 36	\$762,354 76
Demand certificates of deposit.....	\$76,000 00	\$21,000 00	\$100,000 00
Time certificates of deposit.....	10,200 00	8,700 00	18,900 00
Certified checks.....	481 39	1,543 05	2,024 44
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....	1,419 67		1,419 67
Totals.....	331,064 99	217,136 51	548,201 50

NOTE.—This statement includes the business of branch offices at Venice and Santa Monica.

237. BANK OF LINCOLN—LINCOLN.

Incorporated March 31, 1902.

OFFICERS—A. J. Gladding, President; Hans Andreson, Jr., Vice-President; B. C. Musser, Secretary, Treasurer and Cashier.
 DIRECTORS—A. J. Gladding, W. M. Sparks, Kate Haenny, B. C. Musser, Hans Andreson, Jr.

Statement of June 30, 1916.

RESOURCES	Statement of June 30, 1916.		
	Commercial department	Savings department	Combined
Loans and discounts.....	\$82,261 46	\$138,074 30	\$220,335 76
Overdrafts.....	405 00		405 00
Bonds, warrants, and other securities.....	24,519 70	77,829 91	102,349 61
Bank premises, furniture and fixtures.....	16,310 00	15,400 00	31,710 00
Safe deposit vaults.....	1,580 00	1,580 00	3,160 00
Other real estate owned.....			
Due from reserve banks.....	36,957 90	8,830 99	45,788 89
Due from other banks.....		125 00	125 00
Actual cash on hand.....	12,270 80	6,488 57	18,759 37
Exchanges for clearing house.....			
Checks and other cash items.....	2,010 40		3,093 45
Other resources.....	51 92	1,088 05	51 92
Totals.....	\$176,367 78	\$249,411 82	\$425,779 60
LIABILITIES			
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	500 00	500 00	1,000 00
Undivided profits, less expenses and taxes paid.....	1,695 71	1,428 37	3,124 08
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	10,000 00		10,000 00
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	109,944 55		109,944 55
Savings deposits.....	27,700 01	199,848 92	227,548 93
Demand certificates of deposit.....			27,700 01
Time certificates of deposit.....			
Certified checks.....	29 20		29 20
Cashier's checks.....	1,404 31		1,404 31
State, county and municipal deposits.....		22,634 53	22,634 53
Postal savings deposits.....			
Other liabilities.....	94 00		94 00
Totals.....	\$176,367 78	\$249,411 82	\$425,779 60

238. "BANK OF RICHMOND"—RICHMOND.

Incorporated April 17, 1902.

OFFICERS—C. S. Downing, President; W. K. Cole, Vice-President; Clarence B. Allen, Secretary, Treasurer and Cashier.
 DIRECTORS—L. M. Mintzer, C. S. Downing, Jos. L. Silveira, F. W. Hall, W. K. Cole.

Statement of June 30, 1916.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts	\$19,131 29	\$112,293 19	\$131,424 48
Overdrafts	37 30		37 30
Bonds, warrants, and other securities	91,618 81		94,018 81
Bank premises, furniture and fixtures	18,000 00	6,800 00	24,800 00
Safe deposit vaults			
Other real estate owned	215 00		215 00
Due from reserve banks	34,924 52	6,075 28	40,999 80
Due from other banks			
Actual cash on hand	20,835 30	5,218 98	26,074 28
Exchanges for clearing house	6,681 08		6,681 08
Checks and other cash items	12 64		12 64
Other resources			
Totals	\$224,475 94	\$130,387 45	\$354,863 39
LIABILITIES			
Capital stock paid in			
Surplus	\$35,000 00	\$15,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid	3,100 00	250 00	3,350 00
Other existing profits, collected, but not in undivided profits account	1,442 77	250 00	1,692 77
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Deposits unpaid			
Individual deposits subject to check	120,279 78		120,279 78
Savings deposits			
Demand certificates of deposit	24,507 52	114,887 45	114,887 45
Time certificates of deposit			24,507 52
Certified checks	2,811 00		2,811 00
Cashier's checks			
State, county and municipal deposits	24,792 22		24,792 22
Postal savings deposits	12,542 65		12,542 65
Other liabilities			
Totals	\$224,475 94	\$130,387 45	\$354,863 39

Note.—Added Savings department July 9, 1915.

239. A. MIERSON BANKING COMPANY—PLACERVILLE.

Incorporated July 2, 1902.

OFFICERS—Max Mierson, President; B. Mierson, Vice-President and Cashier; Sol. H. Mierson, Treasurer and Assistant Cashier; Guy E. Wentworth, Assistant Cashier and Secretary.

DIRECTORS—Max Mierson, B. Mierson, Sol. H. Mierson, Jas. A. Mierson, Amelia Baer.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts			
Overdrafts	\$227,845 32		
Bonds, warrants, and other securities	1,890 94		
Bank premises, furniture and fixtures	181,341 27		
Safe deposit vaults	12,900 00		
Other real estate owned			
Due from reserve banks			
Due from other banks	44,751 10		
Actual cash on hand			
Exchanges for clearing house	34,076 73		
Checks and other cash items	2,870 30		
Other resources	1,086 65		
Totals	\$506,292 31		

LIABILITIES

Capital stock paid in			
Surplus			
Undivided profits, less expenses and taxes paid	\$50,000 00		
Other existing profits, collected, but not in undivided profits account	50,000 00		
Bills payable (including certificates of deposit representing money borrowed)	11,990 32		
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	351,237 18		
Savings deposits			
Demand certificates of deposit	16,794 73		
Time certificates of deposit			
Certified checks	526 62		
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	22,500 00		
Other liabilities	3,243 46		
Totals	\$506,292 31		

241. BANK OF CAMBRIA—CAMBRIA.

Incorporated January 29, 1903.

OFFICERS—J. H. Bradhoff, President; John Taylor, Vice-President; Amos Smithers, Secretary; Murle Jones, Treasurer and Cashier.
 DIRECTORS—John Taylor, A. Smithers, J. H. Bradhoff, L. Ferrasci, Thos. Holdsworth, B. Corda, N. Storni.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts			
Overdrafts	\$98,730 15		
Bonds, warrants, and other securities	2,318 27		
Bank premises, furniture and fixtures	40,361 80		
Safe deposit vaults	3,472 67		
Other real estate owned			
Due from reserve banks	168,995 19		
Due from other banks	1,941 29		
Actual cash on hand			
Exchanges for clearing house	16,042 57		
Checks and other cash items			
Other resources	77 25		
Totals	\$331,959 19		
LIABILITIES			
Capital stock paid in			
Surplus	\$25,000 00		
Undivided profits, less expenses and taxes paid	23,000 00		
Other existing profits, collected, but not in undivided profits account	7,803 84		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	194,495 84		
Demand certificates of deposit			
Time certificates of deposit			
Certified checks	81,639 51		
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$331,959 19		

242. INTERNATIONAL SAVINGS AND EXCHANGE BANK—LOS ANGELES.

Incorporated February 9, 1903.

OFFICERS—John Lopizich, President; Louis Terrile, Vice-President; Leon Escallier, Vice-President; Jules Viole, Vice-President; Luigi Dell'Orto, Vice-President; James O. Moore, Secretary, Treasurer and Cashier; Pauline Bodrero, Assistant Cashier.
 DIRECTORS—John Lopizich, James O. Moore, Leon Escallier, Jules Viole, G. Piuma, Luigi Dell'Orto, E. Fleur, Sylvester Dupuy, T. M. Kristovich, Louis Terrile, V. G. Nouguler, A. P. Fusch, R. A. Jodd, D. Vaccaro, L. Vignolo.

Statement of June 30, 1916.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts-----	\$513,691 53	\$1,435,997 28	\$1,949,688 81
Overdrafts-----	1,106 96		1,106 96
Bonds, warrants, and other securities-----	25,000 00	163,692 84	188,692 84
Bank premises, furniture and fixtures-----	8,300 00	6,500 00	14,800 00
Safe deposit vaults-----	10,000 00	8,000 00	18,000 00
Other real estate owned-----	3,500 00	509,536 75	513,036 75
Due from reserve banks-----	103,583 34	193,601 29	297,184 63
Due from other banks-----	18 40		18 40
Actual cash on hand-----	92,103 42	66,058 57	158,161 99
Exchanges for clearing house-----	98,965 62		98,965 62
Checks and other cash items-----	29,412 76	2,542 59	31,955 35
Other resources-----			
Totals-----	\$885,682 03	\$2,385,929 32	\$3,271,611 35
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$100,000 00	\$200,000 00	\$300,000 00
Undivided profits, less expenses and taxes paid-----	42,500 00	20,000 00	62,500 00
Other existing profits, collected, but not in undivided profits account-----	28,175 64		28,175 64
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----	9,003 00		9,003 00
Individual deposits subject to check-----	611,632 91		611,632 91
Savings deposits-----		2,146,228 77	2,146,228 77
Demand certificates of deposit-----			65,181 78
Time certificates of deposit-----	65,181 78	15,950 55	15,950 55
Certified checks-----	21,823 11		21,823 11
Cashier's checks-----	7,365 59		7,365 59
State, county and municipal deposits-----			
Postal savings deposits-----		3,750 00	3,750 00
Other liabilities-----			
Totals-----	\$885,682 03	\$2,385,929 32	\$3,271,611 35

247. "WEST BERKELEY BANK"—BERKELEY.

Incorporated March 5, 1903.

OFFICERS—Francis Ferrier, President; W. A. Gompertz, Vice-President; H. H. Camper, Secretary, Treasurer and Cashier; S. J. Thompson, Assistant Cashier.

DIRECTORS—Francis Ferrier, John Gill, W. A. Gompertz, J. T. Renas, George Ross, B. E. Underwood, E. L. Reese.

Statement of June 30, 1916.

RESOURCES	Statement of June 30, 1916.		
	Commercial department	Savings department	Combined
Loans and discounts-----	\$46,963 39	\$211,433 43	\$258,426 82
Overdrafts-----	154 67		154 67
Bonds, warrants, and other securities-----	24,582 20	30,106 74	54,688 94
Bank premises, furniture and fixtures-----	17,000 00	23,019 41	40,019 41
Safe deposit vaults-----		1,300 00	1,300 00
Other real estate owned-----	880 00	2,000 00	2,880 00
Due from reserve banks-----	34,822 55	18,130 13	52,952 68
Due from other banks-----	1,334 88		1,334 88
Actual cash on hand-----	11,255 97	8,544 07	19,800 04
Exchanges for clearing house-----			
Checks and other cash items-----	447 06	20 83	467 89
Other resources-----	581 15		581 15
Totals-----	\$138,051 87	\$294,754 61	\$432,806 48
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$33,000 00	\$22,000 00	\$55,000 00
Undivided profits, less expenses and taxes paid-----	436 53	4,500 00	4,936 53
Other existing profits, collected, but not in undivided profits account-----	2,131 74	1,890 74	3,712 48
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----	6,081 51		6,081 51
Individual deposits subject to check-----	367 00		367 00
Savings deposits-----	86,131 74		86,131 74
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----	3,347 50	250,070 86	250,070 86
Cashier's checks-----		1,603 01	1,603 01
State, county and municipal deposits-----	56 36		56 36
Postal savings deposits-----	419 15		419 15
Other liabilities-----	6,080 34	15,000 00	21,080 34
Totals-----	\$138,051 87	\$294,754 61	\$432,806 48

250. THE CENTRAL BANK—SANTA BARBARA.

Incorporated March 4, 1903.

OFFICERS—Frank Smith, President; J. R. Fithian, Vice-President; W. B. Metcalf, Secretary, Treasurer and Cashier; H. F. R. Vail, Assistant Cashier and Assistant Secretary.

DIRECTORS—Frank Smith, George M. Williams, Walter L. Hunt, Joel Remington Fithian, H. F. R. Vail, W. B. Metcalf, D. T. Perkins.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$234,768 55	\$314,825 85	\$549,594 40
Overdrafts		1,171 19		1,171 19
Bonds, warrants, and other securities		16,189 24	97,964 08	43,503 32
Bank premises, furniture and fixtures		20,338 58	36,600 00	56,938 58
Safe deposit vaults			3,000 00	3,000 00
Other real estate owned		9,607 66	6,450 00	16,057 66
Due from reserve banks		19,971 13	26,416 24	46,387 37
Due from other banks		3,436 37		3,436 37
Actual cash on hand		33,783 30	17,769 44	51,552 74
Exchanges for clearing house		4,173 91	965 60	5,139 51
Checks and other cash items		421 32		421 32
Other resources		\$28 91		\$28 91
Totals		\$344,640 16	\$433,391 21	\$778,031 37

LIABILITIES		Commercial department	Savings department	Combined
Capital stock paid in		\$30,000 00	\$30,000 00	\$60,000 00
Surplus		5,000 00	10,000 00	15,000 00
Undivided profits, less expenses and taxes paid		2,698 20	1,431 59	4,129 79
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		6,640 18		6,640 18
Individual deposits		1,620 00		1,620 00
Savings deposits		263,218 14		263,218 14
Demand certificates of deposit		1,032 76	381,969 62	381,969 62
Time certificates of deposit		23,097 11		23,097 11
Certified checks		163 50		163 50
Cashier's checks		2,526 02		2,526 02
State, county and municipal deposits		8,704 25	10,000 00	18,704 25
Postal savings deposits				
Other liabilities				
Totals		\$344,640 16	\$433,391 21	\$778,031 37

258 AND 258A. "SECURITY BANK"—OAKLAND.

Incorporated March 5, 1903.

OFFICERS—H. C. Capwell, President; S. E. Biddle, Vice-President; Chas. A. Smith, Secretary, Treasurer and Cashier; J. R. Westdahl, Assistant Cashier and Assistant Secretary; E. M. Farrell, Assistant Cashier; F. E. Farfitt, Manager of Branch.
 DIRECTORS—H. C. Capwell, A. D. Wilson, W. H. L. Hynes, Carl Plaut, Charles E. Shook, H. G. Thomas, John A. Beckwith, T. W. Corder, Wm. W. Westover, S. E. Biddle, Arthur D. King.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts	\$573,505 65		\$1,432,798 75
Overdrafts	1,933 31	\$859,293 10	1,833 31
Bonds, warrants, and other securities	222,380 11	164,869 58	387,269 69
Bank premises, furniture and fixtures	294,162 63	89,274 18	383,376 81
Safe deposit vaults	12,745 20		12,745 20
Other real estate owned	7,943 77		11,408 28
Due from reserve banks	61,089 83	3,554 51	88,350 69
Due from other banks	10,738 67	27,260 86	10,738 67
Actual cash on hand	69,273 18	32,252 83	101,527 11
Exchanges for clearing house	26,588 55		26,588 55
Checks and other cash items	651 25	261 77	913 02
Other resources	18,730 51		18,730 51
Totals	\$1,299,512 66	\$1,176,837 93	\$2,476,350 59

LIABILITIES

Capital stock paid in	\$323,500 00	\$100,000 00	\$423,500 00
Surplus	45,085 00	13,610 00	58,645 00
Undivided profits, less expenses and taxes paid	487 33	683 67	1,171 00
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	50,000 00		50,000 00
Deposits, due to banks	79,632 67		79,632 67
Dividends unpaid	12,969 00		12,969 00
Individual deposits subject to check	473,653 32		473,653 32
Savings deposits		947,594 26	947,594 26
Demand certificates of deposit	95,841 93		95,841 93
Time certificates of deposit	67,400 00		67,400 00
Certified checks	4,900 31		4,900 31
Cashier's checks	42,273 10		42,273 10
State, county and municipal deposits		97,700 00	201,600 00
Postal savings deposits	103,900 00	17,250 00	17,250 00
Other liabilities			
Totals	\$1,299,512 66	\$1,176,837 93	\$2,476,350 59

NOTE.—The above statement includes the business of a branch office at Oakland.

260. "ROSEVILLE BANKING COMPANY"—ROSEVILLE.

Incorporated March 5, 1903.

OFFICERS—J. A. Hill, President; Alden Anderson, Vice-President; T. H. Kelsey, Secretary, Treasurer and Cashier.
 DIRECTORS—J. A. Hill, T. H. Kelsey, E. C. Bedell, W. T. Butler, M. B. Johnson, A. B. McRae, E. J. Schellhous, W. J. Doyle, Alden Anderson.

Statement of June 30, 1916.

RESOURCES			Commercial department	Savings department	Combined
RESOURCES					
Loans and discounts	-----		\$100,164 46	\$115,822 75	\$221,987 21
Overdrafts	-----		904 50	-----	904 50
Bonds, warrants, and other securities	-----		17,957 25	28,000 00	45,957 35
Bank premises, furniture and fixtures	-----		-----	15,000 00	15,000 00
Safe deposit vaults	-----		-----	-----	-----
Other real estate owned	-----		-----	663 90	663 90
Due from reserve banks	-----		77,442 66	5,128 43	82,571 09
Due from other banks	-----		-----	-----	-----
Actual cash on hand	-----		13,344 09	13,250 08	26,594 17
Exchanges for clearing house	-----		-----	-----	-----
Checks and other cash items	-----		26 00	-----	26 00
Other resources	-----		-----	-----	-----
Totals	-----		\$215,599 06	\$177,865 16	\$393,464 22
LIABILITIES					
LIABILITIES					
Capital stock paid in	-----		\$40,000 00	\$10,000 00	\$50,000 00
Surplus	-----		523 79	7,750 00	7,750 00
Undivided profits, less expenses and taxes paid	-----		-----	-----	523 79
Other existing profits, collected, but not in undivided profits account	-----		-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)	-----		-----	-----	-----
Deposits, due to banks	-----		-----	-----	-----
Dividends unpaid	-----		-----	-----	-----
Individual deposits subject to check	-----		143,717 46	-----	143,717 46
Savings deposits	-----		-----	-----	-----
Demand certificates of deposit	-----		13,438 09	134,461 21	134,461 21
Time certificates of deposit	-----		11,745 99	-----	11,745 99
Certified checks	-----		-----	-----	-----
Cashier's checks	-----		2,009 04	-----	2,009 04
State, county and municipal deposits	-----		4,151 69	17,000 00	21,151 69
Postal savings deposits	-----		-----	8,633 95	8,633 95
Other liabilities	-----		13 00	-----	13 00
Totals	-----		\$215,599 06	\$177,865 16	\$393,464 22

263. FARMERS & MERCHANTS BANK—MODESTO.

Incorporated March 25, 1903.

OFFICERS—W. A. Harter, President and Treasurer; I. W. Updike, Vice-President; C. J. Cressey, Secretary and Cashier; C. W. Sikes, Assistant Cashier.

DIRECTORS—I. W. Updike, W. A. Harter, J. K. Corson, Fred Bartch, C. M. Maze, George F. Covell, A. B. Shoemaker.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....			
Overdrafts.....	\$220,666 38		
Bonds, warrants, and other securities.....	1,275 60		
Bank premises, furniture and fixtures.....	26,200 00		
Safe deposit vaults.....	1,500 00		
Other real estate owned.....			
Due from reserve banks.....	30,412 55		
Due from other banks.....			
Actual cash on hand.....	20,101 15		
Exchanges for clearing house.....			
Checks and other cash items.....	2,387 86		
Other resources.....	3,149 21		
Totals.....	\$305,692 75		

LIABILITIES

Capital stock paid in.....		\$49,500 00	
Surplus.....		40,500 00	
Undivided profits, less expenses and taxes paid.....		2,904 87	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....		183,941 78	
Savings deposits.....			
Demand certificates of deposit.....		8,843 10	
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....		20,000 00	
Other liabilities.....			
Totals.....		\$305,692 75	

265, 265A AND 265B. THE SAN BERNARDINO COUNTY SAVINGS BANK—SAN BERNARDINO.

Incorporated April 27, 1903.

OFFICERS—E. D. Roberts, President; H. E. Harris, Vice-President; J. H. Wilson, Secretary, Treasurer and Cashier; J. C. Ralphs, Jr., Assistant Cashier.
 DIRECTORS—E. D. Roberts, Victor C. Smith, H. E. Harris, J. H. Wilson, T. A. Blakeley, W. J. Curtis, J. B. Gill, A. M. Ham, W. S. Hooper, G. W. Parsons, Howard B. Smith.

Statement of June 30, 1916.

RESOURCES	Commercial department			Savings department	Combined
Loans and discounts.....				\$1,685,213 43	
Overdrafts.....					
Bonds, warrants, and other securities.....				191,426 02	
Bank premises, furniture and fixtures.....					
Safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks.....				170,680 21	
Due from other banks.....				54,840 03	
Actual cash on hand.....				46,026 05	
Exchanges for clearing house.....					
Checks and other cash items.....					
Other resources.....					
Totals.....				\$2,150,686 64	
LIABILITIES					
Capital stock paid in.....				\$150,000 00	
Surplus.....				100,000 00	
Undivided profits, less expenses and taxes paid.....				7,036 85	
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Deposits, due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....				1,792,354 59	
Demand certificates of deposit.....					
Time certificates of deposit.....				26,395 20	
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....				75,000 00	
Postal savings deposits.....					
Other liabilities.....					
Totals.....				\$2,150,686 64	

NOTE.—The above statement includes the business of branch offices at Colton and Rialto.

266 AND 266A. BANK OF NEWMAN-NEWMAN.

Incorporated May 4, 1903.

OFFICERS—E. S. Wangenheim, President; J. H. Elfers, Vice-President; W. W. Giddings, Secretary and Cashier; J. L. Kinnear, Treasurer; A. B. Joseph, Assistant Cashier and Manager at Crows Landing; F. S. Powell, Assistant Cashier.
 DIRECTORS—E. S. Wangenheim, A. M. Souza, J. H. Elfers, W. W. Giddings, Fred Bartch, A. Stevinson, J. L. Kinnear, W. W. Cox, H. V. Armistead.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....	\$261,175 78		\$261,175 78
Overdrafts.....	1,285 20	\$386,461 88	\$387,747 08
Bonds, warrants, and other securities.....	62,356 00	18,650 00	81,006 00
Bank premises, furniture and fixtures.....	37,000 00	15,000 00	52,000 00
Safe deposit vaults.....	3,500 00		3,500 00
Other real estate owned.....			
Due from reserve banks.....	99,568 81	32,896 51	132,465 32
Due from other banks.....			
Actual cash on hand.....	26,739 20	10,759 49	37,498 69
Exchanges for clearing house.....	505 90		505 90
Checks and other cash items.....	613 15		613 15
Other resources.....			
Totals.....	\$492,744 04	\$463,767 88	\$956,511 92

LIABILITIES

Capital stock paid in.....	\$85,000 00	\$15,000 00	\$100,000 00
Surplus.....	25,000 00	29,000 00	54,000 00
Undivided profits, less expenses and taxes paid.....	4,233 18		4,233 18
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	10,000 00		10,000 00
Deposits, due to banks.....	8,900 46		8,900 46
Dividends unpaid.....	1,172 00		1,172 00
Individual deposits subject to check.....	296,744 85		296,744 85
Savings deposits.....			
Demand certificates of deposit.....	9,187 74	419,767 88	419,767 88
Time certificates of deposit.....	794 07		794 07
Certified checks.....	682 25		682 25
Cashier's checks.....			
State, county and municipal deposits.....	50,000 00		50,000 00
Postal savings deposits.....	49 52		49 52
Other liabilities.....	979 97		979 97
Totals.....	\$492,744 04	\$463,767 88	\$956,511 92

NOTE.—The above statement includes the business of a branch office at Crows Landing.

268. BANK OF GEYSERVILLE—GEYSERVILLE.

Incorporated June 22, 1903.

OFFICERS—C. B. Shaw, President; W. A. Black, Vice-President; H. E. Black, Secretary, Treasurer and Cashier; E. L. Wisecarver, Assistant Cashier.

DIRECTORS—C. B. Shaw, F. E. Sohler, W. A. Black, H. E. Black, J. H. Meyer.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....	\$67,565 03	\$60,590 00	\$128,155 03
Overdrafts.....			
Bonds, warrants, and other securities.....		13,800 00	13,800 00
Bank premises, furniture and fixtures.....		2,500 00	2,500 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	11,069 02	1,500 00	12,569 02
Due from other banks.....			
Actual cash on hand.....	3,955 23	1,753 49	5,708 72
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$82,580 28	\$80,143 49	\$162,732 77

LIABILITIES

Capital stock paid in.....	\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....	5,000 00	2,500 00	7,500 00
Undivided profits, less expenses and taxes paid.....	3,376 30	1,053 60	4,429 90
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	155 67		155 67
Individual deposits subject to check.....			
Savings deposits.....	49,185 16		49,185 16
Demand certificates of deposit.....		59,089 89	59,089 89
Time certificates of deposit.....	1,785 15		1,785 15
Certified checks.....	3,087 00		3,087 00
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	5,000 00	7,500 00	12,500 00
Other liabilities.....			
Totals.....	\$82,580 28	\$80,143 49	\$162,732 77

269. COMMERCIAL AND SAVINGS BANK OF STOCKTON—STOCKTON.

Incorporated June 26, 1903.

OFFICERS—John Raggio, President; F. D. Cobb, Vice-President; F. J. Dietrich, Vice-President; E. F. Harris, Secretary, Treasurer and Cashier; A. J. Zittlau, Assistant Cashier; F. A. Meyer, Assistant Cashier.

DIRECTORS—John Raggio, F. D. Cobb, J. A. Patterson, Wm. Snow, J. S. Silva, N. Copello, F. J. Dietrich, W. S. Montgomery, Ed C. Wagner, Chas. L. Neumiller, Edward F. Harris.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts	\$947,644 18	\$1,750,160 80	\$2,746,804 98
Overdrafts	4,344 03		4,344 03
Bonds, warrants, and other securities	148,420 90	98,556 00	246,976 90
Bank premises, furniture and fixtures	122,455 00	200,000 00	322,455 00
Safe deposit vaults		20,000 00	20,000 00
Other real estate owned		83 92	83 92
Due from reserve banks	78,150 21	200,133 96	278,284 17
Due from other banks	4,954 85		4,954 85
Actual cash on hand	74,501 60		74,501 60
Exchanges for clearing house	15,300 21	116,565 13	191,066 73
Checks and other cash items	4,039 31		4,039 31
Other resources	7,560 50		7,560 50
Totals	\$1,407,370 79	\$2,434,499 81	\$3,841,870 60

LIABILITIES

Capital stock paid in	\$200,000 00	\$100,000 00	\$300,000 00
Surplus	100,000 00	100,000 00	200,000 00
Undivided profits, less expenses and taxes paid	1,888 52	30,554 88	32,443 40
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	139,435 93		139,435 93
Individual deposits	11,016 00		11,016 00
Individual deposits subject to check	809,392 90		809,392 90
Savings deposits			
Demand certificates of deposit	65,081 18	2,040,599 88	2,040,599 88
Time certificates of deposit			
Certified checks		109,595 05	109,595 05
Cashier's checks	7,891 12		7,891 12
State, county and municipal deposits	7,135 08		7,135 08
Postal savings deposits	65,000 06	53,750 00	118,750 06
Other liabilities			
Totals	\$1,407,370 79	\$2,434,499 81	\$3,841,870 60

273. THE GRANITE SAVINGS BANK—MONROVIA.

Incorporated July 27, 1903.

OFFICERS—W. M. Baird, President; W. R. Hodges, Vice-President; Chas. Anderson, Vice-President; Augustus Adams, Secretary, Treasurer and Cashier; C. M. Norton, Assistant Cashier and Assistant Secretary.
 DIRECTORS—C. H. Ainley, Chas. Anderson, W. L. Hodges, M. S. Pottenger, Augustus Adams, W. M. Baird, F. M. Pottenger.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$160,134 22	
Overdrafts.....				
Bonds, warrants, and other securities.....			19,000 00	
Bank premises, furniture and fixtures.....			8,988 00	
Safe deposit vaults.....			2,000 00	
Other real estate owned.....				
Due from reserve banks.....			7,491 73	
Due from other banks.....			3,583 25	
Actual cash on hand.....			4,390 64	
Exchanges for clearing house.....				
Checks and other cash items.....			50 75	
Other resources.....			3 40	
Totals.....			\$205,653 99	
LIABILITIES				
Capital stock paid in.....			\$25,000 00	
Surplus.....			3,500 00	
Undivided profits, less expenses and taxes paid.....			464 31	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....			123 00	
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....			750 00	
Savings deposits.....				
Demand certificates of deposit.....			158,461 68	
Time certificates of deposit.....				
Certified checks.....			4,855 00	
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....			12,500 00	
Other liabilities.....				
Totals.....			\$205,653 99	

274. CITIZENS SAVINGS BANK OF SAN PEDRO—LOS ANGELES.

Incorporated August 14, 1903.

OFFICERS—Henry Baly, President; Geo. P. Adams, Vice-President; Robert C. Baly, Secretary and Assistant Cashier; Henry Sherer, Treasurer and Cashier; Henry E. Sherer, Assistant Secretary.

DIRECTORS—Henry Baly, Geo. P. Adams, Henry Sherer, E. D. Seward, John Gray, William Davis, C. N. Krog.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$325,410 67	
Overdrafts-----			
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----		49,602 50	
Safe deposit vaults-----		1,525 00	
Other real estate owned-----			
Due from reserve banks-----		5,317 91	
Due from other banks-----		21,587 54	
Actual cash on hand-----			
Exchanges for clearing house-----		9,339 39	
Checks and other cash items-----			
Other resources-----			
Totals-----		\$410,783 21	
LIABILITIES			
Capital stock paid in-----			
Surplus-----		\$25,000 00	
Undivided profits, less expenses and taxes paid-----		12,000 00	
Other existing profits, collected, but not in undivided profits account-----		5,082 11	
Bills payable including certificates of deposit representing money borrowed-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		368,701 10	
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$410,783 21	

275. WHITTIER SAVINGS BANK—WHITTIER.

Incorporated August 14, 1903.

OFFICERS—A. C. Maple, President; C. W. Clayton, Vice-President; C. A. Carden, Secretary, Treasurer and Cashier.

DIRECTORS—W. V. Coffin, C. W. Clayton, W. H. Crook, John Crook, A. C. Maple.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....		\$400,692 20	
Overdrafts.....			
Bonds, warrants, and other securities.....		19,346 54	
Bank premises, furniture and fixtures.....		35,500 00	
Safe deposit vaults.....		4,000 00	
Other real estate owned.....			
Due from reserve banks.....		35,567 41	
Due from other banks.....			
Actual cash on hand.....		15,478 07	
Exchanges for clearing house.....		15,886 86	
Checks and other cash items.....		796 36	
Other resources.....			
Totals.....		\$526,967 53	
LIABILITIES			
Capital stock paid in.....		50,000 00	
Surplus.....		2,000 00	
Undivided profits, less expenses and taxes paid.....		905 99	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		2,500 00	
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....		440,658 42	
Time certificates of deposit.....		13,646 74	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		12,500 00	
Postal savings deposits.....			
Other liabilities.....		4,756 38	
Totals.....		\$526,967 53	

276. PLUMAS COUNTY BANK—QUINCY.

Incorporated September 2, 1903.

OFFICERS—Ed Huskinson, President; H. S. Lee, Vice-President; J. F. Spooner, Secretary, Treasurer and Cashier; J. N. Stephan, Assistant Cashier, Assistant Secretary and Assistant Treasurer.

DIRECTORS—Clark J. Lee, Ed Huskinson, H. S. Lee, W. J. Clinch, J. F. Spooner, L. N. Peter, H. C. Flournoy.

Statement of June 30, 1916.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts			\$42,106 51	\$80,676 20	\$131,784 71
Overdrafts			20 40		20 40
Bonds, warrants, and other securities			19,368 80	2,050 00	21,418 80
Bank premises, furniture and fixtures			10,432 85		10,432 85
Safe deposit vaults					
Other real estate owned			3,152 87		3,152 87
Due from reserve banks			17,571 95	9,106 79	26,678 74
Due from other banks			12,273 13		12,273 13
Actual cash on hand			7,777 05	13,579 25	21,356 30
Exchanges for clearing house					
Checks and other cash items			1,347 02		1,347 02
Other resources			1,308 82		1,308 82
Totals			\$117,360 90	\$114,412 24	\$231,773 14
LIABILITIES					
Capital stock paid in			\$16,500 00	\$3,500 00	\$20,000 00
Surplus			1,100 00	2,100 00	3,200 00
Undivided profits, less expenses and taxes paid			*888 96	1,844 05	1,255 09
Other existing profits, collected, but not in undivided profits account					
Bills payable (including certificates of deposit representing money borrowed)					
Deposits, due to banks					
Dividends unpaid					
Individual deposits subject to check			100,349 86		100,349 86
Savings deposits				98,120 94	98,120 94
Demand certificates of deposit					
Time certificates of deposit				3,540 80	3,540 80
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities				306 45	306 45
Totals			\$117,360 90	\$114,412 24	\$231,773 14

* Deficit.

277. THE PEOPLES SAVINGS BANK—HANFORD.

Incorporated October 15, 1903.

OFFICERS—W. V. Buckner, President; Chas. A. Kimble, Vice-President; H. E. Wright, Secretary, Treasurer and Cashier.
 DIRECTORS—W. V. Buckner, Chas. A. Kimble, Jos. Schmegeger, S. E. Railsback, H. E. Wright.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....		\$147,346 05	
Overdrafts.....			
Bonds, warrants, and other securities.....			
Bank premises, furniture and fixtures.....		1,268 08	
Safe deposit vaults.....		8,700 96	
Other real estate owned.....			
Due from reserve banks.....			
Due from other banks.....			
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....		10,966 96	
Other resources.....			
Totals.....		\$168,282 05	

LIABILITIES

Capital stock paid in.....			
Surplus.....		\$25,000 00	
Undivided profits, less expenses and taxes paid.....		6,250 00	
Other existing profits, collected, but not in undivided profits account.....		45,933 89	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		306 00	
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....		90,792 16	
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$168,282 05	

279. HOME SAVINGS BANK OF WHITTIER—WHITTIER.

Incorporated October 31, 1903.

Officers—J. Allen Osmun, President; A. H. Dunlap, Vice-President; A. C. Johnson, Secretary and Cashier; W. E. Butler, Treasurer and Assistant Cashier.
 Directors—J. Allen Osmun, A. H. Dunlap, W. E. Butler, E. S. Chase, T. L. Gooch, A. C. Johnson, E. W. Reider, S. M. Smith, C. Sorensen.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$338,412 00	\$338,412 00
Overdrafts				
Bonds, warrants, and other securities		5,035 70	50,698 61	64,734 31
Bank premises, furniture and fixtures			13,000 00	13,000 00
Safe deposit vaults			1,968 00	1,968 00
Other real estate owned				
Due from reserve banks		58 56	18,763 40	18,822 05
Due from other banks			20,000 00	20,000 00
Actual cash on hand		69 60	10,334 03	10,394 03
Exchanges for clearing house				
Checks and other cash items				
Other resources			229 00	229 00
Totals		\$5,154 26	\$462,405 13	\$467,559 39
LIABILITIES				
Capital stock paid in				
Surplus				
Undivided profits, less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		\$5,000 00	\$35,000 00	\$40,000 00
Deposits, due to banks			6,999 56	6,999 56
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		154 26	2,400 00	2,400 00
Demand certificates of deposit				
Time certificates of deposit			405,400 57	405,400 57
Certified checks				
Cashier's checks				
State, county and municipal deposits			3,005 00	3,005 00
Postal savings deposits				
Other liabilities				
Totals		\$5,154 26	\$462,405 13	\$467,559 39

280. BANK OF NEWCASTLE—NEWCASTLE.

Incorporated July 6, 1907.

OFFICERS—W. R. Fountain, President; John Henny, Vice-President and Treasurer; J. F. Cook, Secretary and Cashier; G. H. Goodfellow, Assistant Cashier and Assistant Secretary.

DIRECTORS—J. F. Cook, John Henny, W. R. Fountain, Jr., W. R. Fountain, Frank Tupper.

Statement of June 30, 1916.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts			\$58,046 94	\$24,868 34	\$82,915 28
Overdrafts			19 29		19 29
Bonds, warrants, and other securities					
Bank premises, furniture and fixtures			1,200 00		1,200 00
Safe deposit vaults					
Other real estate owned			3,800 00		3,800 00
Due from reserve banks			4,250 12	420 82	4,670 94
Due from other banks					
Actual cash on hand			6,151 36	3,022 09	9,173 45
Exchanges for clearing house					
Checks and other cash items			139 75		139 75
Other resources					
Totals			\$73,607 46	\$38,311 25	\$111,918 71
LIABILITIES					
Capital stock paid in					
Surplus			\$26,800 00	\$6,700 00	\$33,500 00
Undivided profits, less expenses and taxes paid			1,300 00	325 00	1,625 00
Other existing profits, collected, but not in undivided profits account			2,156 66	102 83	2,259 49
Bills payable (including certificates of deposit representing money borrowed)				882 15	882 15
Deposits, due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits			41,429 11	30,301 27	71,730 38
Demand certificates of deposit					
Time certificates of deposit			1,177 44		1,177 44
Certified checks			38 25		38 25
Cashier's checks			706 00		706 00
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals			\$73,607 46	\$38,311 25	\$111,918 71

281. BANK OF ARROYO GRANDE—ARROYO GRANDE.

Incorporated November 7, 1903.

OFFICERS—M. R. Swall, President and Manager; S. A. Dana, Vice-President; W. A. Conrad, Jr., Secretary; Jos. S. Gibson, Treasurer and Cashier; Joseph B. Gibson, Assistant Cashier.
 DIRECTORS—M. R. Swall, S. A. Dana, Peter Olohan, W. A. Conrad, Jr., L. C. Routzahn, I. Benchimol, Paul M. Gregg.

Statement of June 30, 1916.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts			\$75,416 28	\$76,005 00	\$151,421 28
Overdrafts					
Bonds, warrants, and other securities			44,055 40	17,125 00	61,180 40
Bank premises, furniture and fixtures			13,500 00		13,500 00
Safe deposit vaults					
Other real estate owned				2,225 00	2,225 00
Due from reserve banks			70,066 95	9,889 90	79,956 85
Due from other banks					
Actual cash on hand			18,706 71	2,628 56	21,335 27
Exchanges for clearing house					
Checks and other cash items					
Other resources			361 27		361 27
Totals			\$222,126 61	\$107,823 46	\$329,950 07
LIABILITIES					
Capital stock paid in					
Surplus			\$35,000 00	\$15,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid			3,000 00		3,000 00
Other existing profits, collected, but not in undivided profits account			2,800 28	1,238 65	3,628 93
Bills payable (including certificates of deposit representing money borrowed)					
Deposits, due to banks			2,226 35		2,226 35
Dividends unpaid			133 00		133 00
Individual deposits subject to check			136,055 11		136,055 11
Savings deposits					
Demand certificates of deposit				83,145 25	83,145 25
Time certificates of deposit			40 00		40 00
Certified checks			42,454 89	8,439 56	50,894 45
Cashier's checks					
State, county and municipal deposits			826 98		826 98
Postal savings deposits					
Other liabilities					
Totals			\$222,126 61	\$107,823 46	\$329,950 07

282. "BANK OF PACIFIC GROVE"—PACIFIC GROVE.

Incorporated November 17, 1903.

OFFICERS—E. S. Johnston, President; Chas. D. Henry, Vice-President; F. H. Gonzalves, Secretary, Treasurer and Cashier; Wm. Boutadelli, Assistant Cashier.

DIRECTORS—A. J. McNab, Chas. D. Henry, H. S. Ball, D. T. Welch, M. M. McPherson, E. S. Johnston, I. K. Miller.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$120,794 53	\$173,363 30	\$294,157 83
Overdrafts.....		611 26		611 26
Bonds, warrants, and other securities.....		31,240 00	93,335 46	124,575 46
Bank premises, furniture and fixtures.....		18,150 00		18,150 00
Safe deposit vaults.....		2,880 00		2,880 00
Other real estate owned.....		3,660 00		3,660 00
Due from reserve banks.....		26,370 75	10,824 07	37,194 82
Due from other banks.....		298 44		298 44
Actual cash on hand.....		16,971 13	6,000 00	22,971 13
Exchanges for clearing house.....				
Checks and other cash items.....		363 89		363 89
Other resources.....		840 38		840 38
Totals.....		\$222,380 38	\$283,522 83	\$505,903 21
LIABILITIES				
Capital stock paid in.....		\$35,000 00	\$15,000 00	\$50,000 00
Surplus.....		11,560 00	11,500 00	23,060 00
Undivided profits, less expenses and taxes paid.....		2,770 26	1,501 31	4,271 57
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		156,158 45		156,158 45
Savings deposits.....			228,966 23	228,966 23
Demand certificates of deposit.....		843 43		843 43
Time certificates of deposit.....		15,663 64		15,663 64
Certified checks.....		144 60		144 60
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....			25,000 00	25,000 00
Other liabilities.....			1,555 29	1,555 29
Totals.....		\$222,380 38	\$283,522 83	\$505,903 21

284. SAVINGS BANK OF MENDOCINO COUNTY—UKIAH.

Incorporated November 28, 1903.

OFFICERS—J. M. Mannon, President; J. L. McCracken, Vice-President; Dr. G. W. Stout, Secretary; Arthur L. Tracy, Treasurer and Cashier; William Bromley, Assistant Cashier.

DIRECTORS—A. L. Tracy, J. M. Mannon, J. L. McCracken, George W. Stout, Otis Redemeyer.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$24,410 00	\$202,351 74	\$256,791 74
Bonds, warrants, and other securities-----	1 46		1 46
Bank premises, furniture and fixtures-----	27,970 51	53,019 90	81,020 41
Safe deposit vaults-----		9,070 00	9,070 00
Other real estate owned-----			
Due from reserve banks-----	17,271 40		17,271 40
Due from other banks-----	1,179 54	20,470 65	21,650 19
Actual cash on hand-----	6,265 23	11,348 90	17,614 13
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----	1,563 62	1,808 37	3,371 99
Totals-----	\$108,691 76	\$298,669 56	\$406,791 32

LIABILITIES

Capital stock paid in-----			
Surplus-----	\$20,000 00	\$30,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid-----		500 00	500 00
Other existing profits, collected, but not in undivided profits account-----	2,941 71	2,370 53	5,312 26
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Individuals unpaid-----	2,248 86		2,248 86
Individual deposits subject to check-----			
Savings deposits-----	69,611 98		69,611 98
Demand certificates of deposit-----		258,420 64	258,420 64
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----	1,110 00		1,110 00
State, county and municipal deposits-----	48 25		48 25
Postal savings deposits-----	10,000 00	5,000 00	15,000 00
Other liabilities-----	2,285 92		2,285 92
	445 04	1,808 37	2,253 41
Totals-----	\$108,691 76	\$298,669 56	\$406,791 32

285. "CONTRA COSTA COUNTY BANK"—PITTSBURG.

Incorporated November 30, 1903.

OFFICERS—W. E. Creed, President; W. J. Buchanan, Vice-President; G. Todaro, Secretary, Treasurer and Cashier; Miss N. Canevaro, Assistant Cashier.
 DIRECTORS—W. J. Buchanan, C. J. Wood, W. E. Creed, G. Todaro, A. Sbarboro, Otis Loveridge, N. Canevaro.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$89,108 23	\$181,975 00	\$271,083 23
Overdrafts.....		633 79		633 79
Bonds, warrants, and other securities.....		3,670 00	49,612 90	53,282 90
Bank premises, furniture and fixtures.....		1,554 88	8,617 69	10,172 57
Safe deposit vaults.....		2,193 31		2,193 31
Other real estate owned.....				
Due from reserve banks.....		62,876 39	16,822 80	79,699 19
Due from other banks.....		3,948 43		3,948 43
Actual cash on hand.....		15,355 68	8,015 49	23,371 17
Exchanges for clearing house.....				
Checks and other cash items.....		466 94		466 94
Other resources.....		32 27	1,734 20	1,766 47
Totals.....		\$179,779 92	\$206,738 08	\$446,538 00
LIABILITIES				
Capital stock paid in.....		\$37,500 00	\$12,500 00	\$50,000 00
Surplus.....		5,000 00	15,000 00	20,000 00
Undivided profits, less expenses and taxes paid.....		1,720 47		1,720 47
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		616 53		616 53
Dividends unpaid.....		1,500 00		1,500 00
Individual deposits subject to check.....		131,695 58		131,695 58
Savings deposits.....		255 40	211,207 90	211,567 90
Demand certificates of deposit.....		1,400 00		1,400 00
Time certificates of deposit.....				
Certified checks.....		555 60		555 60
Cashier's checks.....				
State, county and municipal deposits.....			22,612 50	22,612 50
Postal savings deposits.....			5,277 68	5,277 68
Other liabilities.....		134 94		134 94
Totals.....		\$179,779 92	\$206,738 08	\$446,538 00

286. SAN MATEO COUNTY SAVINGS BANK—REDWOOD CITY.

Incorporated December 28, 1903.

OFFICERS—L. P. Behrens, President and Treasurer; A. D. Walsh, Vice-President; F. K. Towne, Secretary and Cashier; E. R. Whitehead, Assistant Cashier.

DIRECTORS—L. P. Behrens, P. P. Chamberlain, Chas. Holbrook, E. Avenali, Geo. C. Ross, A. D. Walsh, J. L. Ross.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$572,621 76	
Overdrafts-----				
Bonds, warrants, and other securities-----			210,041 90	
Bank premises, furniture and fixtures-----				
Safe deposit vaults-----			10,000 00	
Other real estate owned-----			4,170 00	
Due from reserve banks-----			65,796 41	
Due from other banks-----				
Actual cash on hand-----			18,500 00	
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----			\$881,130 07	
LIABILITIES				
Capital stock paid in-----			\$50,000 00	
Surplus-----			25,000 00	
Undivided profits, less expenses and taxes paid-----			59,519 62	
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----			4,001 25	
Individual deposits subject to check-----				
Savings deposits-----			717,669 20	
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----			25,000 00	
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$881,130 07	

287. **COMMERCIAL BANK OF UKIAH—UKIAH.**

Incorporated December 18, 1903.

OFFICERS—W. P. Thomas, President; H. B. Muir, Vice-President; H. B. Smith, Secretary, Treasurer and Cashier; J. G. Thomas, Assistant Cashier.

DIRECTORS—W. P. Thomas, H. B. Muir, P. Connolly, Geo. W. Scott, L. E. Crawford.

Statement of June 30, 1916.

RESOURCES		Commercial department	Surplus department	Combined
Loans and discounts		\$203,150 82		
Overdrafts		1,039 84		
Bonds, warrants, and other securities		35,610 00		
Bank premises, furniture and fixtures		15,213 89		
Safe deposit vaults				
Other real estate owned		1,519 52		
Due from reserve banks		24,643 58		
Due from other banks		3,381 22		
Actual cash on hand		18,291 29		
Exchanges for clearing house				
Checks and other cash items		2,891 72		
Other resources		721 89		
Totals		\$306,683 87		
LIABILITIES				
Capital stock paid in				
Surplus		\$50,000 00		
Undivided profits, less expenses and taxes paid		30,000 00		
Other existing profits, collected, but not in undivided profits account		2,592 79		
Notes rediscounted		30,000 00		
Deposits, due to banks		19,510 15		
Dividends unpaid				
Individual deposits subject to check		153,679 93		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		1,990 00		
Certified checks		11 00		
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		19,000 00		
Other liabilities				
Totals		\$306,683 87		

288 AND 288A. THE ANALY SAVINGS BANK—SEBASTOPOL.

Incorporated February 18, 1904.

OFFICERS—Frank A. Brush, President; Robert Cunningham, Vice-President; A. B. Swain, Secretary, Treasurer and Cashier; E. F. Jewell, Assistant Cashier; H. B. Fuller, Assistant Cashier; Thomas Silk, Assistant Cashier Forestville Branch.

DIRECTORS—Frank A. Brush, Robert Cunningham, A. B. Swain, A. F. Cochran, E. F. Jewell.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts				\$825,707 88
Overdrafts		\$131,063 66	\$194,134 22	4 43
Bonds, warrants, and other securities		4 43		30,987 50
Bank premises, furniture and fixtures		30,987 50		21,350 20
Safe deposit vaults		21,350 20		
Other real estate owned				5,379 80
Due from reserve banks		15,174 60	4,870 58	20,044 67
Due from other banks		957 19		957 19
Actual cash on hand		9,763 70	4,840 39	14,604 09
Exchanges for clearing house				
Checks and other cash items		1,429 86		1,429 86
Other resources		899 82	107 30	1,007 12
Totals		\$217,519 25	\$203,952 49	\$421,471 74
LIABILITIES				
Capital stock paid in		\$45,000 00		\$50,000 00
Surplus		1,000 00		16,000 00
Undivided profits, less expenses and taxes paid		5,019 04	518 79	5,537 83
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		15,250 00		15,250 00
Dividends unpaid				
Individual deposits subject to check		103,678 17		103,678 17
Savings deposits				
Demand certificates of deposit		10,548 45	178,933 70	178,933 70
Time certificates of deposit		11,590 00		10,548 45
Certified checks			4,540 00	16,090 00
Cashier's checks				
State, county and municipal deposits		24,974 00		24,974 00
Postal savings deposits		459 59		459 59
Other liabilities				
Totals		\$217,519 25	\$203,952 49	\$421,471 74

NOTE.—The above statement includes the business of a branch office at Forestville.

289. SOUTH PASADENA SAVINGS BANK—SOUTH PASADENA.

Incorporated February 23, 1904.

OFFICERS—E. T. Grua, President and Treasurer; W. M. Eason, Vice-President; A. P. Manning, Secretary and Cashier; W. C. Springer, Assistant Cashier.
 DIRECTORS—Jonathan S. Dodge, John H. Jacobs, E. T. Grua, W. M. Eason, W. J. Fillev, W. C. Springer, H. C. Mason, A. P. Manning, Wm. Henry Smith.

Statement of June 30, 1916.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts			
Overdrafts	\$16,901 39	\$167,452 90	\$214,354 29
Bonds, warrants, and other securities	50 71		50 71
Bank premises, furniture and fixtures	11,500 00	10,364 43	21,864 43
Safe deposit vaults	1,000 00	1,400 00	2,400 00
Other real estate owned			
Due from reserve banks		5,237 36	5,237 36
Due from other banks	229 49	32,411 20	37,640 69
Actual cash on hand			
Exchanges for clearing house	4,149 69	6,089 06	10,238 75
Checks and other cash items		894 15	894 15
Other resources			
Totals	\$48,831 28	\$223,849 10	\$292,680 38
LIABILITIES			
Capital stock paid in			
Surplus	\$10,000 00	\$15,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid	700 00	5,645 00	6,345 00
Other existing profits, collected, but not in undivided profits account	659 98	1,207 75	1,867 73
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	47,239 15	1,000 00	1,000 00
Demand certificates of deposit		188,955 19	47,239 15
Time certificates of deposit			188,245 19
Certified checks		7,188 22	7,188 22
Cashier's checks	28 40		28 40
State, county and municipal deposits	3,403 75		3,403 75
Postal savings deposits	6,800 00	5,532 94	12,332 94
Other liabilities			
Totals	\$48,831 28	\$223,849 10	\$292,680 38

291. "THE SAVINGS AND LOAN COMPANY OF SAN MATEO COUNTY"—REDWOOD CITY.

Incorporated March 11, 1904.

OFFICERS—E. F. Fitzpatrick, President; M. F. X. Kavanaugh, Vice-President; J. P. Weller, Secretary and Manager; D. W. Williams, Treasurer and Cashier; F. E. Fitzpatrick, Assistant Cashier.
 DIRECTORS—E. F. Fitzpatrick, M. F. X. Kavanaugh, J. P. Weller, G. R. R. Sneath, M. T. Freltas, D. W. Williams, E. H. Sampson, Jas. T. Casey, D. R. Stafford.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....				
Overdrafts.....			\$227,592 67	
Bonds, warrants, and other securities.....			30,000 00	
Bank premises, furniture and fixtures.....			27,100 00	
Safe deposit vaults.....				
Other real estate owned.....			23,707 15	
Due from reserve banks.....				
Due from other banks.....			7,864 17	
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$316,263 99	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$25,850 00	
Undivided profits, less expenses and taxes paid.....			3,800 00	
Other existing profits, collected, but not in undivided profits account.....			7,796 88	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....			127 25	
Individual deposits subject to check.....				
Savings deposits.....			265,689 86	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			13,000 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$316,263 99	

292, 292B, 292D, 292E, 292F, 292G, 292H AND 292J. HOME SAVINGS BANK OF LOS ANGELES. LOS ANGELES.

Incorporated March 15, 1904.

OFFICERS—O. J. Wigdal, President; F. M. Douglass, Vice-President; Boyle Workman, Vice-President; H. J. Whitley, Vice-President; William E. Oliver, Vice-President; F. L. Thompson, Secretary and Cashier; Wm. T. Hopper, Treasurer; H. A. Hawley, Geo. E. Reid, H. M. Coffin, Edw. B. Monk, Assistant Cashiers; George E. Reid, Assistant Secretary.
DIRECTORS—Philo C. Kenyon, Wm. Bowen, Walter J. Wren, F. M. Douglass, Herbert J. Goudge, Wm. T. Hopper, George Hanna, R. B. Lane, Frank J. Hart, Geo. E. Reid, Geo. R. Murdock, W. E. Oliver, F. L. Thompson, H. J. Whitley, O. J. Wigdal, Boyle Workman, T. A. Thompson.

Statement of June 30, 1916.

RESOURCES	Combined		
	Commercial department	Savings department	Combined
Loans and discounts.....	\$1,358,506 40	\$4,357,647 24	\$5,716,153 64
Overdrafts.....	745 08		745 08
Bonds, warrants, and other securities.....	18,016 00	317,869 60	335,885 60
Bank premises, furniture and fixtures.....	49,000 00	87,378 60	136,378 60
Safe deposit vaults.....	30,000 00	63,860 00	93,860 00
Other real estate owned.....		67,059 44	67,059 44
Due from reserve banks.....	313,670 56	327,690 66	641,361 22
Due from other banks.....		32,371 94	32,371 94
Actual cash on hand.....	229,664 90	120,000 00	349,664 90
Exchanges for clearing house.....	15,561 38		15,561 38
Checks and other cash items.....	22,327 02		22,327 02
Other resources.....	7,255 88	8 15	7,264 03
Totals.....	\$2,044,727 22	\$5,373,525 53	\$7,418,252 75
LIABILITIES			
Capital stock paid in.....	\$300,000 00	\$700,000 00	\$1,000,000 00
Surplus.....	7,856 00	31,550 00	39,406 00
Undivided profits, less expenses and taxes paid.....	25,804 92		25,804 92
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	76,248 95		76,248 95
Dividends unpaid.....			
Individual deposits subject to check.....		17,624 25	17,624 25
Savings deposits.....	1,381,765 57		1,381,765 57
Demand certificates of deposit.....		4,274,912 95	4,274,912 95
Time certificates of deposit.....	106,889 68		106,889 68
Certified checks.....		137,060 61	137,060 61
Cashier's checks.....	6,350 23		6,350 23
State, county and municipal deposits.....	139,633 43		139,633 43
Postal savings deposits.....		45,000 00	45,000 00
Other liabilities.....	188 44	3,841 04	4,029 48
Totals.....	\$2,044,727 22	\$5,373,525 53	\$7,418,252 75

NOTE.—The above statement includes the business of branch offices at Los Angeles.

293. "FIRST BANK OF HIGHLAND"—HIGHLAND.

Incorporated March 28, 1904.

OFFICERS—N. L. Levering, President; C. A. Sherrod, Vice-President; J. M. Spaulding, Secretary, Treasurer and Cashier.
 DIRECTORS—N. L. Levering, C. A. Sherrod, G. D. Henslee, M. M. Randall, F. H. Cole, Jno. A. Rely, H. H. Lienau, G. V. Cadwallader,
 D. H. Richardson.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$113,081 52	\$51,182 50	\$164,264 02
Overdrafts		208 38		208 38
Bonds, warrants, and other securities		29,300 27	6,728 96	36,029 23
Bank premises, furniture and fixtures		12,150 00		12,150 00
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		29,917 98	1,753 82	30,971 10
Due from other banks		5,501 84		5,501 84
Actual cash on hand		8,903 32	1,433 48	10,337 00
Exchanges for clearing house				
Checks and other cash items		3,662 89		3,662 89
Other resources				
Totals		\$202,025 70	\$61,068 76	\$263,124 46
LIABILITIES				
Capital stock paid in		\$30,000 00		\$35,000 00
Surplus		8,250 00	\$5,000 00	9,000 00
Undivided profits, less expenses and taxes paid		3,982 72	200 00	4,182 72
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		1,400 00		1,400 00
Individual deposits subject to check		112,235 14		112,235 14
Savings deposits				
Demand certificates of deposit			55,148 76	55,148 76
Time certificates of deposit		14,559 50		14,559 50
Certified checks		11,126 68		11,126 68
Cashier's checks				
State, county and municipal deposits		3,521 66		3,521 66
Postal savings deposits		17,000 00		17,000 00
Other liabilities				
Totals		\$202,025 70	\$61,068 76	\$263,124 46

294. THE STATE BANK OF DUNSMUIR—DUNSMUIR.

Incorporated April 2, 1904.

OFFICERS—G. A. Hutaff, President; A. A. Conger, Vice-President; W. M. Goggin, Secretary, Treasurer and Cashier; Andrew Leach, Assistant Cashier.

DIRECTORS—A. Levy, C. E. McComie, B. K. Collier, G. A. Hutaff, A. A. Conger.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts				\$105,465 98
Overdrafts		\$70,354 12	\$5,111 86	17 95
Bonds, warrants, and other securities		17 95		34,930 81
Bank premises, furniture and fixtures		34,930 81		12,319 04
Safe deposit vaults		12,319 04		
Other real estate owned				
Due from reserve banks		30,802 45		30,802 45
Due from other banks				
Actual cash on hand		15,410 76	5,040 32	20,457 08
Exchanges for clearing house		59 75		59 75
Checks and other cash items		131 70		131 70
Other resources				
Totals		\$164,032 58	\$40,152 18	\$204,184 76
LIABILITIES				
Capital stock paid in		\$15,000 00	\$10,000 00	\$25,000 00
Surplus		4,100 00		4,100 00
Undivided profits, less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account		218 26	330 65	312 39
Bills payable (including certificates of deposit representing money borrowed)		1,078 64	844 28	1,922 92
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		122,913 06		122,913 06
Demand certificates of deposit				
Time certificates of deposit		3,762 55	28,777 25	28,777 25
Certified checks		7,534 85		3,752 55
Cashier's checks		35 00		7,534 85
				35 00
State, county and municipal deposits		7,896 99		7,896 99
Postal savings deposits		1,389 75		1,389 75
Other liabilities				
Totals		\$164,032 58	\$40,152 18	\$204,184 76

* Deficit.

295. UNION SAVINGS BANK OF REDLANDS—REDLANDS.

Incorporated April 7, 1904.

OFFICERS—H. H. Ford, President; E. M. Lyon, Vice-President; M. M. Phinney, Vice-President; B. W. Cave, Secretary, Treasurer and Cashier; Thos. A. Ogden, Assistant Cashier.
 DIRECTORS—H. H. Ford, E. M. Lyon, M. M. Phinney, B. W. Cave, C. A. Tripp, M. W. Hill, K. H. Field, F. C. Hornby, C. J. Curtis, L. M. King.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....				
Overdrafts.....			\$634,526 80	
Bonds, warrants, and other securities.....			243,847 19	
Bank premises, furniture and fixtures.....			2,000 00	
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....			49,253 48	
Due from other banks.....				
Actual cash on hand.....			24,073 12	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$953,700 59	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$50,000 00	
Undivided profits, less expenses and taxes paid.....			35,000 00	
Other existing profits, collected, but not in undivided profits account.....			11,274 16	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....				
Demand certificates of deposit.....			816,335 77	
Time certificates of deposit.....			19,567 68	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			23,500 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$953,700 59	

296. BANK OF WILLITS—WILLITS.

Incorporated April 11, 1904.

OFFICERS—W. A. S. Foster, President; P. I. Lancaster, Vice-President; W. H. Baechtel, Secretary, Treasurer and Cashier; H. M. Burke, Assistant Cashier; M. R. Barrett, Assistant Cashier.

DIRECTORS—W. A. S. Foster, J. S. Rohrbough, A. J. Fairbanks, W. H. Baechtel, P. I. Lancaster.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$282,887 63	\$37,523 13	\$320,410 96
Overdrafts-----			
Bonds, warrants, and other securities-----	47,637 50	35,995 40	83,632 90
Bank premises, furniture and fixtures-----	13,217 19		13,217 19
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----	12,732 00	474 49	13,206 49
Due from other banks-----	2,281 92		2,281 92
Actual cash on hand-----	23,734 15	19,535 57	43,269 72
Exchanges for clearing house-----			
Checks and other cash items-----	1,351 66		1,351 66
Other resources-----	754 17		754 17
Totals-----	\$384,596 42	\$95,528 59	\$478,125 01
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$40,000 00	\$10,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid-----	40,000 00	5,000 00	45,000 00
Other existing profits, collected, but not in undivided profits account-----	3,486 70	1,115 89	4,602 59
Bills payable (including certificates of deposit representing money borrowed)-----	15,000 00		15,000 00
Deposits, due to banks-----			
Dividends unpaid-----	1,500 00		1,500 00
Individual deposits subject to check-----	127,193 82		127,193 82
Savings deposits-----			
Demand certificates of deposit-----		66,412 70	66,412 70
Time certificates of deposit-----	493 83		493 83
Certified checks-----	146,236 33		146,236 33
Cashier's checks-----	1,925 00		1,925 00
State, county and municipal deposits-----	167 50		167 50
Postal savings deposits-----	3,300 00	11,000 00	14,300 00
Other liabilities-----	5,688 24		5,688 24
Totals-----	\$384,596 42	\$95,528 59	\$478,125 01

297. BANK OF RIO VISTA—RIO VISTA.

Incorporated April 12, 1904.

OFFICERS—L. P. Larsen, President; Peter Hamilton, Vice-President; J. W. Hamilton, Secretary, Treasurer and Cashier.
 DIRECTORS—L. P. Larsen, H. J. Ditt, Peter Hamilton, P. F. Heringer, Thos. McCormick, Dan McCormick, J. W. Hamilton.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$207,695 61	\$160,988 54	\$368,684 15
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures		62,691 32	32,438 37	95,129 69
Safe deposit vaults			7,600 00	7,600 00
Other real estate owned				
Due from reserve banks		62,651 71	23,013 79	85,665 50
Due from other banks				
Actual cash on hand		19,477 92	8,462 62	27,940 54
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$351,316 56	\$232,503 32	\$583,819 88
LIABILITIES				
Capital stock paid in				
Surplus		\$75,000 00	\$25,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid		10,600 00		10,600 00
Other existing profits, collected, but not in undivided profits account		4,371 25	5,566 88	9,938 13
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		12 00		12 00
Savings deposits		170,428 09		170,428 09
Demand certificates of deposit		11,010 37	201,936 44	201,936 44
Time certificates of deposit		46,621 34		46,621 34
Certified checks		360 00		360 00
Cashier's checks				
State, county and municipal deposits		30,000 00		30,000 00
Postal savings deposits				
Other liabilities		2,913 31		2,913 31
Totals		\$351,316 56	\$232,503 32	\$583,819 88

301. PEOPLE'S BANK OF BENICIA—BENICIA.

Incorporated June 15, 1904.

OFFICERS—W. L. Crooks, President and Manager; L. W. Kuhland, Vice-President; A. J. Pine, Secretary and Treasurer; W. B. Crooks, Assistant Cashier.

DIRECTORS—W. L. Crooks, L. W. Kuhland, D. J. Quinn, W. Z. Rankin, Joe Enos, A. J. Pine, J. Kullman.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$109,187 14	\$67,450 00	\$176,637 14
Overdrafts		109 83		109 83
Bonds, warrants, and other securities		7,800 00	1,500 00	9,300 00
Bank premises, furniture and fixtures		15,000 00		15,000 00
Sale deposit vaults				
Other real estate owned			2,250 00	2,250 00
Due from reserve banks		94,385 32	9,517 10	103,902 42
Due from other banks		280 26		280 26
Actual cash on hand		16,447 15	4,488 13	20,935 28
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$243,209 70	\$85,205 23	\$328,414 93
LIABILITIES				
Capital stock paid in		\$40,000 00	\$10,000 00	\$50,000 00
Surplus		3,483 18	826 65	4,309 83
Undivided profits, less expenses and taxes paid		3,099 11		3,099 11
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		172,939 40		172,939 40
Savings deposits				
Demand certificates of deposit			74,378 58	74,378 58
Time certificates of deposit		17,869 88		17,869 88
Certified checks				
Cashier's checks				
State, county and municipal deposits		4,726 56		4,726 56
Postal savings deposits		1,091 57		1,091 57
Other liabilities				
Totals		\$243,209 70	\$85,205 23	\$328,414 93

302. "SAVINGS BANK OF POMONA"—POMONA.

Incorporated July 7, 1904.

OFFICERS—Wm. Benesh, President; W. M. Lattin, Vice-President; E. Hinman, Vice-President; A. B. Endicott, Secretary, Treasurer and Cashier.
 DIRECTORS—William Benesh, E. Hinman, J. M. Booth, Chas. P. Curran, H. B. Miller, G. S. Phillips, S. C. Pitzer, W. S. Hufford, W. M. Lattin.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$320,088 84	
Overdrafts-----			
Bonds, warrants, and other securities-----		23,530 00	
Bank premises, furniture and fixtures-----		3,200 00	
Safe deposit vaults-----		2,000 00	
Other real estate owned-----			
Due from reserve banks-----		45,743 75	
Due from other banks-----			
Actual cash on hand-----		9,480 09	
Exchanges for clearing house-----		700 86	
Cheques and other cash items-----			
Other resources-----			
Totals-----		\$413,743 54	
LIABILITIES			
Capital stock paid in-----		\$50,000 00	
Surplus-----		12,500 00	
Undivided profits, less expenses and taxes paid-----		12,326 86	
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----		2,500 00	
Dividends unpaid-----			
Individual deposits subject to check-----		236,570 89	
Savings deposits-----			
Demand certificates of deposit-----		18,823 18	
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		20,981 61	
Postal savings deposits-----			
Other liabilities-----		36 00	
Totals-----		\$413,743 54	

303. FIRST STATE BANK OF CLOVIS—CLOVIS.

Incorporated August 6, 1904.

OFFICERS—R. Norrish, President; E. E. Reyburn, Vice-President; Chas. T. Reyburn, Secretary, Treasurer and Cashier; Thos. Howison, Jr., Assistant Cashier.

DIRECTORS—R. Norrish, E. E. Reyburn, Chas. T. Reyburn, Thos. Howison, Jr., C. R. Reyburn.

Statement of June 30, 1916.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts-----			\$119,850 00		
Overdrafts-----			542 47		
Bonds, warrants, and other securities-----					
Bank premises, furniture and fixtures-----					
Safe deposit vaults-----			2,200 00		
Other real estate owned-----					
Due from reserve banks-----			14,105 32		
Due from other banks-----					
Actual cash on hand-----			6,852 52		
Exchanges for clearing house-----					
Checks and other cash items-----			1,593 67		
Other resources-----					
Totals-----			\$145,144 07		
LIABILITIES					
Capital stock paid in-----					
Surplus-----			\$25,000 00		
Undivided profits, less expenses and taxes paid-----			9,000 00		
Other existing profits, collected, but not in undivided profits account-----			2,680 94		
Bills payable (including certificates of deposit representing money borrowed)-----			4 08		
Deposits, due to banks-----					
Dividends unpaid-----					
Individual deposits subject to check-----			67,557 57		
Savings deposits-----					
Demand certificates of deposit-----			912 22		
Time certificates of deposit-----			40,639 17		
Certified checks-----					
Cashier's checks-----					
State, county and municipal deposits-----					
Postal savings deposits-----					
Other liabilities-----			79		
Totals-----			\$145,144 07		

304. "HOME SAVINGS BANK OF VENTURA"—VENTURA.

Incorporated September 15, 1904.

OFFICERS—Felix W. Ewing, President; Adolfo Camarillo, Vice-President; Edgar W. Carne, Secretary, Treasurer and Cashier,
 Chas. H. Carne, Assistant Cashier.
 DIRECTORS—Felix W. Ewing, Adolfo Camarillo, Edgar W. Carne, Jas. F. Ewing, Jules Feraud, Henry W. Connor, John Lagomarsino.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$225,370 00	
Overdrafts			21,400 00	
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			900 00	
Safe deposit vaults			1,000 00	
Other real estate owned			10,000 00	
Due from other banks			6,436 96	
Due from other banks			17,913 97	
Actual cash on hand			10,539 15	
Exchanges for clearing house				
Checks and other cash items			1,271 00	
Other resources				
Totals			\$304,731 08	
LIABILITIES				
Capital stock paid in				
Surplus			\$40,000 00	
Undivided profits, less expenses and taxes paid			15,000 00	
Other existing profits, collected, but not in undivided profits account			3,500 00	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			227,831 08	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			18,400 00	
Postal savings deposits				
Other liabilities				
Totals			\$304,731 08	

306. OXNARD SAVINGS BANK—OXNARD.

Incorporated October 4, 1904.

Officers—T. A. Rice, President; Chas. Donlon, Vice-President; Geo. E. Hume, Secretary and Cashier; Justin Petit, Treasurer;
H. P. Spear, Assistant Secretary.

Directors—T. A. Rice, Geo. E. Hume, Frank Petit, Justin Petit, Chas. Donlon.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----			
Overdrafts	-----		\$386,352 20	
Bonds, warrants, and other securities	-----		11,204 31	
Bank premises, furniture and fixtures	-----			
Safe deposit vaults	-----			
Other real estate owned	-----			
Due from reserve banks	-----		43,448 10	
Due from other banks	-----		40,847 84	
Actual cash on hand	-----		13,555 87	
Exchanges for clearing house	-----			
Checks and other cash items	-----		127 00	
Other resources	-----			
Totals	-----		\$495,535 38	
LIABILITIES				
Capital stock paid in	-----			
Surplus	-----		\$25,000 00	
Undivided profits, less expenses and taxes paid	-----		25,000 00	
Other existing profits, collected, but not in undivided profits account	-----		24,873 74	
Bills payable (including certificates of deposit representing money borrowed)	-----			
Deposits, due to banks	-----			
Dividends unpaid	-----			
Individual deposits subject to check	-----			
Savings deposits	-----		409,721 64	
Demand certificates of deposit	-----			
Time certificates of deposit	-----			
Certified checks	-----			
Cashier's checks	-----			
State, county and municipal deposits	-----		11,000 00	
Postal savings deposits	-----			
Other liabilities	-----			
Totals	-----		\$495,535 38	

307. "REDWOOD CITY COMMERCIAL BANK"—REDWOOD CITY.

Incorporated October 10, 1904.

OFFICERS—E. F. Fitzpatrick, President; M. F. X. Kavanaugh, Vice-President; John P. Weller, Secretary and Manager; D. W. Williams, Treasurer and Cashier; F. E. Fitzpatrick, Assistant Cashier.
 DIRECTORS—E. F. Fitzpatrick, M. F. X. Kavanaugh, J. P. Weller, G. R. Sheath, E. H. Sampson, D. R. Stafford, J. T. Casey, D. W. Williams, M. T. Freitas.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$117,929 20		
Overdrafts.....	169 85		
Bonds, warrants, and other securities.....	32,329 12		
Bank Premises, furniture and fixtures.....	3,073 46		
Safe deposit vaults.....			
Other real estate owned.....	1,976 49		
Due from reserve banks.....	110,322 91		
Due from other banks.....	965 84		
Actual cash on hand.....	14,689 59		
Exchanges for clearing house.....			
Checks and other cash items.....	129 45		
Other resources.....	864 00		
Totals.....	\$291,433 91		
LIABILITIES			
Capital stock paid in.....			
Surplus.....	\$92,875 00		
Undivided profits, less expenses and taxes paid.....	8,400 00		
Other existing profits, collected, but not in undivided profits account.....	3,482 64		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	2 00		
Individual deposits subject to check.....	139,262 66		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	47,797 08		
Certified checks.....	69 00		
Cashier's checks.....	400 00		
State, county and municipal deposits.....			
Postal savings deposits.....	29,154 53		
Other liabilities.....			
Totals.....	\$291,433 91		

308. THE SOUTHERN TRUST COMPANY—LOS ANGELES.

Incorporated October 24, 1904.

OFFICERS—J. F. Sartori, President and Manager; M. S. Hellman, Vice-President; Chas. H. Toll, Vice-President; W. H. Booth, Vice-President; J. H. Griffin, Secretary and Treasurer; W. D. Longyear, Cashier; C. M. Jay, Assistant Cashier and Assistant Secretary.

DIRECTORS—J. F. Sartori, M. S. Hellman, W. H. Booth, Chas. H. Toll, W. D. Longyear.

Statement of June 30, 1916.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts-----					
Overdrafts-----					
Bonds, warrants and other securities-----					
Bank premises, furniture and fixtures-----			\$100,000 00	\$150,000 00	\$250,000 00
Safe deposit vaults-----					
Other real estate owned-----					
Due from reserve banks-----					
Due from other banks-----				9,005 23	9,005 23
Actual cash on hand-----					
Exchanges for clearing house-----					
Checks and other cash items-----					
Other resources-----				1,919 15	1,919 15
Totals-----			\$100,000 00	\$160,024 38	\$260,024 38
LIABILITIES					
Capital stock paid in-----					
Surplus-----					
Undivided profits, less expenses and taxes paid-----					
Other existing profits, collected, but not in undivided profits account-----					
Bills payable, including certificates of deposit representing money borrowed-----				60,021 38	60,021 38
Notes rediscounted-----					
Deposits due to banks-----					
Dividends unpaid-----					
Individual deposits subject to check-----					
Savings deposits-----					
Demand certificates of deposit-----					
Time certificates of deposit-----					

TRUST RESOURCES		TRUST LIABILITIES	
Personal assets received from executors, administrators, assignees, receivers or trustees	Court trusts	Personal assets received from executors, administrators, assignees, receivers or trustees	Court trusts
Trust investments: (a) Personal property	\$34,117 07	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$105,619 54
(b) Real property	7,570 00	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	3,932 47		
Cash on hand			
Total	\$45,619 54	Total	\$105,619 54

309. SIERRA VALLEY BANK—LOYALTON.

Incorporated September 1, 1906.

OFFICERS—A. S. Nichols, President; Peter Scolari, Vice-President; W. H. Duncan, Secretary, Treasurer and Cashier; E. L. Breen, Assistant Cashier.

DIRECTORS—A. S. Nichols, Geo. H. Taylor, W. H. Duncan, Matteo Ramelli, Peter Scolari.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$76,809 81	\$29,200 00	\$106,009 81
Overdrafts-----	923 90		323 90
Bonds, warrants, and other securities-----	14,910 45	4,002 85	18,913 30
Bank premises, furniture and fixtures-----	4,639 84		4,639 84
Safe deposit vaults-----			
Other real estate owned-----	60 00		60 00
Due from reserve banks-----	5,562 11	1,004 75	6,566 86
Due from other banks-----			
Actual cash on hand-----			
Exchanges for clearing house-----	2,846 27	1,480 00	4,326 27
Checks and other cash items-----			
Other resources-----	1,500 00		1,500 00
Totals-----	\$106,652 38	\$35,687 60	\$142,339 98
LIABILITIES			
Capital stock paid in-----	\$20,000 00	\$5,000 00	\$25,000 00
Surplus-----	100 00	500 00	600 00
Undivided profits, less expenses and taxes paid-----	*247 19	987 60	740 41
Notes rediscounted-----	2,500 00		2,500 00
Bills payable (including certificates of deposit representing money borrowed)-----	5,000 00		5,000 00
Deposits, due to banks-----	5,070 67		5,070 67
Dividends unpaid-----			
Individual deposits subject to check-----	56,033 32		56,033 32
Savings deposits-----		26,199 26	26,199 26
Demand certificates of deposit-----	303 30		303 30
Time certificates of deposit-----		1,173 28	1,173 28
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----	5,392 28		5,392 28
Postal savings deposits-----	12,500 00		12,500 00
Other liabilities-----		1,827 46	1,827 46
Totals-----	\$106,652 38	\$35,687 60	\$142,339 98

*Deficit.

310. HOLLYWOOD SAVINGS BANK—LOS ANGELES.

Incorporated December 19, 1904.

Officers—Joseph W. Norvell, President; Robert Hale, Vice-President; J. P. Roberts, Secretary, Treasurer and Cashier; E. D. Dietz, Assistant Secretary.
 Directors—Robert Hale, C. A. Frieberg, A. J. Witherell, F. C. Desmond, Edward Winterer, Jos. W. Norvell, C. E. Walker.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$250,937 41	
Overdrafts.....				
Bonds, warrants, and other securities.....			14,767 53	
Bank premises, furniture and fixtures.....			15,400 00	
Safe deposit vaults.....				
Other real estate owned.....			4,046 37	
Due from reserve banks.....			2,500 00	
Due from other banks.....			6,302 04	
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....			589 79	
Other resources.....				
Totals.....			\$275,163 14	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$25,000 00	
Undivided profits, less expenses and taxes paid.....			8,000 00	
Other existing profits, collected, but not in undivided profits account.....			886 99	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....			1,000 00	
Individual deposits subject to check.....				
Savings deposits.....			156,321 90	
Demand certificates of deposit.....				
Time certificates of deposit.....			71,130 25	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			12,500 00	
Postal savings deposits.....				
Other liabilities.....			294 00	
Totals.....			\$275,163 14	

311. THE MAYFIELD BANK—MAYFIELD.

Incorporated December 30, 1904.

OFFICERS—Ed C. Ellet, President; Jos. P. Ponce, Vice-President; Chas. Ellet, Secretary, Treasurer and Cashier.
 DIRECTORS—J. P. Ponce, L. Distel, G. R. Parkinson, E. D. Carothers, Ed C. Ellet, Charles Ellet, M. Carney.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$23,575 52	\$91,672 28	\$85,217 80
Overdrafts-----			
Bonds, warrants, and other securities-----	16,055 80	7,162 50	23,218 30
Bank premises, furniture and fixtures-----	5,950 00	5,950 00	11,900 00
Safe deposit vaults-----			
Other real estate owned-----		725 00	725 00
Due from reserve banks-----	7,917 06	8,246 95	16,164 01
Actual cash on hand-----	889 05		889 05
Exchanges for clearing house-----	4,889 04	2,459 53	6,848 57
Checks and other cash items-----	20 30		20 30
Other resources-----			
Totals-----	\$38,746 77	\$86,216 26	\$144,963 03
LIABILITIES			
Capital stock paid in-----	\$15,000 00	\$10,000 00	\$25,000 00
Surplus-----	3,560 00	1,650 00	5,200 00
Undivided profits, less expenses and taxes paid-----	51 77	276 54	244 77
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	26,944 30		26,944 30
Savings deposits-----	396 51	74,289 72	74,289 72
Demand certificates of deposit-----			396 51
Time certificates of deposit-----			
Certified checks-----	7 00		7 00
Cashier's checks-----			
State, county and municipal deposits-----	12,361 35		12,361 35
Postal savings deposits-----	519 38		519 38
Other liabilities-----			
Totals-----	\$38,746 77	\$86,216 26	\$144,963 03

*Deficit.

312. "UNION SAVINGS BANK"—SANTA ROSA.

Incorporated January 24, 1905.

OFFICERS—J. H. Brush, President; R. F. Crawford, Vice-President; F. A. Brush, Secretary, Treasurer and Cashier; H. W. Beardin, Assistant Cashier.

DIRECTORS—J. H. Brush, F. A. Brush, I. H. Brush, R. F. Crawford, D. P. Anderson, C. H. Thompson, J. E. Clark.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$609,868 38	
Overdrafts				
Bonds, warrants, and other securities			36,001 00	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			1,100 00	
Due from reserve banks			28,000 00	
Due from other banks				
Actual cash on hand			25,856 66	
Exchanges for clearing house				
Checks and other cash items			2,535 43	
Other resources			744 69	
Totals			\$704,086 16	
LIABILITIES				
Capital stock paid in			\$50,000 00	
Surplus			17,000 00	
Undivided profits, less expenses and taxes paid			7,412 37	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)			117 69	
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			610,056 70	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			19,000 00	
Postal savings deposits				
Other liabilities				
Totals			\$704,086 16	

313. "SALINAS VALLEY SAVINGS BANK"—SALINAS.

Incorporated January 28, 1905.

OFFICERS—J. H. Menke, President; J. K. Alexander, Vice-President; W. F. Menke, Secretary, Treasurer and Cashier; E. W. Palmtag, Assistant Cashier.

DIRECTORS—J. H. Menke, J. K. Alexander, Chas. L. Pioda, P. Tavernetti, Walter Wallace, Dr. S. B. Gordon, John Olsen, Geo. J. Fiese, John Berges.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....		\$597,235 73	
Overdrafts.....			
Bonds, warrants, and other securities.....		36,271 65	
Bank premises, furniture and fixtures.....		25,000 00	
Safe deposit vaults.....		1,750 00	
Other real estate owned.....		14,510 00	
Due from reserve banks.....		76,791 62	
Due from other banks.....		10,109 62	
Actual cash on hand.....		19,940 59	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$840,609 21	
LIABILITIES			
Capital stock paid in.....		\$50,000 00	
Surplus.....		25,000 00	
Undivided profits, less expenses and taxes paid.....		6,093 74	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....		759,605 47	
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$840,609 21	

317. BANK OF FORTUNA—FORTUNA.

Incorporated March 2, 1905.

OFFICERS—E. W. Haight, President; I. H. Van Duzer, Vice-President; Fred P. Newell, Secretary, Treasurer and Cashier; Gordon R. Legg, Assistant Cashier.
 DIRECTORS—E. W. Haight, I. H. Van Duzer, Fred P. Newell, M. P. Hansen, Frank W. Luther, Geo. H. Newell, G. W. Williams.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$70,695 36	\$74,359 59	\$145,054 95
Overdrafts.....		157 27		157 27
Bonds, warrants, and other securities.....		7,628 68	17,991 60	25,618 28
Bank premises, furniture and fixtures.....		565 00	14,500 00	15,065 00
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		25,196 80	8,719 61	33,916 41
Due from other banks.....				
Actual cash on hand.....		11,446 34	6,708 84	18,155 18
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$115,687 45	\$122,279 64	\$237,967 09
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$15,000 00	\$10,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid.....		8,000 00	9,000 00	17,000 00
Other existing profits, collected, but not in undivided profits account.....		434 01	1,687 20	2,121 21
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....		6 00		6 00
Individual deposits subject to check.....		82,423 79		82,423 79
Savings deposits.....				
Demand certificates of deposit.....		533 91	96,026 78	96,560 69
Time certificates of deposit.....		4,000 00	700 00	4,700 00
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		5,036 50	4,500 00	9,536 50
Postal savings deposits.....			365 66	365 66
Other liabilities.....		253 24		253 24
Totals.....		\$115,687 45	\$122,279 64	\$237,967 09

319. MODESTO SAVINGS BANK—MODESTO.

Incorporated March 8, 1905.

OFFICERS—J. R. Broughton, President; Geo. A. Cressey, Vice-President; D. K. Young, Secretary and Assistant Cashier; J. J. McMahon, Treasurer; W. T. Scoon, Assistant Secretary and Cashier.
 DIRECTORS—Geo. A. Cressey, A. L. Cressey, J. R. Broughton, C. R. Tillson, J. J. McMahon, D. K. Young, L. W. Shearer.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$706,824 41	
Overdrafts.....			17,063 00	
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			2,700 00	
Due from reserve banks.....			68,155 03	
Due from other banks.....				
Actual cash on hand.....			17,292 88	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$812,065 32	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$150,000 00	
Undivided profits, less expenses and taxes paid.....			20,000 00	
Other existing profits, collected, but not in undivided profits account.....			8,679 85	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			624,154 29	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....			9,231 08	
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$812,065 32	

321. ESCONDIDO SAVINGS BANK—ESCONDIDO.

Incorporated March 28, 1905.

OFFICERS—A. W. Wohlford, President; G. V. Thomas, Vice-President; E. E. Turrentine, Secretary and Cashier.
 DIRECTORS—A. W. Wohlford, E. E. Turrentine, G. V. Thomas, Alexander Stewart, J. N. Turrentine, Arthur B. Jones, E. G. Logan.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....				
Overdrafts.....			\$200,173 90	
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....			10,500 00	
Safe deposit vaults.....			500 00	
Other real estate owned.....				
Due from reserve banks.....			25 00	
Due from other banks.....			17,720 20	
Actual cash on hand.....			7,766 86	
Exchanges for clearing house.....			10,475 96	
Checks and other cash items.....				
Other resources.....			386 58	
			188 88	
Totals.....			\$247,747 38	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$25,000 00	
Undivided profits, less expenses and taxes paid.....			18,000 00	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....			2,416 92	
Deposits, due to banks.....				
Dividends unpaid.....			25 00	
Individual deposits subject to check.....				
Savings deposits.....			159,053 67	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....			34,276 79	
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....			9,000 00	
Other liabilities.....				
Totals.....			\$247,747 38	

323. LOMPOC VALLEY BANK—LOMPOC.

Incorporated April 1, 1905.

OFFICERS—Geo. S. Edwards, President; Geo. W. Harris, Vice-President; R. A. Lazier, Secretary, Treasurer and Cashier; C. D. McCabe, Assistant Cashier.

DIRECTORS—Geo. S. Edwards, M. M. Gragg, Geo. W. Harris, Chas. Rudolph, R. A. Lazier.

Statement of June 30, 1916.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts.....			\$204,983 72		
Overdrafts.....			89 92		
Bonds, warrants, and other securities.....			17,990 00		
Bank premises, furniture and fixtures.....			3,890 00		
Safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks.....			23,461 08		
Due from other banks.....			263 88		
Actual cash on hand.....			10,127 26		
Exchanges for clearing house.....					
Checks and other cash items.....			143 76		
Other resources.....					
Totals.....			\$260,970 17		
LIABILITIES					
Capital stock paid in.....					
Surplus.....			\$50,000 00		
Undivided profits, less expenses and taxes paid.....			15,000 00		
Other existing profits, collected, but not in undivided profits account.....			5,279 85		
Bills payable (including certificates of deposit representing money borrowed)					
Deposits, due to banks.....			11,159 34		
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....			130,445 96		
Demand certificates of deposit.....					
Time certificates of deposit.....			33,722 00		
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....			15,363 02		
Postal savings deposits.....					
Other liabilities.....					
Totals.....			\$260,970 17		

324. LOMPOC VALLEY SAVINGS BANK—LOMPOC.

Incorporated April 1, 1905.

OFFICERS—Geo. S. Edwards, President; Geo. W. Harris, Vice-President; R. A. Lazier, Secretary, Treasurer and Cashier; C. D. McCabe, Assistant Cashier.

DIRECTORS—Geo. S. Edwards, M. M. Gragg, Geo. W. Harris, Chas. Rudolph, R. A. Lazier.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$231,140 36	
Overdrafts				
Bonds, warrants, and other securities			53,508 00	
Bank premises, furniture and fixtures			16,000 00	
Saf. deposit vaults				
Other real estate owned			9,739 31	
Due from reserve banks			13,025 24	
Due from other banks			21,102 89	
Actual cash on hand			10,000 00	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$336,515 80	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			18,000 00	
Other existing profits, collected, but not in undivided profits account			3,171 04	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			310,344 76	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$336,515 80	

325. SOLANO COUNTY SAVINGS BANK—SUISUN.

Incorporated April 3, 1905.

OFFICERS—E. L. Reese, President; A. L. Reed, Vice-President and Treasurer; E. D. Holly, Secretary and Cashier.
 DIRECTORS—E. L. Reese, A. L. Reed, E. E. Long, F. A. Chadbourne, Jas. McNulty, C. E. Barnes, Jos. L. Neitzel.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....		\$140,929 49	
Overdrafts.....			
Bonds, warrants, and other securities.....			
Bank premises, furniture and fixtures.....		9,782 50	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		25,535 92	
Due from other banks.....		29,241 07	
Actual cash on hand.....			
Exchanges for clearing house.....		4,985 77	
Checks and other cash items.....			
Other resources.....			
Totals.....		\$208,474 75	
LIABILITIES			
Capital stock paid in.....			
Surplus.....		\$25,000 00	
Undivided profits, less expenses and taxes paid.....		3,000 00	
Other existing profits, collected, but not in undivided profits account.....		4,811 92	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		13 50	
Individual deposits subject to check.....			
Savings deposits.....		175,649 33	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$208,474 75	

326. SURPRISE VALLEY BANK—CEDARVILLE.

Incorporated April 18, 1905.

OFFICERS—F. E. Bush, President and Treasurer; Geo. C. Turner, Vice-President; Miss K. M. Lester, Secretary and Cashier.
 DIRECTORS—Mrs. F. E. Bush, Miss K. M. Lester, John Fritz, George C. Turner, G. F. Hill, C. E. Merryfield, B. F. Lynip, C. A. Estes,
 F. E. Bush.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$133,059 92		
Overdrafts-----			
Bonds, warrants, and other securities-----	928 93		
Bank premises, furniture and fixtures-----	78 55		
Safe deposit vaults-----	9,975 00		
Other real estate owned-----	425 00		
Due from reserve banks-----	516 90		
Due from other banks-----	17,398 24		
Actual cash on hand-----	23,361 70		
Exchanges for clearing house-----	13,559 54		
Checks and other cash items-----	1,385 21		
Other resources-----	60 40		
Totals-----	\$200,548 69		
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$25,000 00		
Undivided profits, less expenses and taxes paid-----	17,000 00		
Other existing profits, collected, but not in undivided profits account-----	2,132 00		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	118,604 93		
Savings deposits-----			
Demand certificates of deposit-----	772 40		
Time certificates of deposit-----	36,273 89		
Certified checks-----			
Cashier's checks-----	330 00		
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----	435 47		
Totals-----	\$200,548 69		

327. FARMERS AND MERCHANTS SAVINGS BANK—LOMPOC.

Incorporated May 4, 1905.

OFFICERS—Jas. Sloan, President; R. E. Sudden, Vice-President; W. C. Bissinger, Secretary, Treasurer and Cashier.
 DIRECTORS—Jas. Sloan, L. H. Sudden, R. C. Sudden, W. C. Bissinger, R. E. Sudden.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$337,226 89	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			40,000 00	
Safe deposit vaults				
Other real estate owned			4,477 85	
Due from reserve banks			27,282 07	
Due from other banks			15,963 37	
Actual cash on hand			9,500 00	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$434,450 18	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			20,000 00	
Other existing profits, collected, but not in undivided profits account			1,026 32	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			378,423 86	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$434,450 18	

328. BANK OF HALF MOON BAY—HALF MOON BAY.

Incorporated May 6, 1905.

OFFICERS—Jos. M. Francis, President; Horace Nelson, Vice-President; J. L. Debenedetti, Vice-President; M. J. Bettencourt, Secretary and Cashier; J. C. Williamson, Treasurer.
 DIRECTORS—W. J. Acevedo, Horace Nelson, Jos. M. Francis, J. P. Micheli, John Souza, J. C. Williamson, J. L. Debenedetti, C. W. Borden, M. J. Bettencourt.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$56,350 42	\$109,397 24	\$165,747 66
Overdrafts		1,384 03		1,384 03
Bonds, warrants, and other securities		572 16	11,155 54	11,727 70
Bank premises, furniture and fixtures			2,500 00	2,500 00
Safe deposit vaults				
Other real estate owned			1,485 79	1,485 79
Due from reserve banks		5,987 91	37,099 01	43,086 92
Due from other banks				
Actual cash on hand		3,819 45	2,869 76	6,689 21
Exchanges for clearing house				
Checks and other cash items		964 21		964 21
Other resources				
Totals		\$69,058 18	\$164,507 34	\$233,565 52
LIABILITIES				
Capital stock paid in		\$12,500 00	\$12,500 00	\$25,000 00
Surplus		1,860 00	2,500 00	4,360 00
Undivided profits, less expenses and taxes paid		3,977 27	2,640 18	6,617 45
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		30 00		30 00
Dividends unpaid		49,425 71		49,425 71
Individual deposits			139,667 21	139,667 21
Savings deposits		1,158 20		1,158 20
Demand certificates of deposit			900 00	900 00
Time certificates of deposit		107 00		107 00
Certified checks				
Cashier's checks				
State, county and municipal deposits			6,300 00	6,300 00
Postal savings deposits				
Other liabilities				
Totals		\$69,058 18	\$164,507 34	\$233,565 52

329. AMERICAN SAVINGS BANK OF ANAHEIM—ANAHEIM.

Incorporated May 8, 1905.

OFFICERS—C. E. Holcomb, President; Samuel Kraemer, Vice-President; E. J. Hartung, Secretary, Treasurer and Cashier.
 DIRECTORS—Frank Shanley, C. E. Holcomb, S. Kraemer, A. S. Bradford, E. J. Hartung.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$197,850 00	
Overdrafts.....				
Bonds, warrants, and other securities.....			14,000 00	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....			7,000 00	
Due from other banks.....			21,883 88	
Actual cash on hand.....			5,884 55	
Exchanges for clearing house.....				
Checks and other cash items.....			80 32	
Other resources.....				
Totals.....			\$246,008 70	
LIABILITIES				
Capital stock paid in.....			\$25,000 00	
Surplus.....			4,781 77	
Undivided profits, less expenses and taxes paid.....			2,612 37	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			196,204 56	
Demand certificates of deposit.....				
Time certificates of deposit.....			5,000 00	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			12,500 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$246,008 70	

330. BANK OF COALINGA—COALINGA.

Incorporated May 12, 1905.

OFFICERS—A. P. May, President; A. T. Borst, Vice-President; J. Zwang, Vice-President; J. A. Fluetsch, Secretary. Treasurer and Cashier; B. L. Wyllie, Assistant Cashier.

DIRECTORS—A. P. May, G. A. Scott, C. N. Sandeson, Jacob Zwang, William Wallace, A. T. Borst, W. A. Greer.

Statement of June 30, 1916.

RESOURCES	Combined		
	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----		\$33,562 65	\$33,562 65
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----			
Other real estate owned-----	\$17,508 33	9,603 32	27,111 65
Due from reserve banks-----			
Due from other banks-----	119 66	1,140 94	1,260 60
Actual cash on hand-----			
Exchanges for clearing house-----			
Checks and other cash items-----	352 36		352 36
Other resources-----			
Totals-----	\$17,980 35	\$44,306 91	\$62,287 26
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$2,500 00	\$29,500 00	\$25,000 00
Undivided profits, less expenses and taxes paid-----	15,000 00	3,000 00	18,000 00
Other existing profits, collected, but not in undivided profits account-----	480 35	18,243 65	18,724 00
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		238 26	238 26
Demand certificates of deposit-----		325 00	325 00
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$17,980 35	\$44,306 91	\$62,287 26

331. SECURITY SAVINGS BANK OF STANISLAUS COUNTY—MODESTO.

Incorporated May 15, 1905.

OFFICERS—W. A. Harter, President and Treasurer; I. W. Updike, Vice-President; C. J. Cressey, Secretary and Cashier; C. W. Sikes, Assistant Cashier.

DIRECTORS—I. W. Updike, W. A. Harter, J. K. Corson, Fred Bartch, C. M. Maze, A. B. Shoemaker, George F. Covell.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$236,544 22	
Overdrafts.....				
Bonds, warrants, and other securities.....			5,150 00	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			2,250 00	
Due from reserve banks.....			5,000 00	
Due from other banks.....				
Actual cash on hand.....			6,691 06	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$255,635 28	
LIABILITIES				
Capital stock paid in.....			\$25,500 00	
Surplus.....			26,000 00	
Undivided profits, less expenses and taxes paid.....			1,191 19	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....			109,795 54	
Savings deposits.....				
Demand certificates of deposit.....			3,148 55	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$255,635 28	

332 AND 332A. BANK OF GLENDALE—GLENDALE.

Incorporated May 19, 1905.

OFFICERS—F. H. Vesper, President; C. M. Walton, Vice-President; D. H. Smith, Vice-President; Herman Nelson, Secretary, Treasurer and Cashier; M. G. Smith, Assistant Cashier and Assistant Secretary.

DIRECTORS—F. H. Vesper, D. H. Smith, C. M. Walton, Frank Campbell, Thos. F. Cooke, Herman Nelson, A. W. Beach.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$154,339 21	\$79,773 14	\$234,132 35
Overdrafts.....		391 64		391 64
Bonds, warrants, and other securities.....		5,665 31	14,307 71	19,973 02
Bank premises, furniture and fixtures.....		17,437 65		17,437 65
Safe deposit vaults.....				
Other real estate owned.....		800 00		800 00
Due from reserve banks.....		18,618 26	12,725 36	31,343 62
Due from other banks.....				
Actual cash on hand.....		16,330 27	3,500 00	19,839 27
Exchanges for clearing house.....		353 08		353 08
Checks and other cash items.....		683 34		683 34
Other resources.....				
Totals.....		\$214,627 76	\$110,306 21	\$324,933 97
LIABILITIES				
Capital stock paid in.....		\$50,000 00		\$75,000 00
Surplus.....		2,500 00		2,500 00
Undivided profits, less expenses and taxes paid.....		1,664 16	126 13	1,820 29
Other existing profits, collected, but not in undivided profits account.....			180 00	180 00
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		135,335 78		135,335 78
Savings.....			34,169 93	34,169 93
Demand certificates of deposit.....				
Time certificates of deposit.....		20,251 87	42,430 15	62,682 02
Certified checks.....		559 30		559 30
Cashier's checks.....				
State, county and municipal deposits.....		4,286 65		4,286 65
Postal savings deposits.....			8,400 00	8,400 00
Other liabilities.....				
Totals.....		\$214,627 76	\$110,306 21	\$324,933 97

NOTE.—The above statement includes the business of a branch office at Glendale.

333. BANK OF SOUTH SAN FRANCISCO—SOUTH SAN FRANCISCO.

Incorporated May 27, 1905.

OFFICERS—W. H. Coffinberry, President; S. Lombardi, Vice-President; D. W. Ratto, Secretary and Assistant Cashier; H. L. Haaker, Treasurer and Cashier.

DIRECTORS—W. H. Coffinberry, F. S. Dolley, E. B. Shugert, H. L. Haaker, S. Lombardi, T. L. Hickey, J. O. Snyder.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$163,660 25	\$227,538 14	\$391,198 39
Overdrafts		1,079 85		1,079 85
Bonds, warrants, and other securities		29,541 45	74,874 19	95,415 64
Bank premises, furniture and fixtures		43 25	10,000 00	10,043 25
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		57,516 84	25,235 68	82,752 52
Due from other banks				
Actual cash on hand		12,315 40	8,965 90	21,281 30
Exchanges for clearing house				
Checks and other cash items		2,729 16		2,729 16
Other resources		101 05	469 95	571 00
Totals		\$257,987 25	\$347,083 86	\$605,071 11
LIABILITIES				
Capital stock paid in				
Surplus		\$25,000 00	\$25,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid		6,250 00	6,250 00	12,500 00
Other existing profits, collected, but not in undivided profits account		6,011 55	2,641 04	8,652 59
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check		191,673 24		191,673 24
Savings deposits				
Demand certificates of deposit			313,192 82	313,192 82
Time certificates of deposit		10,783 06		10,783 06
Certified checks				
Cashier's checks				
State, county and municipal deposits		978 74		978 74
Postal savings deposits		17,290 67		17,290 67
Other liabilities				
Totals		\$257,987 25	\$347,083 86	\$605,071 11

Incorporated May 29, 1905.

OFFICERS—J. B. Coulston, President; C. A. Goodyear, Vice-President; E. J. Pyle, Vice-President; H. H. Goodrich, Vice-President; R. C. Davis, Secretary, Treasurer, Cashier and Trust Officer; E. W. Smith, Assistant Cashier and Assistant Secretary.

DIRECTORS—T. D. Allen, J. B. Coulston, G. A. Gibbs, N. T. Nixon, H. G. Chaffee, J. M. McKibben, H. H. Goodrich, E. J. Pyle, Garfield R. Jones, R. C. Davis, Thomas Chisholm, L. W. Juttan, C. A. Goodyear, G. L. Stimson, W. E. Nichols.

Statement of June 30, 1916.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts		\$588,618 05	\$50,000 00	\$50,000 00	\$688,618 05
Overdrafts		117,754 55			117,754 55
Bonds, warrants and other securities		9,866 40			9,866 40
Bank premises, furniture and fixtures					
Safe deposit vaults		46,473 18			46,473 18
Other real estate owned		81,672 98			81,672 98
Due from reserve banks					
Due from other banks		23,806 58			23,806 58
Actual cash on hand		1,865 28			1,865 28
Exchanges for clearing house					
Checks and other cash items			500 00		500 00
Other resources					700 00
Totals		\$869,647 02	\$50,500 00	\$50,200 00	\$970,347 02
LIABILITIES					
Capital stock paid in		\$100,000 00	\$50,000 00	\$50,000 00	\$200,000 00
Surplus		1,500 00			1,500 00
Undivided profits, less expenses and taxes paid		2,675 55			2,675 55
Other existing profits, collected, but not in undivided profits account					
Bill payable, including certificates of deposit representing money borrowed			500 00	200 00	700 00
Notes rediscounted					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit		613,272 42			613,272 42
Certified checks					
Cashier's checks		104,889 05			104,889 05
State, county and municipal deposits					
Postal savings deposits		47,300 00			47,300 00
Other liabilities					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Totals		\$869,647 02	\$50,500 00	\$50,200 00	\$970,347 02

TRUST RESOURCES		Court trusts
Personal assets received from executors, administrators, assignees, receivers or trustees		
Trust investments: (a) Personal property	\$122,983 81	
(b) Real property	29,733 50	
Due from banks	11,857 66	
Cash on hand		
Total	\$164,404 47	

Private trusts, not specially designated as court trusts, are not

NOTE.—Voluntarily closed Commercial department June 26, 1916.

336. SAVINGS BANK OF HUNTINGTON BEACH—HUNTINGTON BEACH.

Incorporated July 1, 1905.

OFFICERS—W. T. Newland, President; C. H. Howard, Vice-President; D. O. Stewart, Vice-President; R. Courreges, Vice-President;
 W. T. Newland, Jr., Secretary and Assistant Cashier; H. B. Little, Cashier.

DIRECTORS—W. T. Newland, C. H. Howard, C. E. Lavering, W. T. Newland, Jr., R. Courreges, M. J. Newland, D. O. Stewart.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts				
Overdrafts			\$67,513 67	
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures				
Safe deposit vaults			2,958 40	
Other real estate owned			1,392 55	
Due from reserve banks				
Due from other banks				
Actual cash on hand			1,639 28	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$73,473 90	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			2,000 00	
Other existing profits, collected, but not in undivided profits account			1,245 66	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			4,000 00	
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			35,398 94	
Time certificates of deposit				
Certified checks			5,829 30	
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$73,473 90	

338. BANK OF POINT ARENA—POINT ARENA.

Incorporated June 9, 1905.

OFFICERS—J. C. Halliday, President; C. F. O'Brien, Vice-President; Wm. Hanen, Secretary; A. Stornetta, Treasurer; P. W. Haggren,
 Cashier; J. H. Halliday, Assistant Cashier.

DIRECTORS—J. C. Halliday, C. F. O'Brien, J. H. Halliday, W. Hanen, A. Stornetta, Mrs. E. Antrim, A. D. Pitts.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$47,555 95		
Overdrafts.....				
Bonds, warrants, and other securities.....		12,425 00		
Bank premises, furniture and fixtures.....		1,317 96		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		95,316 72		
Due from other banks.....		12,197 33		
Actual cash on hand.....		17,092 74		
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$115,865 70		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$25,000 00		
Undivided profits, less expenses and taxes paid.....		1,121 00		
Other existing profits, collected, but not in undivided profits account.....		683 02		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....		191 00		
Individual deposits subject to check.....		86,863 98		
Savings deposits.....				
Demand certificates of deposit.....		260 00		
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....		1,756 70		
Other liabilities.....				
Totals.....		\$115,865 70		

339. "BANK OF CENTERVILLE"—CENTERVILLE.

Incorporated June 13, 1905.

OFFICERS—Jno. G. Mattos, Jr., President; Joseph Dias, Vice-President; F. T. Dusterberry, Secretary, Treasurer and Cashier.
 DIRECTORS—Jno. G. Mattos, Jr., Joseph Dias, F. T. Dusterberry, E. I. Lemos, E. H. Stevenson, M. F. Silva, Emanuel George.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$444,508 06		
Overdrafts				
Bonds, warrants, and other securities		127,469 29		
Bank premises, furniture and fixtures		6,000 00		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		91,182 55		
Due from other banks		43,184 22		
Actual cash on hand		41,816 20		
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$754,160 32		
LIABILITIES				
Capital stock paid in				
Surplus		\$75,000 00		
Undivided profits, less expenses and taxes paid		7,500 00		
Other existing profits, collected, but not in undivided profits account		3,122 84		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		1,500 00		
Individual deposits subject to check		202,623 95		
Savings deposits				
Demand certificates of deposit		780 00		
Time certificates of deposit		423,660 63		
Certified checks				
Cashier's checks		4,291 78		
State, county and municipal deposits		35,000 00		
Postal savings deposits		681 12		
Other liabilities				
Totals		\$754,160 32		

340. SELMA SAVINGS BANK—SELMA.

Incorporated June 22, 1905.

OFFICERS—M. Vincent, President; M. Sides, Vice-President; W. C. Freeland, Secretary, Treasurer and Cashier; G. W. Gilnes, Assistant Cashier; W. H. Lenmon, Assistant Cashier.

DIRECTORS—M. Vincent, T. B. Matthews, M. Sides, W. C. Freeland, O. J. Woodward.

Statement of June 30, 1916.

RESOURCES		
	Commercial department	Savings department
		Combined
Loans and discounts		
Overdrafts		\$225,237 00
Bonds, warrants, and other securities		
Bank premises, furniture and fixtures		27,755 00
Safe deposit vaults		
Other real estate owned		
Due from reserve banks		18,051 39
Due from other banks		
Actual cash on hand		6,690 06
Exchanges for clearing house		
Checks and other cash items		
Other resources		
Totals		\$277,733 45
LIABILITIES		
Capital stock paid in		
Surplus		\$25,000 00
Undivided profits, less expenses and taxes paid		25,000 00
Other existing profits, collected, but not in undivided profits account		4,700 88
Bills payable (including certificates of deposit representing money borrowed)		
Deposits, due to banks		
Dividends unpaid		
Individual deposits subject to check		
Savings deposits		223,032 59
Demand certificates of deposit		
Time certificates of deposit		
Certified checks		
Cashier's checks		
State, county and municipal deposits		
Postal savings deposits		
Other liabilities		
Totals		\$277,733 45

341. THE CALIFORNIA SAVINGS BANK—PETALUMA.

Incorporated June 23, 1905.

OFFICERS—A. J. Bloom, President; W. F. Farrell, Vice-President; J. H. Gwinn, Secretary, Treasurer and Cashier; Chas. McNally, Assistant Cashier.
 DIRECTORS—A. J. Bloom, W. F. Farrell, H. Schluckebier, J. H. Gwinn, H. S. Gossage, J. F. Burns, C. C. Boysen, B. B. Hinshaw, James Sorensen.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$1,186,080 48	
Overdrafts.....				
Bonds, warrants, and other securities.....			184,780 76	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			110,934 22	
Due from reserve banks.....				
Due from other banks.....			39,350 98	
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....			7,219 18	
Other resources.....				
Totals.....			\$1,528,365 62	
LIABILITIES				
Capital stock paid in.....			\$100,000 00	
Surplus.....			45,000 00	
Undivided profits, less expenses and taxes paid.....			10,000 00	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....			4,000 00	
Individual deposits subject to check.....				
Savings deposits.....			1,319,365 62	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			50,000 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$1,528,365 62	

342. VENICE SAVINGS BANK—VENICE.

Incorporated July 1, 1905.

OFFICERS—J. S. Moore, President; R. A. Phillips, Vice-President; Marco Hellman, Vice-President; C. M. Lawrence, Secretary,
 Treasurer and Cashier.
 DIRECTORS—J. S. Moore, R. A. Phillips, Marco Hellman, Abbot Kinney, Adam Patterson.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$82,106 33	
Overdrafts.....				
Bonds, warrants, and other securities.....			14,762 34	
Bank premises, furniture and fixtures.....			875 00	
Safe deposit vaults.....				
Other real estate owned.....			1,400 00	
Due from reserve banks.....				
Due from other banks.....			5,576 24	
Actual cash on hand.....			3,116 94	
Exchanges for clearing house.....				
Checks and other cash items.....			22 91	
Other resources.....				
Totals.....			\$107,859 76	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$25,000 00	
Undivided profits, less expenses and taxes paid.....			700 00	
Other existing profits, collected, but not in undivided profits account.....			290 09	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			62,057 38	
Demand certificates of deposit.....				
Time certificates of deposit.....			9,412 29	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			10,400 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$107,859 76	

343. BANK OF A. LEVY (INCORPORATED)—OXNARD.

Incorporated July 20, 1905.

OFFICERS—A. Levy, President; James Leonard, Vice-President; Jos. P. Levy, Secretary; Alpha Adams, Treasurer and Cashier; Albert Guedemann, Assistant Cashier.
 DIRECTORS—A. Levy, James Leonard, Henry Levy, Alpha Adams, A. Camarillo, Louis Maulhardt, Justin Petit, Casper Borchard, Thomas Bell.

Statement of June 30, 1916.

RESOURCES	Combined		
	Commercial department	Savings department	
Loans and discounts.....	\$625,647 73	\$347,635 00	\$973,282 73
Overdrafts.....	1,687 00	-----	1,687 00
Bonds, warrants, and other securities.....	51,812 50	-----	51,812 50
Bank premises, furniture and fixtures.....	7,000 00	-----	7,000 00
Safe deposit vaults.....	5,000 00	-----	5,000 00
Other real estate owned.....	2,072 45	-----	2,072 45
Due from reserve banks.....	413,949 97	12,317 55	426,267 52
Due from other banks.....	-----	-----	-----
Actual cash on hand.....	44,481 08	8,184 74	52,665 82
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,886 28	-----	1,886 28
Other resources.....	3,155 26	-----	3,155 26
Totals.....	\$1,156,692 27	\$368,137 29	\$1,524,829 56
LIABILITIES	Combined		
	Commercial department	Savings department	
Capital stock paid in.....	\$180,000 00	\$20,000 00	\$200,000 00
Surplus.....	180,000 00	20,000 00	200,000 00
Undivided profits, less expenses and taxes paid.....	36,353 72	20,010 92	56,364 64
Other existing profits, collected, but not in undivided profits account.....	21,524 16	-----	21,524 16
Bills payable (including certificates of deposit representing money borrowed).....	-----	-----	-----
Deposits, due to banks.....	160 00	-----	160 00
Dividends unpaid.....	631,559 09	-----	631,559 09
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	15,454 00	308,126 37	308,126 37
Demand certificates of deposit.....	39,470 04	-----	39,470 04
Time certificates of deposit.....	350 00	-----	350 00
Certified checks.....	1,333 96	-----	1,333 96
Cashier's checks.....	-----	-----	-----
State, county and municipal deposits.....	50,487 30	-----	50,487 30
Postal savings deposits.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$1,156,692 27	\$368,137 29	\$1,524,829 56

344. REDONDO SAVINGS BANK—REDONDO BEACH.

Incorporated July 22, 1905.

OFFICERS—N. Bonfillo, President; L. F. Wells, Vice-President; Geo. S. Funk, Treasurer; C. E. Perkins, Cashier and Secretary.
 DIRECTORS—N. Bonfillo, L. F. Wells, Geo. H. Anderson, R. D. Smith, Marco H. Hellman, Irving H. Hellman, Geo. S. Funk.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$100,985 00	
Overdrafts				
Bonds, warrants, and other securities			10,500 00	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			9,000 00	
Due from reserve banks			3,308 63	
Due from other banks			6,108 48	
Actual cash on hand			5,970 08	
Exchanges for clearing house				
Checks and other cash items				
Other resources			1,222 01	
Totals			\$137,162 20	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			6,300 00	
Other existing profits, collected, but not in undivided profits account			328 61	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			750 00	
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			95,460 59	
Time certificates of deposit				
Certified checks			1,325 00	
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits			9,000 00	
Other liabilities				
Totals			\$137,162 20	

346, 346A AND 346C. BANK OF LOS BANOS—LOS BANOS.

Incorporated August 3, 1905.

OFFICERS—J. Leroy Nickel, President; J. F. Clyne, Vice-President; A. C. Smith, Secretary, Treasurer and Cashier.
 DIRECTORS—S. A. Smith, J. Leroy Nickel, J. F. Clyne, J. E. Place, Angelo Iacopi, J. E. McClelland, A. C. Smith.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----	\$75,018 08	\$405,358 20	\$578,376 28
Overdrafts	-----			
Bonds, warrants, and other securities	-----	127,641 17		127,641 17
Bank premises, furniture and fixtures	-----	2,234 50		2,234 50
Safe deposit vaults	-----			
Other real estate owned	-----			
Due from reserve banks	-----	44,285 86	23,355 26	67,641 34
Due from other banks	-----			
Actual cash on hand	-----	20,240 56	13,931 04	34,171 60
Exchanges for clearing house	-----			
Checks and other cash items	-----	505 58		505 58
Other resources	-----	422 63		422 63
Totals	-----	\$669,438 50	\$442,644 60	\$811,083 10
LIABILITIES				
Capital stock paid in	-----			
Surplus	-----	\$70,000 00	\$30,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid	-----	17,500 00	12,500 00	30,000 00
Other existing profits, collected, but not in undivided profits account	-----		8,907 59	15,583 46
Bills payable (including certificates of deposit representing money borrowed)	-----	6,675 87		
Deposits, due to banks	-----			
Dividends unpaid	-----			
Individual deposits subject to check	-----	202,988 17		202,988 17
Savings deposits	-----			
Demand certificates of deposit	-----		391,237 01	391,237 01
Time certificates of deposit	-----	7,483 95		7,483 95
Certified checks	-----	22,764 66		22,764 66
Cashier's checks	-----	80 00		80 00
State, county and municipal deposits	-----			
Postal savings deposits	-----	40,945 85		40,945 85
Other liabilities	-----			
Totals	-----	\$669,438 50	\$442,644 60	\$811,083 10

NOTE.—The above statement includes the business of branch offices at Dos Palos and Firebaugh.

347. BUTTE COUNTY SAVINGS BANK—CHICO.

Incorporated August 14, 1905.

OFFICERS—B. Cussick, President; T. H. Barnard, Vice-President; E. T. Williamson, Secretary, Treasurer and Cashier; L. S. Williams, Assistant Cashier.
 DIRECTORS—Stanley L. Sproul, E. T. Williamson, Ed Harkness, B. Cussick, T. H. Barnard, Wm. J. O'Connor, J. W. Konning.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$993,362 58	
Overdrafts.....				
Bonds, warrants, and other securities.....			151,689 61	
Bank premises, furniture and fixtures.....			29,250 00	
Safe deposit vaults.....				
Other real estate owned.....			7,255 91	
Due from reserve banks.....			58,971 50	
Due from other banks.....				
Actual cash on hand.....				
Exchanges for clearing house.....			35,408 58	
Checks and other cash items.....			257 04	
Other resources.....				
Totals.....			\$1,276,195 22	
LIABILITIES				
Capital stock paid in.....			\$100,000 00	
Surplus.....			15,000 00	
Undivided profits, less expenses and taxes paid.....			7,504 12	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....			10,000 00	
Dividends unpaid.....			4,000 00	
Individual deposits subject to check.....				
Savings deposits.....			1,087,911 61	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			49,150 32	
Postal savings deposits.....			1,984 36	
Other liabilities.....			644 81	
Totals.....			\$1,276,195 22	

NOTE.—Purchased Savings department of Bank of Chico, July 31, 1915.

348. MENDOCINO BANK OF COMMERCE—MENDOCINO.

Incorporated September 1, 1905.

OFFICERS—Joshua Grindle, President; John S. Ross, Vice-President; Fred W. Stickney, Secretary and Treasurer; H. A. Atwood, Cashier; F. H. Perkins, Assistant Cashier.

DIRECTORS—Joshua Grindle, John S. Ross, H. A. Atwood, Fred W. Stickney, J. C. Ottoson.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$119,905 68		
Overdrafts		569 14		
Bonds, warrants, and other securities		39,825 00		
Bank premises, furniture and fixtures		11,650 00		
Safe deposit vaults				
Other real estate owned				
Due from other banks		24,136 92		
Due from other banks		13,802 85		
Actual cash on hand		2,521 06		
Exchanges for clearing house		6,200 00		
Checks and other cash items				
Other resources				
Totals		\$218,101 65		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		10,600 00		
Undivided profits, less expenses and taxes paid		5,900 00		
Other existing profits, collected, but not in undivided profits account		941 55		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		124 45		
Dividends unpaid				
Individual deposits subject to check		152,690 98		
Savings deposits		3,902 79		
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks		315 90		
State, county and municipal deposits		12,300 00		
Postal savings deposits		6,326 03		
Other liabilities				
Totals		\$218,101 65		

349. LIVERMORE SAVINGS BANK—LIVERMORE.

Incorporated September 2, 1905.

OFFICERS—L. M. MacDonald, President; Chas. E. Beck, Vice-President; H. R. Parshall, Secretary, Treasurer and Cashier; E. Fuchs, Assistant Cashier and Assistant Secretary.
 DIRECTORS—L. M. MacDonald, C. E. Beck, F. Mathiesen, M. G. Callaghan, Carl Holm, T. E. Knox, F. C. Lassen, D. J. Murphy, E. Pronzini, G. A. Therkof, J. K. Warner.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts		\$308,043 49	
Overdrafts			
Bonds, warrants, and other securities		35,245 86	
Bank premises, furniture and fixtures		150 00	
Safe deposit vaults			
Other real estate owned		1,825 00	
Due from reserve banks		11,125 55	
Due from other banks		10,642 49	
Actual cash on hand		8,507 19	
Exchanges for clearing house			
Checks and other cash items		675 00	
Other resources			
Totals		\$376,214 28	
LIABILITIES			
Capital stock paid in			
Surplus		\$30,000 00	
Undivided profits, less expenses and taxes paid		9,000 00	
Other existing profits, collected, but not in undivided profits account		276 37	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid		1,129 00	
Individual deposits subject to check			
Savings deposits		325,458 91	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		10,350 00	
Postal savings deposits			
Other liabilities			
Totals		\$376,214 28	

350. FARMERS AND MERCHANTS STATE BANK—MOUNTAIN VIEW.

Incorporated September 16, 1905.

OFFICERS—Geo. Swall, President; J. C. Mockbee, Vice-President; Wilbur L. Camp, Secretary, Treasurer and Cashier; O. W. Whaley, Assistant Cashier.

DIRECTORS—J. S. Mockbee, Geo. Swall, Geo. Jagels, Wilbur L. Camp, O. W. Whaley, O. W. Butz, H. A. Rengstorff, M. Farrell, A. M. Crittenden.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$373,200 27		
Overdrafts-----			
Bonds, warrants, and other securities-----	47,483 82		
Bank premises, furniture and fixtures-----	17,082 57		
Safe deposit vaults-----	1,457 00		
Other real estate owned-----	983 64		
Due from reserve banks-----	90,455 12		
Due from other banks-----			
Actual cash on hand-----	29,156 88		
Exchanges for clearing house-----			
Checks and other cash items-----	738 68		
Other resources-----	7,000 00		
Totals-----	\$567,557 98		
LIABILITIES			
Capital stock paid in-----	\$50,000 00		
Surplus-----	25,000 00		
Undivided profits, less expenses and taxes paid-----	4,927 79		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----	2,500 00		
Individual deposits subject to check-----	391,344 69		
Individual deposits-----			
Savings deposits-----	1,884 85		
Demand certificates of deposit-----	65,671 51		
Time certificates of deposit-----	156 80		
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----	25,000 00		
Postal savings deposits-----	1,016 00		
Other liabilities-----	56 44		
Totals-----	\$567,557 98		

351. BANK OF NEEDLES—NEEDLES.

Incorporated July 31, 1907.

OFFICERS—Geo. E. Butler, President; Wm. R. Hervey, Vice-President; J. H. Butler, Secretary, Treasurer and Cashier.
 DIRECTORS—Geo. E. Butler, Wm. R. Hervey, O. D. Collins, R. H. Tuttle, J. H. Butler.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$144,776 40		
Overdrafts		223 58		
Bonds, warrants, and other securities		35,216 68		
Bank premises, furniture and fixtures		28,500 00		
Safe deposit vaults				
Other real estate owned		73,327 17		
Due from reserve banks		6,570 68		
Due from other banks		22,111 35		
Actual cash on hand				
Exchanges for clearing house		616 31		
Checks and other cash items		277 38		
Other resources				
Totals		\$311,619 55		
LIABILITIES				
Capital stock paid in				
Surplus		\$25,000 00		
Undivided profits, less expenses and taxes paid		6,250 00		
Other existing profits, collected, but not in undivided profits account		4,759 91		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		227,387 20		
Savings deposits				
Demand certificates of deposit		3,139 84		
Time certificates of deposit		24,432 20		
Certified checks		200 00		
Cashier's checks				
State, county and municipal deposits		12,500 00		
Postal savings deposits		7,950 40		
Other liabilities				
Totals		\$311,619 55		

352. "LIVERMORE VALLEY SAVINGS BANK"—LIVERMORE.

Incorporated October 6, 1905.

OFFICERS—C. H. Wente, President; J. O. McKown, Vice-President; H. S. Goodell, Secretary, Treasurer and Cashier; C. F. Wente, Assistant Cashier and Assistant Secretary.
 DIRECTORS—C. H. Wente, T. W. Norris, H. S. Goodell, J. F. Carlston, C. F. Wente, Patrick Connolly, August Hagemann, J. O. McKown, Chas. M. Nissen, D. D. Emminger, Jos. S. Concannon.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$403,513 25	
Overdrafts				
Bonds, warrants, and other securities			80,187 50	
Bank premises, furniture and fixtures			1,000 00	
Safe deposit vaults				
Other real estate owned			1,500 00	
Due from reserve banks			16,710 05	
Due from other banks			8,712 53	
Actual cash on hand			11,400 00	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$523,023 33	
LIABILITIES				
Capital stock paid in				
Surplus			\$50,000 00	
Undivided profits, less expenses and taxes paid			14,000 00	
Other existing profits, collected, but not in undivided profits account			288 13	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Deposits, due to banks			2,500 00	
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			431,235 20	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			25,000 00	
Postal savings deposits				
Other liabilities				
Totals			\$523,023 33	

353. FILLMORE STATE BANK—FILLMORE.

Incorporated October 13, 1905.

OFFICERS—G. W. Tighe, President, John Lagomarsino, Vice-President; Fergus L. Fairbanks, Secretary, Treasurer and Cashier.
 DIRECTORS—C. C. Elkins, G. W. Tighe, J. P. Trotter, John Lagomarsino, Everett A. Pyle, Columbus A. Harmonson, William Shields.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$204,651 81		\$247,601 81
Overdrafts.....		189 71		189 71
Bonds, warrants, and other securities.....		30,500 00		30,500 00
Bank premises, furniture and fixtures.....		18,500 00		18,500 00
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		44,801 21	350 00	45,151 21
Due from other banks.....		529 55		529 55
Actual cash on hand.....		11,541 24	2,966 03	14,507 27
Exchanges for clearing house.....				
Checks and other cash items.....		1,616 21		1,616 21
Other resources.....				
Totals.....		\$312,329 73	\$46,266 03	\$358,595 76
LIABILITIES				
Capital stock paid in.....		\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....		2,500 00	100 00	2,600 00
Undivided profits, less expenses and taxes paid.....		3,042 08	1,221 33	4,263 41
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		15,000 00		15,000 00
Deposits, due to banks.....				
Deposits, due to banks.....				
Individual deposits subject to check.....		152,069 26		152,069 26
Savings deposits.....			19,944 70	19,944 70
Demand certificates of deposit.....		51 89		51 89
Time certificates of deposit.....		28,349 05		28,349 05
Certified checks.....		1,845 90		1,845 90
Cashier's checks.....		41 55		41 55
State, county and municipal deposits.....		29,400 00		29,400 00
Postal savings deposits.....				
Other liabilities.....		5,000 00		5,000 00
Totals.....		\$312,329 73	\$46,266 03	\$358,595 76

NOTE.—Added Savings department August 17, 1915.

355. "BANK OF MORGAN HILL"—MORGAN HILL.

Incorporated October 14, 1905.

OFFICERS—J. A. Case, President; Geo. R. Lynch, Vice-President; Irwin E. Payne, Secretary, Treasurer and Cashier.
 DIRECTORS—J. A. Case, George R. Lynch, S. D. Balch, I. Purcell, Claude Stark.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts	\$120,451 32		
Overdrafts	45 19		
Bonds, warrants, and other securities	21,444 99		
Bank premises, furniture and fixtures	14,000 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	17,950 65		
Due from other banks	3,571 69		
Actual cash on hand	10,093 44		
Exchanges for clearing, house			
Checks and other cash items	43 06		
Other resources			
Totals	\$187,549 65		
LIABILITIES			
Capital stock paid in			
Surplus	\$37,300 00		
Undivided profits, less expenses and taxes paid	2,400 00		
Other existing profits, collected, but not in undivided profits account	2,552 99		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	78,845 13		
Savings deposits			
Demand certificates of deposit	412 26		
Time certificates of deposit	54,180 27		
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	11,500 00		
Other liabilities			
Totals	\$187,549 65		

356 AND 356A. "BANK OF PINOLE"—PINOLE.

Incorporated October 28, 1905.

OFFICERS—E. M. Downer, President; J. P. Connors, Vice-President; L. E. Hart, Secretary, Treasurer and Cashier; T. W. Hutchinson, Assistant Cashier.
 DIRECTORS—E. M. Downer, J. P. Torney, L. E. Hart, E. D. Armstrong, M. L. Fernandez, J. P. Connors, W. A. Davis, S. S. MacKinlay, J. A. Fraser.

Statement of June 30, 1916.

RESOURCES	Statement of June 30, 1916.		
	Commercial department	Stocks department	Combined
Loans and discounts	\$200,259 26	\$301,835 73	\$502,094 99
Overdrafts	562 86		562 86
Bonds, warrants, and other securities	63,333 10	80,752 96	144,086 06
Bank premises, furniture and fixtures	1,257 00	30,108 27	31,365 27
Safe deposit vaults	2,500 00		2,500 00
Other real estate owned	62,253 91		100,610 76
Due from reserve banks		38,356 85	35,376 50
Due from other banks		35,376 50	22,030 27
Actual cash on hand	21,487 38		3,750 79
Exchanges for clearing house			332 00
Checks and other cash items	3,750 79		
Other resources	332 00		
Totals	\$335,746 30	\$508,460 58	\$864,206 88
LIABILITIES			
Capital stock paid in	\$43,336 39	\$6,663 61	\$50,000 00
Surplus	11,100 00	40,900 00	52,000 00
Undivided profits, less expenses and taxes paid	4,310 66	1,636 57	5,947 23
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits	2,000 00		2,000 00
Savings deposits	257,189 94		257,189 94
Demand certificates of deposit		459,260 40	459,260 40
Time certificates of deposit	17 80		17 80
Certified checks			
Cashier's checks	64 39		64 39
State, county and municipal deposits	130 12		159 12
Postal savings deposits	24,500 00		24,500 00
Other liabilities	13,068 00		13,068 00
Totals	\$335,746 30	\$508,460 58	\$864,206 88

NOTE.—The above statement includes the business of a branch office at Crockett.

357. "GERMAN-AMERICAN BANK"—ANAHEIM.

Incorporated October 30, 1905.

OFFICERS—Adolph Thomas, President; Joseph Helmsen, Vice-President; A. B. McCord, Secretary, Treasurer and Cashier; Earl E. Smith, Assistant Cashier and Assistant Secretary.
 DIRECTORS—Adolph Thomas, Joseph Helmsen, W. A. Bonynge, J. D. Lavin, J. B. Rea, Louis Denni, Chas. F. Grim, T. J. F. Boege, A. B. McCord.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$139,659 28	\$125,309 70	\$267,968 98
Overdrafts.....	211 27	-----	211 27
Bonds, warrants, and other securities.....	-----	-----	-----
Bank premises, furniture and fixtures.....	36,886 00	16,000 00	52,886 00
Sale deposit vaults.....	2,400 00	-----	2,400 00
Other real estate owned.....	-----	5,800 00	5,800 00
Due from reserve banks.....	35,797 85	4,191 20	39,989 05
Due from other banks.....	-----	-----	-----
Actual cash on hand.....	14,874 65	7,398 25	22,272 90
Exchanges for clearing house.....	946 81	-----	946 81
Checks and other cash items.....	117 25	-----	117 25
Other resources.....	2,449 68	-----	2,449 68
Totals.....	\$233,342 29	\$161,199 15	\$394,541 44
LIABILITIES			
Capital stock paid in.....	-----	-----	-----
Surplus.....	\$35,000 00	\$15,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid.....	5,850 00	2,200 00	7,550 00
Other existing profits, collected, but not in undivided profits account.....	6,084 77	-----	6,084 77
Bills payable (including certificates of deposit representing money borrowed).....	-----	-----	-----
Deposits, due to banks.....	-----	-----	-----
Dividends unpaid.....	2,000 00	-----	2,000 00
Individual deposits subject to check.....	178,673 63	106,013 98	178,673 63
Savings deposits.....	2,521 00	-----	2,521 00
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	35,985 17	35,985 17
Certified checks.....	3 00	-----	3 00
Cashier's checks.....	3,709 89	-----	3,709 89
State, county and municipal deposits.....	-----	-----	-----
Postal savings deposits.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$233,342 29	\$161,199 15	\$394,541 44

358. BANK OF GUERNEVILLE—GUERNEVILLE.

Incorporated October 31, 1905.

OFFICERS—Wm. Carr, President; R. A. Belden, Vice-President; H. L. Bagley, Secretary, Treasurer and Cashier.
 DIRECTORS—R. A. Belden, Wm. Carr, A. P. Mosely, J. T. Coon, L. V. Korbel, H. L. Bagley, T. C. Mellersh.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$81,022 54		
Overdrafts		207 92		
Bonds, warrants, and other securities		32,495 00		
Bank premises, furniture and fixtures		1,000 00		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		9,579 81		
Due from other banks		9,953 79		
Actual cash on hand		11,843 84		
Exchanges for clearing house				
Checks and other cash items		600 00		
Other resources				
Totals		\$153,702 40		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		4,000 00		
Undivided profits, less expenses and taxes paid		1,788 18		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		41,976 98		
Savings deposits				
Demand certificates of deposit		\$11 79		
Time certificates of deposit		67,594 96		
Certified checks				
Cashier's checks				
State, county and municipal deposits		12,500 00		
Postal savings deposits				
Other liabilities		20 49		
Totals		\$153,702 40		

360. THE MECHANICS BANK OF RICHMOND—RICHMOND.

Incorporated August 3, 1907.

OFFICERS—John H. Nicholl, President; J. F. Carlston, Vice-President; E. M. Downer, Vice-President; W. L. Ballenger, Secretary, Treasurer and Cashier; Chris. Escobar, Assistant Cashier; George Lee, Assistant Cashier.

DIRECTORS—C. M. Brewer, H. A. Johnston, J. F. Carlston, John H. Nicholl, E. M. Downer, J. F. Brooks, E. M. Tilden.

Statement of June 30, 1916.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts-----	\$248,464 70	\$235,144 48	\$483,609 18
Overdrafts-----	1,986 33	-----	1,986 33
Bonds, warrants, and other securities-----	53,490 05	45,625 00	99,115 05
Bank premises, furniture and fixtures-----	8,470 00	-----	8,470 00
Safe deposit vaults-----	1,815 00	-----	1,815 00
Other real estate owned-----	3,789 25	-----	3,789 25
Due from reserve banks-----	31,886 27	31,722 20	63,608 47
Due from other banks-----	-----	19,742 00	19,742 00
Actual cash on hand-----	24,161 21	12,181 29	36,342 50
Exchanges for clearing house-----	6,419 18	-----	6,419 18
Checks and other cash items-----	2,380 17	-----	2,380 17
Other resources-----	-----	-----	-----
Totals-----	\$889,242 16	\$844,415 57	\$726,657 73
LIABILITIES			
Capital stock paid in-----	-----	-----	-----
Surplus-----	-----	-----	-----
Undivided profits, less expenses and taxes paid-----	\$25,000 00	\$25,000 00	\$50,000 00
Other existing profits, collected, but not in undivided profits account-----	9,000 00	4,500 00	13,500 00
Bills payable (including certificates of deposit representing money borrowed)-----	7,957 81	-----	7,957 81
Deposits, due to banks-----	-----	-----	-----
Dividends unpaid-----	-----	-----	-----
Individual deposits subject to check-----	1,920 00	-----	1,920 00
Savings deposits-----	325,329 95	-----	325,329 95
Demand certificates of deposit-----	-----	292,313 07	292,313 07
Time certificates of deposit-----	2,705 00	5,302 50	2,705 00
Certified checks-----	539 26	-----	539 26
Cashier's checks-----	2,901 65	-----	2,901 65
State, county and municipal deposits-----	6,988 49	17,300 00	24,288 49
Postal savings deposits-----	-----	-----	-----
Other liabilities-----	-----	-----	-----
Totals-----	\$889,242 16	\$844,415 57	\$726,657 73

361. FARMERS AND MERCHANTS BANK OF HAYWARD—HAYWARD.

Incorporated November 21, 1905.

OFFICERS—J. H. Strobridge, President; M. C. Petersen, Vice-President; John A. Park, Secretary, Treasurer and Cashier; Geo. H. Park, Assistant Cashier and Assistant Secretary.

DIRECTORS—J. H. Strobridge, M. C. Petersen, Jesse H. Woods, John E. Geary, John A. Park.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----		\$513,342 55	-----
Overdrafts	-----			-----
Bonds, warrants, and other securities	-----		31,631 43	-----
Bank premises, furniture and fixtures	-----		44,950 00	-----
Safe deposit vaults	-----		4,645 00	-----
Other real estate owned	-----			-----
Due from reserve banks	-----		104,142 96	-----
Due from other banks	-----		10,000 00	-----
Actual cash on hand	-----		20,955 66	-----
Exchanges for clearing house	-----			-----
Checks and other cash items	-----		75 69	-----
Other resources	-----			-----
Totals	-----		\$730,043 29	-----
LIABILITIES				
Capital stock paid in	-----			-----
Surplus	-----		\$50,000 00	-----
Undivided profits, less expenses and taxes paid	-----		20,000 00	-----
Other existing profits, collected, but not in undivided profits account	-----		7,938 98	-----
Bills payable (including certificates of deposit representing money borrowed)	-----			-----
Deposits, due to banks	-----			-----
Dividends unpaid	-----			-----
Individual deposits subject to check	-----			-----
Savings deposits	-----			-----
Demand certificates of deposit	-----		639,604 31	-----
Time certificates of deposit	-----			-----
Certified checks	-----			-----
Cashier's checks	-----			-----
State, county and municipal deposits	-----		12,500 00	-----
Postal savings deposits	-----			-----
Other liabilities	-----			-----
Totals	-----		\$730,043 29	-----

362. BANK OF HUNTINGTON PARK—HUNTINGTON PARK.

Incorporated November 24, 1905.

OFFICERS—H. G. Candee, President; A. F. Keables, Vice-President; W. H. Candee, Secretary, Treasurer and Cashier; F. D. Clark, Assistant Cashier.

DIRECTORS—F. M. Douglass, A. F. Keables, W. T. Graham, T. B. Dublo, H. G. Candee.

Statement of June 30, 1916.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$87,489 33	\$72,850 19	\$140,798 52
Bonds, warrants, and other securities-----	292 27		292 27
Bank premises, furniture and fixtures-----	15,490 20	2,029 21	17,519 41
Safe deposit vaults-----	15,187 18	1,000 00	16,187 18
Other real estate owned-----	437 50	200 00	637 50
Due from reserve banks-----	800 00		800 00
Due from other banks-----	9,232 16		9,232 16
Actual cash on hand-----	8,692 86	3,527 86	12,220 72
Exchanges for clearing house-----	193 00		193 00
Checks and other cash items-----	32 11		32 11
Other resources-----	122 00		122 00
Totals-----	\$138,329 21	\$59,616 26	\$197,945 47
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$15,000 00	\$10,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid-----	1,490 00	400 00	2,390 00
Other existing profits, collected, but not in undivided profits account-----	500 75	230 47	731 22
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	4 40		4 40
Savings deposits-----	108,351 29	39,896 03	108,351 29
Demand certificates of deposit-----			39,896 03
Time certificates of deposit-----	1,972 05		1,972 05
Certified checks-----		9,089 76	9,089 76
Cashier's checks-----	983 00		983 00
State, county and municipal deposits-----	502 14		502 14
Postal savings deposits-----	9,115 58		9,115 58
Other liabilities-----			
Totals-----	\$138,329 21	\$59,616 26	\$197,945 47

363. "SANTA PAULA SAVINGS BANK"—SANTA PAULA.

Incorporated November 28, 1905.

OFFICERS—C. C. Teague, President; D. W. Mott, Vice-President; A. L. Shively, Secretary and Cashier; A. H. Stovall, Treasurer and Assistant Cashier.

DIRECTORS—C. C. Teague, D. W. Mott, N. W. Blanchard, Jr., F. E. Davis, A. C. Hardison, L. B. Hogue, A. C. McKeveitt.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$140,570 00	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			1,200 00	
Due from reserve banks			15,200 70	
Due from other banks				
Actual cash on hand			7,664 61	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$164,635 31	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			25,000 00	
Other existing profits, collected, but not in undivided profits account			8,104 16	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			106,531 15	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$164,635 31	

364. BANK OF SAN PEDRO—LOS ANGELES.

Incorporated March 26, 1888.

OFFICERS—Henry E. Sherer, President; Geo. P. Adams, Vice-President; Robt. C. Baly, Secretary and Assistant Cashier; Henry Baly, Treasurer, Cashier and Assistant Secretary.
 DIRECTORS—Henry E. Sherer, Henry Baly, Geo. P. Adams, E. D. Seward, John Gray, Wm. Davis, C. N. Krog.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$243,124 13		
Overdrafts				
Bonds, warrants, and other securities		23,964 26		
Bank premises, furniture and fixtures		42,114 00		
Safe deposit vaults				
Other real estate owned		1,210 85		
Due from reserve banks		28,884 97		
Due from other banks				
Actual cash on hand		25,014 67		
Exchanges for clearing house		2,089 87		
Checks and other cash items		123 22		
Other resources		107 00		
Totals		\$366,582 97		
LIABILITIES				
Capital stock paid in		\$50,000 00		
Surplus		13,500 00		
Undivided profits, less expenses and taxes paid		949 43		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		262 30		
Individual deposits subject to check				
Savings deposits		205,042 92		
Demand certificates of deposit				
Time certificates of deposit				
Certified checks		73,364 15		
Cashier's checks		519 24		
State, county and municipal deposits		3,444 93		
Postal savings deposits		19,500 00		
Other liabilities				
Totals		\$366,582 97		

365. "THE HOME SAVINGS BANK OF SANTA ANA"—SANTA ANA.

Incorporated December 1, 1905.

OFFICERS—W. A. Huff, President; Chas. A. Riggs, Vice-President; F. W. Mansur, Vice-President; J. A. Turner, Secretary, Treasurer and Cashier; E. P. Stafford, Assistant Cashier.

DIRECTORS—W. A. Huff, F. W. Mansur, J. A. Turner, Chas. A. Riggs, J. D. Parsons, Sherman Stevens.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$282,996 75	
Overdrafts				
Bonds, warrants, and other securities			42,500 00	
Bank premises, furniture and fixtures			2,150 00	
Safe deposit vaults				
Other real estate owned			5,550 00	
Due from reserve banks			11,219 88	
Due from other banks			15 92	
Actual cash on hand			5,512 54	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$349,945 09	
LIABILITIES				
Capital stock paid in				
Surplus			\$50,000 00	
Undivided profits, less expenses and taxes paid			4,300 00	
Other existing profits, collected, but not in undivided profits account			8,886 85	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			296,558 24	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$349,945 09	

366. "BANK OF SUNNYVALE"—SUNNYVALE.

Incorporated December 8, 1905.

OFFICERS—C. C. Spalding, President; C. A. Austin, Vice-President; F. B. Hughes, Secretary, Treasurer and Cashier.
 DIRECTORS—C. C. Spalding, C. A. Austin, C. W. Shephard, Jas. Ryan, T. B. Dalton, F. B. Hughes, A. A. Zolezzi.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$88,843 21		\$165,172 21
Overdrafts		297 05	\$81,329 00	297 05
Bonds, warrants, and other securities		3,149 78		3,149 78
Bank premises, furniture and fixtures		13,751 50		13,751 50
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		22,343 36	4,570 68	26,914 04
Due from other banks				
Actual cash on hand		8,558 12	3,928 25	12,486 37
Exchanges for clearing house				
Checks and other cash items		803 34		803 34
Other resources				
Totals		\$132,746 36	\$89,827 93	\$222,574 29
LIABILITIES				
Capital stock paid in				
Surplus		\$20,000 00	\$5,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		5,000 00	6,000 00	11,000 00
Other existing profits, collected, but not in undivided profits account		1,287 41		1,287 41
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		10,000 00		10,000 00
Deposits, due to banks				
Dividends unpaid		1,000 00		1,000 00
Individual deposits subject to check		87,136 36		87,136 36
Savings deposits				
Demand certificates of deposit			78,827 93	78,827 93
Time certificates of deposit		822 59		822 59
Certified checks		4,800 00		4,800 00
Cashier's checks				
State, county and municipal deposits		2,700 00		2,700 00
Postal savings deposits				
Other liabilities				
Totals		\$132,746 36	\$89,827 93	\$222,574 29

367, 367A AND 367B. FARMERS AND MERCHANTS BANK—SANTA PAULA.

Incorporated December 20, 1905.

OFFICERS—J. M. Sharp, President; Roger G. Edwards, Vice-President; M. N. Shedenhelm, Secretary, Treasurer and Cashier; E. C. Cory, Assistant Cashier and Manager Satcoy Branch; C. H. Sundquist, Assistant Cashier and Manager Fillmore Branch.
 DIRECTORS—J. M. Sharp, John Irwin, R. G. Edwards, David Felsenthal, Benj. E. Merrill, Geo. W. Burson, Richard Stevens, John B. McNab.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts	\$317,194 95		\$317,194 95
Overdrafts	711 37		711 37
Bonds, warrants, and other securities	55,745 63		55,745 63
Bank premises, furniture and fixtures	48,179 05		48,179 05
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	52,465 84	3,405 73	55,871 57
Due from other banks	910 30		910 30
Actual cash on hand	21,550 77		29,402 36
Exchanges for clearing house	3,560 53	7,851 59	3,560 53
Checks and other cash items	1,260 17		1,260 17
Other resources	500 54		500 54
Totals	\$532,079 15	\$15,688 47	\$547,767 62

LIABILITIES

Capital stock paid in	\$85,000 00	\$15,000 00	\$100,000 00
Surplus	5,800 00		5,800 00
Undivided profits, less expenses and taxes paid	2,212 68		2,212 68
Other existing profits, collected, but not in undivided profits account	2,510 41		2,510 41
Bills payable (including certificates of deposit representing money borrowed)	30,000 00		30,000 00
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	317,139 76		317,139 76
Savings deposits			
Demand certificates of deposit		100,688 47	100,688 47
Time certificates of deposit	130 55		130 55
Certified checks	35,893 94		35,893 94
Cashier's checks	1,937 61		1,937 61
State, county and municipal deposits	2,951 80		2,951 80
Postal savings deposits	48,500 00		48,500 00
Other liabilities			
Totals	\$532,079 15	\$15,688 47	\$547,767 62

NOTE.—The above statement includes the business of branch offices at Satcoy and Fillmore.

368. "THE PRODUCERS SAVINGS BANK"—VISALIA.

Incorporated December 30, 1905.

OFFICERS—S. Mitchell, President; A. Levis, Vice-President; C. M. Griffith, Secretary, Treasurer and Cashier; C. E. Coughran, Assistant Cashier and Assistant Secretary.

DIRECTORS—S. Mitchell, A. Levis, George Morrell, Nathan Levy, B. M. Maddox, Chas. Togni, H. M. Mooney.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----		\$317,090 00	
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----		2,735 31	
Other real estate owned-----		18,303 02	
Due from reserve banks-----			
Due from other banks-----			
Actual cash on hand-----			
Exchanges for clearing house-----		15,610 18	
Checks and other cash items-----			
Other resources-----			
Totals-----		\$353,747 51	
LIABILITIES			
Capital stock paid in-----			
Surplus-----		\$25,000 00	
Undivided profits, less expenses and taxes paid-----		15,000 00	
Other existing profits, collected, but not in undivided profits account-----		6,722 35	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----			
Time certificates of deposit-----		203,119 78	
Time certificates of deposit-----			
Certified checks-----		13,904 80	
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$353,747 51	

369. "HAYWARDS BANK OF SAVINGS"—HAYWARD.

Incorporated January 2, 1906.

OFFICERS.—I. B. Parsons, President; F. C. Winton, Vice-President; J. E. Farnum, Vice-President, Treasurer and Manager; W. T. Knightly, Secretary and Cashier; W. W. Haley, Jr., Assistant Cashier and Assistant Secretary.

DIRECTORS.—I. B. Parsons, F. C. Winton, F. I. Lemos, Chas. Allen, Stuart Hawley, J. E. Farnum, Edw. O. Webb.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$414,098 00	
Overdrafts.....				
Bonds, warrants, and other securities.....			39,935 00	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			4,700 00	
Due from reserve banks.....			16,444 07	
Due from other banks.....			35,114 56	
Actual cash on hand.....			12,000 00	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$22,291 63	
LIABILITIES				
Capital stock paid in.....			\$50,000 00	
Surplus.....			7,000 00	
Undivided profits, less expenses and taxes paid.....			552 78	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....			1,650 00	
Individual deposits subject to check.....				
Savings deposits.....			451,388 85	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			11,700 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$22,291 63	

370. CITIZENS SAVINGS BANK—HOLLYWOOD.

Incorporated January 13, 1906.

OFFICERS—Edwin O. Palmer, President; B. S. Phelps, Vice-President; G. G. Greenwood, Vice-President; Gilbert H. Beesmyer, Secretary, Treasurer and Cashier; Ralph C. Long, Assistant Cashier and Assistant Secretary.
 DIRECTORS—Edwin O. Palmer, G. G. Greenwood, Gilbert H. Beesmyer, B. S. Phelps, P. J. Beveridge, E. F. Bogardus, Sanford Rich.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$465,841 24	
Overdrafts				
Bonds, warrants, and other securities			136,010 60	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			92,438 11	
Due from reserve banks			991 96	
Due from other banks			16,399 08	
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$711,672 39	
LIABILITIES				
Capital stock paid in				
Surplus			\$50,000 00	
Undivided profits, less expenses and taxes paid			23,000 00	
Other existing profits, collected, but not in undivided profits account			2,050 22	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			2,000 00	
Individual deposits subject to check				
Savings deposits			544,163 97	
Demand certificates of deposit				
Time certificates of deposit			88,458 40	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$711,672 39	

371. STANISLAUS COUNTY SAVINGS BANK—OAKDALE.

Incorporated January 23, 1905.

OFFICERS—Edward Rodden, President; L. F. Brichetto, Vice-President; W. L. Rodden, Vice-President; William Rodden, Secretary, Treasurer and Cashier; E. D. Wilkinson, Assistant Cashier; C. E. Rodden, Assistant Cashier.

DIRECTORS—Edward Rodden, W. L. Rodden, L. F. Brichetto, I. Monroe, J. C. Laughlin, T. F. Suedigar, A. L. Lettch.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$273,196 98	
Overdrafts			44,440 64	
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			30,503 88	
Due from other banks			17,201 96	
Actual cash on hand			10,579 90	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$375,923 36	
LIABILITIES				
Capital stock paid in			\$60,000 00	
Surplus			6,000 00	
Undivided profits, less expenses and taxes paid			1,015 90	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			1,800 00	
Individual deposits subject to check				
Individual deposits				
Savings deposits			292,107 46	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			15,000 00	
Postal savings deposits				
Other liabilities				
Totals			\$375,923 36	

372 AND 372A. SAN RAMON VALLEY BANK—WALNUT CREEK.

Incorporated June 28, 1907.

OFFICERS—N. S. Boone, President; Arthur Burton, Vice-President; N. H. Bennett, Secretary, Treasurer and Cashier; F. A. Marshall, Assistant Cashier and Manager Danville Branch.

DIRECTORS—W. S. Burpee, Arthur Burton, N. S. Boone, Wm. K. Cole, A. P. Borges, E. I. Hutchinson, John F. Baldwin.

Statement of June 30, 1916.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts.....	\$158,003 77	\$124,576 79	\$282,480 56
Overdrafts.....	234 82		234 82
Bonds, warrants, and other securities.....		50,127 06	50,127 06
Bank premises, furniture and fixtures.....	4,000 00	27,350 00	31,350 00
Sale deposit vaults.....			
Other real estate owned.....		1,500 00	1,500 00
Due from reserve banks.....	19,888 74	15,034 67	34,923 41
Due from other banks.....	131 15		131 15
Actual cash on hand.....	10,038 37	4,891 26	14,929 63
Exchanges for clearing house.....			
Checks and other cash items.....	895 07		895 07
Other resources.....			
Totals.....	\$194,001 92	\$223,479 78	\$417,481 70
LIABILITIES			
Capital stock paid in.....			
Surplus.....	\$50,000 00	\$15,000 00	\$75,000 00
Undivided profits, less expenses and taxes paid.....	500 00	10,000 00	10,500 00
Other existing profits, collected, but not in undivided profits account.....	3,273 55	44 64	3,318 19
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	125,184 69	165,685 14	290,869 83
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....	4,695 18		4,695 18
Cashier's checks.....	299 80		299 80
State, county and municipal deposits.....	208 70		208 70
Postal savings deposits.....		32,750 00	32,750 00
Other liabilities.....			
Totals.....	\$194,001 92	\$223,479 78	\$417,481 70

NOTE.—The above statement includes the business of a branch office at Danville.

373. CITIZENS SAVINGS BANK OF ALAMEDA—ALAMEDA.

Incorporated March 6, 1906.

OFFICERS—James K. Lynch, President; Thos. G. Hutt, Vice-President; Frank V. Bordwell, Secretary, Treasurer and Cashier; C. J. Hammond, Jr., Assistant Cashier; P. H. Gohn, Assistant Cashier and Assistant Secretary.
 DIRECTORS—James K. Lynch, S. E. Biddle, Frank V. Bordwell, H. D. Clark, W. G. Tibbitts, L. A. Konigshofer, Thos. G. Hutt, P. H. Gohn, James Tyson.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$769,971 34	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			28,975 00	
Safe deposit vaults			65,000 00	
Other real estate owned			3,288 03	
Due from reserve banks			66,687 00	
Due from other banks				
Actual cash on hand			23,546 86	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$959,468 23	
LIABILITIES				
Capital stock paid in			\$50,000 00	
Surplus			35,250 00	
Undivided profits, less expenses and taxes paid			172 27	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Deposits, due to individuals			2,000 00	
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			847,045 96	
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			25,000 00	
Postal savings deposits				
Other liabilities				
Totals			\$959,468 23	

374. CITIZENS SAVINGS BANK OF COMPTON—COMPTON.

Incorporated March 7, 1906.

OFFICERS—J. J. Harshman, President; J. H. Williams, Vice-President; E. E. Elliott, Secretary, Treasurer and Cashier.
 DIRECTORS—P. E. Hoag, J. V. Shepard, J. H. Williams, J. J. Harshman, W. H. Craig.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----		\$85,780 15	-----
Overdrafts	-----			-----
Bonds, warrants, and other securities	-----			-----
Bank premises, furniture and fixtures	-----		13,075 00	-----
Safe deposit vaults	-----		100 00	-----
Other real estate owned	-----			-----
Due from reserve banks	-----		6,069 81	-----
Due from other banks	-----		3,481 55	-----
Actual cash on hand	-----		2,118 00	-----
Exchanges for clearing house	-----			-----
Checks and other cash items	-----			-----
Other resources	-----			-----
Totals	-----		\$110,654 51	-----
LIABILITIES				
Capital stock paid in	-----			-----
Surplus	-----		\$25,000 00	-----
Undivided profits, less expenses and taxes paid	-----		7,500 00	-----
Other existing profits, collected, but not in undivided profits account	-----		2,400 13	-----
Bills payable (including certificates of deposit representing money borrowed)	-----			-----
Deposits, due to banks	-----			-----
Dividends unpaid	-----		750 00	-----
Individual deposits subject to check	-----			-----
Savings deposits	-----		65,284 88	-----
Demand certificates of deposit	-----			-----
Time certificates of deposit	-----			-----
Certified checks	-----			-----
Cashier's checks	-----			-----
State, county and municipal deposits	-----		11,720 00	-----
Postal savings deposits	-----			-----
Other liabilities	-----			-----
Totals	-----		\$110,654 51	-----

375. BANK OF NORWALK—NORWALK.

Incorporated March 12, 1906.

OFFICERS—J. W. Inman, President; Frank Coulon, Vice-President; D. W. Horst, Secretary, Treasurer and Cashier; Phosa Roberts, Assistant Cashier.

DIRECTORS—J. W. Inman, Frank Coulon, D. W. Horst, F. P. Sproul, John Paddison, N. Glazier, C. M. Church, J. G. Smith, R. W. Bingham.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----	\$127,011 30	-----	-----
Overdrafts	-----	997 45	-----	-----
Bonds, warrants, and other securities	-----	12,500 00	-----	-----
Bank premises, furniture and fixtures	-----	1 00	-----	-----
Safe deposit vaults	-----	-----	-----	-----
Other real estate owned	-----	-----	-----	-----
Due from reserve banks	-----	6,023 80	-----	-----
Due from other banks	-----	1,749 54	-----	-----
Actual cash on hand	-----	10,867 30	-----	-----
Exchanges for clearing house	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----
Other resources	-----	-----	-----	-----
Totals	-----	\$159,000 39	-----	-----
LIABILITIES				
Capital stock paid in	-----	\$25,000 00	-----	-----
Surplus	-----	10,000 00	-----	-----
Undivided profits, less expenses and taxes paid	-----	2,636 53	-----	-----
Other existing profits, collected, but not in undivided profits account	-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)	-----	6,000 00	-----	-----
Deposits, due to banks	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----
Individual deposits subject to check	-----	70,230 40	-----	-----
Savings deposits	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	-----	-----
Time certificates of deposit	-----	35,193 46	-----	-----
Certified checks	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----
State, county and municipal deposits	-----	10,000 00	-----	-----
Postal savings deposits	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----
Totals	-----	\$159,000 39	-----	-----

376. "HARBOR CITY SAVINGS BANK"—SAN PEDRO (LOS ANGELES).

Incorporated March 15, 1906.

OFFICERS—W. A. Bonyng, President; W. L. Davenport, Vice-President; J. G. Austin, Vice-President; Philip M. Gaffey, Secretary, Treasurer and Cashier; E. B. Moores, Assistant Cashier.
 DIRECTORS—Chas. Nicolai, Philip M. Gaffey, R. F. S. de Dodson, Ed Amar, R. D. Sepulveda, W. A. Bonyng, J. G. Austin, A. G. Sepulveda, James Weir, E. B. Moores, W. L. Davenport.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$183,700 40	
Overdrafts-----			
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----		13,300 00	
Safe deposit vaults-----		1,500 00	
Other real estate owned-----			
Due from reserve banks-----		7,775 00	
Due from other banks-----		2,609 76	
Actual cash on hand-----		4,174 55	
Exchanges for clearing house-----		5,986 88	
Checks and other cash items-----		69 20	
Other resources-----			
Totals-----		\$219,335 19	
LIABILITIES			
Capital stock paid in-----			
Surplus-----		\$25,000 00	
Undivided profits, less expenses and taxes paid-----		11,000 00	
Other existing profits, collected, but not in undivided profits account-----		3,223 34	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----		1,020 00	
Savings deposits-----			
Demand certificates of deposit-----		162,091 85	
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----		5,000 00	
State, county and municipal deposits-----			
Postal savings deposits-----		12,000 00	
Other liabilities-----			
Totals-----		\$219,335 19	

377. "ORANGE SAVINGS BANK"—ORANGE.

Incorporated March 16, 1906.

OFFICERS—P. W. Ehlen, President; M. O. Ainsworth, Vice-President; J. R. Porter, Secretary, Treasurer and Cashier.
 DIRECTORS—M. O. Ainsworth, F. D. Collins, F. W. Ehlen, D. C. Pixley, Fred W. Struck.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$402,988 84	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			24,753 62	
Due from other banks			4,590 75	
Actual cash on hand				
Exchanges for clearing house			10,313 05	
Checks and other cash items				
Other resources				
Totals			\$442,646 26	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			25,000 00	
Other existing profits, collected, but not in undivided profits account			4,572 00	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check			2,500 00	
Savings deposits				
Demand certificates of deposit			338,963 11	
Time certificates of deposit				
Certified checks			46,611 15	
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$442,646 26	

379. STATE BANK OF POMONA—POMONA.

Incorporated March 30, 1906.

OFFICERS—A. C. Abbott, President; J. A. Gallup, Vice-President; E. R. Yundt, Secretary, Treasurer, Manager and Cashier; H. W. Stiles, Assistant Cashier; Lynn S. Birdsall, Assistant Cashier.

DIRECTORS—A. C. Abbott, J. A. Gallup, E. R. Yundt, J. W. Fulton, S. E. Yundt, H. J. Vaniman, J. E. McGowan.

Statement of June 30, 1916.

RESOURCES			
	Commercial department	Savings department	Combined
Loans and discounts	\$219,636 76	\$232,532 14	\$452,168 90
Overdrafts	9 30		9 30
Bonds, warrants, and other securities		15,000 00	52,000 00
Bank premises, furniture and fixtures	37,900 00	38,800 00	38,800 00
Safe deposit vaults			1,500 00
Other real estate owned	1,500 00		
Due from reserve banks			75,517 41
Due from other banks	54,639 75	20,877 66	6,339 32
Actual cash on hand	6,339 32		32,814 35
Exchanges for clearing house	26,036 75	6,777 60	2,634 90
Checks and other cash items	2,634 90		
Other resources	40 45		40 45
Totals	\$947,837 23	\$913,987 40	\$961,824 63
LIABILITIES			
Capital stock paid in	\$65,000 00	\$35,000 00	\$100,000 00
Surplus	8,200 00	3,800 00	12,000 00
Undivided profits, less expenses and taxes paid	5,184 93	3,649 75	8,834 68
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	233,666 40		233,666 40
Demand certificates of deposit		209,829 90	209,829 90
Time certificates of deposit		61,707 75	61,707 75
Certified checks			
Cashier's checks			
State, county and municipal deposits	16,355 90		16,355 90
Postal savings deposits	20,000 00		20,000 00
Other liabilities			
Totals	\$947,837 23	\$913,987 40	\$961,824 63

380. "CITIZENS SAVINGS BANK OF UPLAND"—UPLAND.

Incorporated May 11, 1906.

OFFICERS—R. F. Lemon, President; W. T. Leeke, Vice-President; R. C. Norton, Secretary, Treasurer and Cashier; Eva M. Gerry, Assistant Cashier.

DIRECTORS—R. F. Lemon, M. H. Bordwell, F. L. Purvis, A. P. Harwood, W. T. Leeke, E. T. Jordan, R. C. Norton.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$124,993 35	
Overdrafts-----				
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----			11,500 00	
Safe deposit vaults-----				
Other real estate owned-----			1,500 00	
Due from reserve banks-----				
Due from other banks-----			10,341 63	
Actual cash on hand-----			5,373 45	
Exchanges for clearing house-----			3,171 26	
Checks and other cash items-----			354 11	
Other resources-----				
Totals-----			\$157,233 80	
LIABILITIES				
Capital stock paid in-----				
Surplus-----			\$25,000 00	
Undivided profits, less expenses and taxes paid-----			7,000 00	
Other existing profits, collected, but not in undivided profits account-----			491 15	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----			820 00	
Individual deposits subject to check-----				
Savings deposits-----			94,146 94	
Demand certificates of deposit-----				
Time certificates of deposit-----			19,727 71	
Certified checks-----				
Cashier's checks-----				
State county and municipal deposits-----			10,000 00	
Postal savings deposits-----				
Other liabilities-----			48 00	
Totals-----			\$157,233 80	

381. THE GRIDLEY STATE BANK—GRIDLEY.

Incorporated May 14, 1906.

OFFICERS—C. W. Putnam, President; H. C. Veatch, Vice-President; J. A. Schafer, Secretary, Treasurer and Cashier; R. M. Veatch, Assistant Cashier and Assistant Secretary.

DIRECTORS—J. R. King, C. W. Putnam, C. Humphrey, J. F. Schaeffer, W. H. Gilstrap, H. C. Veatch, J. A. Schafer.

Statement of June 30, 1916.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts			\$61,841 15	\$12,925 00	\$74,766 15
Overdrafts			133 53		133 53
Bonds, warrants, and other securities			18,227 76		18,227 76
Bank premises, furniture and fixtures			2,000 00		2,000 00
Safe deposit vaults			190 00		190 00
Other real estate owned			3,857 48		3,857 48
Due from reserve banks			7,666 06		7,666 06
Due from other banks					
Actual cash on hand			2,967 89	660 06	3,527 95
Exchanges for clearing house					
Checks and other cash items					
Other resources					
Totals			\$96,803 87	\$13,585 06	\$110,388 93
LIABILITIES					
Capital stock paid in			\$25,000 00	\$5,000 00	\$30,000 00
Surplus			1,563 85		1,563 85
Undivided profits, less expenses and taxes paid					
Other existing profits, collected, but not in undivided profits account					
Bills payable (including certificates of deposit representing money borrowed)			15,000 00		15,000 00
Deposits, due to banks			557 87		557 87
Dividends unpaid					
Individual deposits subject to check			32,693 58		32,693 58
Savings deposits					
Demand certificates of deposit				8,585 06	8,585 06
Time certificates of deposit					
Certified checks			3,343 33		3,343 33
Cashier's checks					
State, county and municipal deposits			3,645 24		3,645 24
Postal savings deposits			15,000 00		15,000 00
Other liabilities					
Totals			\$96,803 87	\$13,585 06	\$110,388 93

NOTE.—Added Savings department August 30, 1915.

382. FULLERTON SAVINGS BANK—FULLERTON.

Incorporated June 14, 1906.

OFFICERS—J. E. Jones, President; Wm. Berkenstock, Vice-President; E. E. Balcom, Secretary and Cashier; G. R. Jones, Treasurer;
R. B. Robinson, Assistant Cashier.
DIRECTORS—Wm. Berkenstock, J. E. Jones, A. C. Bowers, G. R. Jones, Geo. C. Welton.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$280,182 82	
Overdrafts				
Bonds, warrants, and other securities			14,000 00	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			10,129 86	
Due from other banks			8,917 11	
Actual cash on hand			8,039 57	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$321,269 36	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus			10,000 00	
Undivided profits, less expenses and taxes paid			2,851 95	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			2,500 00	
Individual deposits subject to check				
Savings deposits			226,942 67	
Demand certificates of deposit				
Time certificates of deposit			41,474 74	
Certified checks				
Cashier's checks				
State, county and municipal deposits			12,500 00	
Postal savings deposits				
Other liabilities				
Totals			\$321,269 36	

383 AND 383A. BANK OF FRUITVALE—OAKLAND.

Incorporated July 17, 1906.

OFFICERS—Dr. Chas. L. Tisdale, President; R. W. Westover, Vice-President, Treasurer and Cashier; G. H. Shearer, Secretary.
 DIRECTORS—Louis Durein, R. W. Westover, J. J. Crowe, S. E. Biddle, Jr., Chas. L. Tisdale, F. E. Heath, Wm. W. Westover.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$110,532 47	\$176,702 00	\$287,234 56
Overdrafts		288 48		288 48
Bonds, warrants, and other securities		27,700 00		27,700 00
Bank premises, furniture and fixtures		4,000 00		4,000 00
Safe deposit vaults				
Other real estate owned		4,880 02	2,605 84	7,575 86
Due from reserve banks		25,618 37	20,503 04	46,121 41
Due from other banks				
Actual cash on hand		18,380 74	5,211 23	23,791 97
Exchanges for clearing house				
Checks and other cash items		2,259 77		2,259 77
Other resources		100 00		100 00
Totals		\$193,959 85	\$205,112 30	\$399,072 15
LIABILITIES				
Capital stock paid in				
Surplus		\$30,000 00	\$20,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid		3,000 00	1,500 00	4,500 00
Other existing profits, collected, but not in undivided profits account		237 02	249 13	486 75
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		1,666 00		1,666 00
Demand certificates of deposit		124,629 63		124,629 63
Time certificates of deposit			183,223 68	183,223 68
Certified checks		9,720 80		9,720 80
Cashier's checks				
State, county and municipal deposits		305 80		305 80
Postal savings deposits		24,400 00		24,400 00
Other liabilities			139 49	139 49
Totals		\$193,959 85	\$205,112 30	\$399,072 15

NOTE.—The above statement includes the business of a branch office at Oakland.

384. THE CITIZENS BANK OF FRUITVALE—OAKLAND.

Incorporated July 26, 1906.

OFFICERS—F. J. Schultz, President; J. M. Carr, Vice-President; L. R. Robertson, Secretary, Treasurer, Manager and Cashier; J. E. Stafford, Assistant Cashier; R. F. Thurston, Assistant Cashier.
 DIRECTORS—J. M. Carr, D. M. Hengerty, T. Jensen, N. Christiansen, C. Lepori, C. E. Archer, L. R. Robertson, A. H. Kopperud, F. J. Schultz, Geo. R. Warren, John E. Spafford.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$49,765 34	\$178,292 93	\$227,558 27
Overdrafts		166 22		166 22
Bonds, warrants, and other securities		706 10		706 10
Bank premises, furniture and fixtures		19,312 (4)	11,289 00	30,601 00
Safe deposit vaults			1,800 00	1,800 00
Other real estate owned		782 70		782 70
Due from reserve banks		42,019 70	30,610 68	72,630 47
Due from other banks		306 (6)	18,805 24	19,111 30
Actual cash on hand		13,962 85	6,969 87	20,932 72
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$127,211 06	\$247,767 72	\$374,978 78
LIABILITIES				
Capital stock paid in				
Surplus		\$15,000 00	\$19,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		5,000 00	12,000 00	17,000 00
Other existing profits, collected, but not in undivided profits account		381 73	1,027 32	1,559 25
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		130 00		130 00
Demand certificates of deposit		102,864 (6)		102,864 06
Time certificates of deposit				
Certified checks		3,585 27	224,740 20	224,740 20
Cashier's checks		100 00		100 00
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$127,211 06	\$247,767 72	\$374,978 78

386. "BANK OF SHERMAN"—SHERMAN.

Incorporated August 28, 1906.

OFFICERS—O. N. Beasley, President; P. T. Durfy, Vice-President; Thos. Peron, Secretary, Treasurer and Cashier.
 DIRECTORS—O. N. Beasley, L. T. Swall, P. E. Benedict, H. Eller, P. T. Durfy.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$85,210 08		
Overdrafts-----				
Bonds, warrants, and other securities-----		5,700 00		
Bank premises, furniture and fixtures-----		5,250 00		
Safe deposit vaults-----				
Other real estate owned-----				
Due from other banks-----		26,951 14		
Due from reserve banks-----				
Actual cash on hand-----		6,952 51		
Exchanges for clearing house-----				
Checks and other cash items-----		123 22		
Other resources-----				
Totals-----		\$130,186 95		
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$25,000 00		
Undivided profits, less expenses and taxes paid-----		229 00		
Other existing profits, collected, but not in undivided profits account-----		1,374 42		
Bills payable (including certificates of deposit representing money borrowed)-----		50 00		
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		78,035 87		
Savings deposits-----				
Demand certificates of deposit-----		400 76		
Time certificates of deposit-----		17,827 85		
Certified checks-----		30 00		
Cashier's checks-----				
State, county and municipal deposits-----		2,548 03		
Postal savings deposits-----		4,500 00		
Other liabilities-----				
Totals-----		\$130,186 95		

383 AND 388A. CITIZENS STATE BANK OF SAWTELLE, CALIFORNIA—SAWTELLE.

Incorporated September 20, 1906.

OFFICERS—R. F. McClellan, President; W. E. Sawtelle, Vice-President; W. W. Haskell, Secretary, Treasurer and Cashier; G. G. McClellan, Assistant Cashier; T. T. Turner, Assistant Cashier.

DIRECTORS—R. F. McClellan, W. E. Sawtelle, J. L. Brady, P. N. Arnold, A. L. King.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$234,035 61		
Overdrafts-----				
Bonds, warrants, and other securities-----		25,780 80		
Bank premises, furniture and fixtures-----		6,700 00		
Safe deposit vaults-----				
Other real estate owned-----		1,246 01		
Due from reserve banks-----		90,855 76		
Due from other banks-----		8 19		
Actual cash on hand-----		22,214 80		
Exchanges for clearing house-----		229 38		
Checks and other cash items-----		511 04		
Other resources-----		112 29		
Totals-----		\$381,493 97		
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$50,000 00		
Undivided profits, less expenses and taxes paid-----		12,500 00		
Other existing profits, collected, but not in undivided profits account-----		3,399 92		
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		223,895 56		
Savings deposits-----				
Time certificates of deposit-----				
Time certificates of deposit-----		82,103 91		
Certified checks-----		1 00		
Cashier's checks-----		10 00		
State, county and municipal deposits-----		333 58		
Postal savings deposits-----		9,750 00		
Other liabilities-----				
Totals-----		\$381,493 97		

NOTE.—The above statement includes the business of a branch office at Palms.

389. ALHAMBRA SAVINGS BANK—ALHAMBRA.

Incorporated January 20, 1906.

OFFICERS—E. L. McCormack, President; E. E. Bailey, Vice-President; R. F. Bishop, Vice-President; R. L. Angell, Secretary, Treasurer and Cashier; Frank H. Ford, Assistant Cashier and Assistant Secretary.
 DIRECTORS—R. L. Angell, E. E. Bailey, R. F. Bishop, E. L. McCormack, S. D. Crow, R. H. Sanborn, W. M. Northrup.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$72,689 34	\$216,825 00	\$289,514 34
Overdrafts.....		92 52		92 52
Bonds, warrants, and other securities.....		13,902 50	10,000 00	23,902 50
Bank premises, furniture and fixtures.....		10,095 00	28,430 00	38,525 00
Safe deposit vaults.....			1,570 00	1,570 00
Other real estate owned.....				
Due from reserve banks.....		21,773 93	34,665 36	56,439 29
Due from other banks.....				
Actual cash on hand.....		5,931 42	9,504 04	15,435 46
Exchanges for clearing house.....			655 08	655 08
Checks and other cash items.....			90 50	90 50
Other resources.....				
Totals.....		\$124,484 71	\$301,739 98	\$426,224 69
LIABILITIES				
Capital stock paid in.....		\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....		5,200 00	5,200 00	10,400 00
Undivided profits, less expenses and taxes paid.....			1,470 80	1,470 80
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Deposits, due to individuals.....				
Dividends unpaid.....				
Individual deposits subject to check.....		64,957 17		64,957 17
Savings deposits.....			255,949 50	255,949 50
Demand certificates of deposit.....				
Time certificates of deposit.....			13,966 18	13,966 18
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		16,827 54		16,827 54
Postal savings deposits.....		12,500 00		12,500 00
Other liabilities.....			153 50	153 50
Totals.....		\$124,484 71	\$301,739 98	\$426,224 69

390. NILES STATE BANK—NILES.

Incorporated September 24, 1906.

OFFICERS—August May, President; F. B. Granger, Vice-President; Chas. Evans, Secretary and Custodian. Treasurer and Cashier, DIRECTORS—Chas. Evans, August May, F. B. Granger, J. C. Shinn, J. A. Silva.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$63,704 15		
Overdrafts-----			
Bonds, warrants, and other securities-----	19,446 70		
Bank premises, furniture and fixtures-----	9,000 00		
Safe deposit vaults-----			
Other real estate owned-----	1,500 00		
Due from reserve banks-----	72,176 92		
Due from other banks-----			
Actual cash on hand-----			
Exchanges for clearing house-----	11,370 62		
Checks and other cash items-----			
Other resources-----			
Totals-----	\$177,198 39		
LIABILITIES			
Capital stock paid in-----	\$25,000 00		
Surplus-----			
Undivided profits, less expenses and taxes paid-----	1,466 51		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	75,718 23		
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----	69,233 45		
Cashier's checks-----			
State, county and municipal deposits-----	5,000 00		
Postal savings deposits-----	780 20		
Other liabilities-----			
Totals-----	\$177,198 39		

394. MONTAGUE BANKING COMPANY—MONTAGUE.

Incorporated December 26, 1906.

OFFICERS—E. F. Reichman, President; Arthur Simon, Vice-President, Secretary, Treasurer and Cashier; Walter A. Simon, Assistant Cashier.

DIRECTORS—Henrietta Davis, O. H. Reichman, E. F. Reichman, E. D. Terwilliger, Arthur Simon.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$189,965 07		
Overdrafts.....	536 12		
Bonds, warrants, and other securities.....	20,000 00		
Bank premises, furniture and fixtures.....	9,400 00		
Safe deposit vaults.....			
Other real estate owned.....	3,900 00		
Due from other banks.....	38,819 52		
Due from other banks.....			
Actual cash on hand.....	16,007 30		
Exchanges for clearing house.....			
Checks and other cash items.....	460 14		
Other resources.....			
Totals.....	\$279,688 15		
LIABILITIES			
Capital stock paid in.....			
Surplus.....	\$56,000 00		
Undivided profits, less expenses and taxes paid.....	7,000 00		
Other existing profits, collected, but not in undivided profits account.....	5,760 27		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	139,365 97		
Savings deposits.....			
Demand certificates of deposit.....	21,157 64		
Time certificates of deposit.....	37,688 47		
Certified checks.....	50 00		
Cashier's checks.....	51 40		
State, county and municipal deposits.....	18,000 00		
Postal savings deposits.....			
Other liabilities.....	35 40		
Totals.....	\$279,688 15		

395. THE SECURITY SAVINGS BANK OF ORANGE—ORANGE.

Incorporated December 26, 1906.

OFFICERS—W. D. Granger, President; D. F. Campbell, Vice-President; E. W. Bolinger, Secretary, Treasurer and Cashier.
 DIRECTORS—W. D. Granger, D. F. Campbell, W. F. Crist, Geo. C. Woods, C. F. Newton.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$217,535 00	
Overdrafts				
Bonds, warrants, and other securities			4,389 21	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			19,487 98	
Due from other banks			3,754 37	
Actual cash on hand			6,000 00	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$251,166 56	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			1,500 00	
Other existing profits, collected, but not in undivided profits account			97 69	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			202,249 40	
Time certificates of deposit				
Certified checks			16,319 47	
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$251,166 56	

396. OJAI STATE BANK—NORDHOFF.

Incorporated January 8, 1907.

OFFICERS—Felix W. Ewing, President; Adolfo Camarillo, Vice-President; Edward L. Wiest, Secretary, Treasurer and Cashier;
 Mabel R. Isenberg, Assistant Cashier.
 DIRECTORS—Felix W. Ewing, Adolfo Camarillo, Edgar W. Carne, John J. Burke, J. W. Dennison.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$151,358 06		
Overdrafts.....		347 70		
Bonds, warrants, and other securities.....		17,300 00		
Bank premises, furniture and fixtures.....		11,800 00		
Safe deposit vaults.....		2,100 00		
Other real estate owned.....				
Due from reserve banks.....		115,221 72		
Due from other banks.....				
Actual cash on hand.....		14,759 95		
Exchanges for clearing house.....				
Checks and other cash items.....		74 10		
Other resources.....				
Totals.....		\$312,961 53		
LIABILITIES				
Capital stock paid in.....		\$40,000 00		
Surplus.....		8,000 00		
Undivided profits, less expenses and taxes paid.....		4,300 00		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		202,398 13		
Savings deposits.....				
Demand certificates of deposit.....		40,666 49		
Time certificates of deposit.....		400 19		
Certified checks.....		1,271 00		
Cashier's checks.....				
State, county and municipal deposits.....		15,700 00		
Postal savings deposits.....				
Other liabilities.....		22 72		
Totals.....		\$312,961 53		

397. FARMERS AND MERCHANTS BANK OF IMPERIAL—IMPERIAL.

Incorporated February 12, 1907.

OFFICERS—L. J. Thomas, President; A. E. Wright Vice-President; Otto Storm, Secretary, Treasurer and Cashier; W. D. Smith, Assistant Cashier; L. E. Adair, Assistant Secretary.
 DIRECTORS—J. C. Chalupnik, Galen Nichols, J. H. Holland, S. E. Robinson, L. J. Thomas, A. E. Wright, W. Vance Wilson, C. E. Cooke, J. F. Bezderbeck.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$140,881 96	\$23,605 37	\$174,487 33
Overdrafts		177 47		177 47
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures		4,500 00	400 00	4,900 00
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			497 52	497 52
Due from other banks		6,234 31		6,234 31
Actual cash on hand		635 90		635 90
Exchanges for clearing house		10,269 80	4,785 97	15,055 77
Checks and other cash items		564 34		564 34
Other resources		15 00	15 00	15 00
		235 28		235 28
Totals		\$163,504 06	\$89,288 86	\$202,792 92
LIABILITIES				
Capital stock paid in		\$22,500 00	\$2,500 00	\$25,000 00
Surplus			1,000 00	1,000 00
Undivided profits, less expenses and taxes paid		485 11	1,256 66	1,741 77
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		25,000 00		25,000 00
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		113,246 82		113,246 82
Savings deposits			32,682 10	32,682 10
Demand certificates of deposit				
Time certificates of deposit			1,850 10	1,850 10
Certified checks				
Cashier's checks		175 80		175 80
State, county and municipal deposits		2,005 28		2,005 28
Postal savings deposits				
Other liabilities				
		1 05		1 05
Totals		\$163,504 06	\$89,288 86	\$202,792 92

398. "EAGLE ROCK BANK"—EAGLE ROCK.

Incorporated February 20, 1907.

OFFICERS—Fred E.FILES, President and Treasurer; F. W. NABHOUSE, Vice-President; Ada Carr, Secretary and Cashier.
 DIRECTORS—C. B. DIRKE, Fred E. FILES, John T. BALLEE, C. I. RITCHIE, H. G. SHEARIN, F. W. NABHOUSE, O. J. ROOT.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$79,417 20		
Overdrafts		89 25		
Bonds, warrants, and other securities		8,000 00		
Bank premises, furniture and fixtures		11,773 71		
Safe deposit vaults		325 00		
Other real estate owned				
Due from reserve banks		8,263 57		
Due from other banks				
Actual cash on hand		5,132 15		
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$113,000 88		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		1,000 00		
Undivided profits, less expenses and taxes paid		1,071 14		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		78,275 76		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		1,756 67		
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		4,956 81		
Other liabilities				
Totals		\$113,000 88		

400 AND 400A. COMMERCIAL BANK OF TURLOCK—TURLOCK.

Incorporated February 27, 1907.

OFFICERS—Howard Whipple, President; T. B. Whipple, Vice-President; F. W. Hosmer, Secretary, Treasurer and Cashier; L. T. Brown, Assistant Cashier; W. W. Ferguson, Assistant Cashier; A. M. Mortan, Manager Denair Branch.
 DIRECTORS—H. S. Crane, E. B. Osborn, T. B. Whipple, C. H. Geer, Howard Whipple, J. N. Lester, H. M. Hatch.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$880,877 81	\$257,086 97	\$638,864 78
Overdrafts		336 08		336 08
Bonds, warrants, and other securities		64,491 35	6,960 00	71,451 35
Bank premises, furniture and fixtures		74,029 50		74,029 50
Safe deposit vaults				
Other real estate owned		512 82	7,357 90	7,870 72
Due from reserve banks		85,703 87	13,385 12	101,296 99
Due from other banks				
Actual cash on hand		47,201 17	9,776 63	56,977 80
Exchanges for clearing house				
Checks and other cash items		2,441 10		2,441 10
Other resources		2,324 15		2,324 15
Totals		\$657,919 85	\$257,066 62	\$955,586 47
LIABILITIES				
Capital stock paid in		\$65,000 00	\$35,000 00	\$100,000 00
Surplus		68,000 00	7,000 00	75,000 00
Undivided profits, less expenses and taxes paid		9,186 83	4,672 76	13,859 59
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		405,831 91	4,000 00	4,000 00
Demand certificates of deposit				405,831 91
Time certificates of deposit		13,249 56	246,993 86	246,993 86
Certified checks		58,563 15		13,249 56
Cashier's checks		356 49		58,563 15
State, county and municipal deposits		231 91		356 49
Postal savings deposits				231 91
Other liabilities		37,500 00		37,500 00
Totals		\$657,919 85	\$257,066 62	\$955,586 47

NOTE.—The above statement includes the business of a branch office at Denair.

402. "STATE BANK OF PASADENA"—PASADENA.

Incorporated April 5, 1907.

OFFICERS—W. M. Eason, President; R. Eason, Vice-President; Frank W. Hill, Secretary, Treasurer and Cashier.
 DIRECTORS—W. M. Eason, Geo. W. Johnson, Frank W. Hill, W. N. Gordy, S. P. Kerr, Carl H. W. Runde, R. Eason.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$179,928 61		
Overdrafts-----				
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----		4,900 00		
Safe deposit vaults-----				
Other real estate owned-----		2,961 40		
Due from reserve banks-----		40,190 15		
Due from other banks-----				
Actual cash on hand-----		12,713 30		
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----		\$240,693 46		
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$25,000 00		
Undivided profits, less expenses and taxes paid-----		10,000 00		
Other existing profits, collected, but not in undivided profits account-----		7,029 49		
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		113,126 66		
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----		84,114 60		
Certified checks-----		1,422 71		
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$240,693 46		

403. CENTRAL SAVINGS BANK OF LODI, CALIFORNIA—LODI.

Incorporated April 9, 1907.

OFFICERS—John B. Cory, President; T. C. Shaw, Vice-President; W. H. Lorenz, Secretary, Treasurer and Cashier; James P. Shaw, Assistant Cashier and Assistant Secretary.

DIRECTORS—John B. Cory, T. C. Shaw, C. W. Norton, H. C. Beckman, W. H. Thompson, Geo. W. LeMoin, E. E. Morse.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$270,958 17	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			30,850 00	
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			27,963 60	
Due from other banks			987 81	
Actual cash on hand			8,400 00	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$308,150 58	
LIABILITIES				
Capital stock paid in				
Surplus			\$50,000 00	
Undivided profits, less expenses and taxes paid			2,500 00	
Other existing profits, collected, but not in undivided profits account			2,834 60	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			20 00	
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			217,184 36	
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			70,620 62	
Postal savings deposits				
Other liabilities			25,000 00	
Totals			\$308,150 58	

406. PEOPLE'S STATE BANK—TURLOCK.

Incorporated May 6, 1907.

Officers—J. E. Weaver, President; Edgar Baxter, Vice-President; A. L. Foote, Secretary; O. H. Olson, Treasurer and Cashier;
Roy E. Weaver, Assistant Cashier.

Directors—J. E. Weaver, Edgar Baxter, Claus Johnson, M. M. Berg, D. J. Walton, A. L. Foote, Peter Erickson.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$252,228 10		
Overdrafts		216 73		
Bonds, warrants, and other securities		38,779 04		
Bank premises, furniture and fixtures		33,820 20		
Safe deposit vaults				
Other real estate owned		8,189 32		
Due from reserve banks		36,106 74		
Due from other banks				
Actual cash on hand		27,024 08		
Exchanges for clearing house		1,556 29		
Checks and other cash items				
Other resources				
Totals		\$397,920 48		
LIABILITIES				
Capital stock paid in				
Surplus		\$50,000 00		
Undivided profits, less expenses and taxes paid		15,000 00		
Other existing profits, collected, but not in undivided profits account		5,894 94		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		10,000 00		
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		164,000 67		
Demand certificates of deposit				
Time certificates of deposit		4,000 65		
Certified checks		125,127 67		
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		23,206 55		
Other liabilities				
Totals		\$397,920 48		

407. FARMERS AND MERCHANTS BANK—HEMET.

Incorporated May 15, 1907.

OFFICERS—D. W. Amos, President; I. B. Gibbel, Vice-President; C. B. Covell, Secretary, Treasurer and Cashier; H. C. Wilson, Assistant Cashier.

DIRECTORS—D. W. Amos, I. B. Gibbel, H. C. Wilson, C. B. Covell, Daniel Myers, A. C. Barnes, Joe Simpson.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$95,910 00	\$66,150 00	\$162,060 00
Overdrafts-----				
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----		1,000 00		1,000 00
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		38,171 27	2,500 00	40,671 27
Due from other banks-----				
Actual cash on hand-----		16,361 27	6,350 00	22,611 27
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----		\$151,342 54	\$75,000 00	\$226,342 54
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$20,000 00	\$5,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid-----		6,250 00	2,500 00	8,750 00
Other existing profits, collected, but not in undivided profits account-----		2,500 00		2,500 00
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		97,922 54		97,922 54
Savings deposits-----			67,500 00	67,500 00
Demand certificates of deposit-----				
Time certificates of deposit-----		6,660 00		6,660 00
Certified checks-----				
Cashier's checks-----		18,610 00		18,610 00
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$151,342 54	\$75,000 00	\$226,342 54

408. SECURITY SAVINGS BANK OF RIVERSIDE—RIVERSIDE.

Incorporated June 5, 1907.

OFFICERS—S. H. Herrick, President; C. H. Low, Vice-President; W. G. Fraser, Vice-President; W. B. Clancy, Vice-President; W. T. Dinsmore, Secretary, Treasurer and Cashier; Harry Conrad, Assistant Cashier and Assistant Secretary.
 DIRECTORS—S. H. Herrick, C. H. Low, W. G. Fraser, W. B. Clancy, J. A. Allen, G. Rouse, F. A. Tetley, E. H. Wood, C. Van Zwalenberg, George Frost, D. P. Chapman.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$1,512,258 08	
Overdrafts-----				
Bonds, warrants, and other securities-----			66,241 55	
Bank premises, furniture and fixtures-----			32,000 00	
Safe deposit vaults-----			1,000 00	
Other real estate owned-----			5,620 50	
Due from reserve banks-----			426,379 00	
Due from other banks-----				
Actual cash on hand-----			120,120 41	
Exchanges for clearing house-----				
Checks and other cash items-----			9,280 36	
Other resources-----			153 79	
Totals-----			\$2,173,053 69	
LIABILITIES				
Capital stock paid in-----			\$150,000 00	
Surplus-----			30,300 00	
Undivided profits, less expenses and taxes paid-----			973 20	
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----			5,154 76	
Dividends unpaid-----			2,500 00	
Individual deposits subject to check-----				
Savings deposits-----			1,799,566 13	
Demand certificates of deposit-----				
Time certificates of deposit-----			119,173 67	
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----			50,000 00	
Postal savings deposits-----			3,150 06	
Other liabilities-----			12,205 85	
Totals-----			\$2,173,053 69	

Note.—Purchased Riverside Savings Bank, Riverside, May 5, 1916.

409. BANK OF MILL VALLEY—MILL VALLEY.

Incorporated June 6, 1907.

OFFICERS—F. F. Bostwick, President; Clinton Folger, Vice-President; C. F. Runyon, Vice-President; Chas. H. Huntoon, Secretary and Cashier; H. S. Bridge, Treasurer; F. C. Ankers, Assistant Cashier.
 DIRECTORS—F. F. Bostwick, F. A. Losh, C. F. Runyon, C. W. Durbin, John Dias, Clinton Folger, Henry S. Bridge.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$75,141 28	\$180,102 11	\$254,243 39
Overdrafts.....		155 60		155 60
Bonds, warrants, and other securities.....		20,200 12	27,815 00	57,015 12
Bank premises, furniture and fixtures.....		26,383 11	6,000 00	32,383 11
Safe deposit vaults.....			6,130 94	6,130 94
Other real estate owned.....				
Due from reserve banks.....		17,095 72	23,984 62	41,080 34
Due from other banks.....			1,235 62	1,235 62
Actual cash on hand.....		7,133 17	6,851 00	13,984 26
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$155,109 03	\$261,139 38	\$416,248 41
LIABILITIES				
Capital stock paid in.....		\$30,000 00	\$20,000 00	\$50,000 00
Surplus.....		1,400 00	3,000 00	4,400 00
Undivided profits, less expenses and taxes paid.....		2,731 45	3,858 64	6,590 09
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		92,550 80		92,550 80
Savings deposits.....			234,280 74	234,280 74
Demand certificates of deposit.....		80 00		80 00
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....		21 60		21 60
State, county and municipal deposits.....		4,442 84		4,442 84
Postal savings deposits.....		23,782 55		23,782 55
Other liabilities.....				
Totals.....		\$155,109 03	\$261,139 38	\$416,248 41

410 AND 410A. "SOUTHERN TRUST AND SAVINGS BANK"—SAN DIEGO.

Incorporated June 8, 1907.

OFFICERS—G. A. Davidson, President; Philip Morse, Vice-President; E. O. Hodge, Secretary, Treasurer and Cashier; L. G. Bradley, Assistant Cashier and Assistant Secretary; W. H. Bradley, Assistant Cashier and Manager La Jolla Branch; J. Martin, Trust Officer.

DIRECTORS—G. A. Davidson, Philip Morse, R. C. Allen, E. O. Hodge, Jno. E. Boal, A. H. Frost, G. Holterhoff, Jr., C. W. Pauly, B. M. Frees.

Statement of June 30, 1916.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts	\$680,479 97	\$1,289,413 04	\$50,000 00	\$50,000 00	\$2,069,893 01
Overdrafts	181 00				181 00
Bonds, warrants and other securities	150,130 00				433,868 22
Bank premises, furniture and fixtures	14,130 00	283,737 53			14,130 00
Safe deposit vaults					
Other real estate owned	17,300 00	7,939 62			25,239 62
Due from reserve banks	157,690 46	130,242 16			307,932 62
Due from other banks	10,742 82	20,000 00			30,742 82
Actual cash on hand	117,402 57	78,291 35			195,693 92
Exchanges for clearing house	31,288 56				31,288 56
Checks and other cash items	1,723 33	950 65			2,674 18
Other resources					
Totals	\$1,181,309 69	\$1,830,565 35	\$50,000 00	\$50,000 00	\$3,111,935 01
LIABILITIES					
Capital stock paid in	\$125,000 00	\$125,000 00	\$50,000 00	\$50,000 00	\$350,000 00
Surplus	36,750 00	46,750 00			83,500 00
Undivided profits, less expenses and taxes paid	597 96	98 00			606 96
Other existing profits, collected, but not in undivided profits account					
Bills payable, including certificates of deposit representing money borrowed					
Notes rediscounted					
Deposits due to banks	46,868 20				46,868 20
Dividends unpaid	10,500 00				10,500 00
Individual deposits	766,921 34				766,921 34
Savings deposits		1,623,716 75			1,623,716 75
Demand certificates of deposit	7,914 43				7,914 43
Time certificates of deposit	127,150 03				127,150 03
Certified checks	682 62				682 62
Cashier's checks	19,075 62				19,075 62
State, county and municipal deposits	40,000 00	35,000 00			75,000 00

TRUST RESOURCES		TRUST LIABILITIES	
Personal assets received from executors, administrators, assignees, receivers or trustees	Court trusts	Personal assets received from executors, administrators, assignees, receivers or trustees	Court trusts
Trust investments: (a) Personal property		Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	
(b) Real property		Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks			
Cash on hand			
Total		Total	
Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.			
NOTE.—The above statement includes the business of a branch office at La Jolla.			

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

NOTE.—The above statement includes the business of a branch office at La Jolla.

NOTE.—The above statement includes the business of a branch office at La Jolla.

411. "CITIZENS' BANK OF WINTERS"—WINTERS.

Incorporated June 13, 1907.

OFFICERS—J. E. Sackett, President; J. Rummelsburg, Vice-President; W. O. Russell, Secretary; W. S. Baker, Treasurer and Cashier;
 C. W. Armstrong, Assistant Cashier.
 DIRECTORS—J. E. Sackett, W. S. Baker, W. O. Russell, J. Rummelsburg, R. F. Schmeiser, W. H. Robinson, August Brinck, G. M. Chapman, H. R. Bowman.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$109,511 04	\$109,828 81	\$219,339 85
Overdrafts		1,140 31		1,140 31
Bonds, warrants, and other securities		34,256 05		34,256 05
Bank premises, furniture and fixtures		38,706 95		38,706 95
Safe deposit vaults		600 00		600 00
Other real estate owned				
Due from reserve banks		33,310 58	3,554 84	36,865 42
Due from other banks				
Actual cash on hand		6,367 98	2,773 91	9,141 89
Exchanges for clearing house		376 60	500 00	876 60
Checks and other cash items				
Other resources		265 50		265 50
Totals		\$224,625 01	\$116,657 56	\$341,282 57
LIABILITIES				
Capital stock paid in		\$80,600 00	\$12,600 00	\$93,200 00
Surplus		7,840 32		7,840 32
Undivided profits, less expenses and taxes paid		1,500 49		1,500 49
Other existing profits, collected, but not in undivided profits account		4,524 47	134 73	4,659 20
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		145 50		145 50
Individual deposits subject to check		104,376 73		104,376 73
Savings deposits				
Demand certificates of deposit			102,922 83	102,922 83
Time certificates of deposit		3,437 50		3,437 50
Certified checks		810 00	1,000 00	1,810 00
Cashier's checks				
State, county and municipal deposits		21,300 00		21,300 00
Postal savings deposits				
Other liabilities				
Totals		\$224,625 01	\$116,657 56	\$341,282 57

413. BANK OF SAUSALITO—SAUSALITO.

Incorporated July 18, 1907.

OFFICERS—F. A. Robbins, President; F. A. Fiedler, Vice-President; E. S. Rayburn, Secretary, Treasurer and Cashier; F. D. Linsley, Assistant Cashier, Assistant Secretary and Assistant Treasurer.

DIRECTORS—F. A. Robbins, E. W. Jackson, E. S. Rayburn, F. A. Fiedler, M. V. Silva, C. M. Gunn, H. Cartan, J. E. Hall, John Mecchi.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts	\$15,951 40	\$133,561 38	\$149,512 98
Overdrafts	108 72		108 72
Bonds, warrants, and other securities	52,575 63	73,713 71	126,289 34
Bank premises, furniture and fixtures	15,478 75	13,250 00	28,728 75
Safe deposit vaults	1,370 98		1,370 98
Other real estate owned		2,392 53	2,392 53
Due from reserve banks	28,194 28	20,725 57	48,919 85
Due from other banks	1,512 50		1,512 50
Actual cash on hand	8,623 80		8,623 80
Exchanges for clearing house			
Checks and other cash items	125 30	6,703 04	15,336 84
Other resources			125 30
Totals	\$123,941 36	\$250,346 43	\$374,287 79

LIABILITIES

Capital stock paid in	\$17,500 00		\$17,500 00
Surplus			
Undivided profits, less expenses and taxes paid	1,075 17	\$32,500 00	\$50,000 00
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)		3,400 27	4,475 44
Deposits due to banks			
Deposits unpaid			
Individual deposits subject to check			
Savings deposits	50,711 90		90,711 90
Demand certificates of deposit		214,446 16	214,446 16
Time certificates of deposit			
Certified checks			
Cashier's checks	127 40		127 40
State, county and municipal deposits	11,169 69		11,169 69
Postal savings deposits	3,032 20		3,032 20
Other liabilities	325 00		325 00
Totals	\$123,941 36	\$250,346 43	\$374,287 79

415. COLFAX BANK—COLFAX.

Incorporated August 12, 1907.

OFFICERS—D. Falconer, President; D. A. Russell, Vice-President; J. B. McCleary, Secretary; D. L. Russell, Treasurer; S. G. Watts, Cashier.

DIRECTORS—D. A. Russell, D. Falconer, Louis Cortopassi, Sam Wolford, Alden Anderson.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts	\$35,538 17	\$50,582 50	\$86,070 67
Overdrafts	1 83		1 83
Bonds, warrants, and other securities	56,209 41	10,916 80	67,126 21
Bank premises, furniture and fixtures	2,139 34		2,139 34
Safe deposit vaults			
Other real estate owned	3,500 00		3,500 00
Due from reserve banks	11,446 34	2,572 49	14,018 83
Due from other banks			
Actual cash on hand	6,945 11	2,887 96	9,833 07
Exchanges for clearing house			
Checks and other cash items	140 90		140 90
Other resources			
Totals	\$115,941 10	\$66,909 75	\$182,850 85

LIABILITIES

Capital stock paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	1,500 00	1,000 00	2,500 00
Undivided profits, less expenses and taxes paid	2,519 04	923 73	3,442 77
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	76,988 82		76,988 82
Savings deposits			
Demand certificates of deposit	3,175 00	39,986 02	59,986 02
Time certificates of deposit	1 00		1 00
Certified checks			
Cashier's checks			
State, county and municipal deposits	7,732 30		7,732 30
Postal savings deposits	4,024 94		4,024 94
Other liabilities			
Totals	\$115,941 10	\$66,909 75	\$182,850 85

416. BANK OF FORT BIDWELL—FORT BIDWELL.

Incorporated August 13, 1907.

OFFICERS—A. C. Lowell, President; E. P. Sessions, Vice-President; R. R. Baker, Secretary, Treasurer and Cashier; C. G. Lowell, Assistant Cashier.
 DIRECTORS—A. C. Lowell, E. P. Sessions, R. R. Baker, Edward Conlan, W. J. Farman, C. H. Fee, H. B. Stephens, Henry Kober, E. J. Fee.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$95,302 56		
Overdrafts		380 41		
Bonds, warrants, and other securities		423 50		
Bank premises, furniture and fixtures		18,750 00		
Safe deposit vaults				
Other real estate owned		3,026 00		
Due from reserve banks		27,014 44		
Due from other banks		4,474 84		
Actual cash on hand		8,993 00		
Exchanges for clearing house				
Checks and other cash items		372 05		
Other resources				
Totals		\$158,736 30		
LIABILITIES				
Capital stock paid in		\$30,000 00		
Surplus		3,000 00		
Undivided profits, less expenses and taxes paid		1,506 98		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		75,539 38		
Savings deposits				
Demand certificates of deposit		1,352 90		
Time certificates of deposit		46,812 64		
Certified checks		2,160 00		
Cashier's checks		364 40		
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$158,736 30		

418 AND 418A. "BANK OF COMMERCE AND TRUST COMPANY"—SAN DIEGO.

Incorporated September 13, 1907.

OFFICERS—Julius Wangelheim, President; J. S. Hawley, Jr., Vice-President; S. R. Flynn, Vice-President; Milton H. Epstein, Secretary, Treasurer and Cashier; Paul B. Jennings, Assistant Secretary, Assistant Treasurer and Assistant Cashier; R. Baker, Thomas, Assistant Secretary, Assistant Cashier and Assistant Treasurer; E. S. Welch, Manager Coronado Branch; F. H. Judson, Trust Officer; Wilnot Griffiths, Assistant to President.

DIRECTORS—Julius Wangelheim, J. S. Hawley, Jr., M. A. Graham, B. W. McKenzie, Milton H. Epstein, George W. Marston, Melville Klauber, S. R. Flynn, F. S. Jennings, L. M. Arey, Wm. E. Otis.

Statement of June 30, 1916.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts	\$497,155 76	\$1,368,094 84	\$81,490 00	\$51,200 00	\$2,107,940 60
Overdrafts	471 28				471 28
Bonds, warrants and other securities	780,051 12	528,092 31	50,000 00	50,000 00	1,414,653 3
Bank premises, furniture and fixtures		33,000 00			33,000 00
Safe deposit vaults					
Other real estate owned					
Due from reserve banks	842,110 00	143,591 76			985,701 76
Due from other banks	6,197 73		12,980 15	1,661 80	20,848 68
Actual cash on hand	151,475 23	51,855 17	50 83	82 93	203,464 16
Exchanges for clearing house	66,691 68	66,360 69			133,052 37
Checks and other cash items	9,684 66	133 50			9,817 56
Other resources					
Totals	\$2,463,836 86	\$2,191,638 27	\$141,529 98	\$108,914 73	\$4,908,949 84
LIABILITIES					
Capital stock paid in			\$100,000 00	\$100,000 00	\$200,000 00
Surplus	\$200,000 00	\$100,000 00			275,000 00
Undivided profits, less expenses and taxes paid	175,000 00	100,000 00			295,000 00
Other existing profits, collected, but not in undivided profits account	12,411 83	8,611 22		8,944 73	29,970 78
Bills payable, including certificates of deposit representing money borrowed	10,110 81				10,410 81
Notes rediscounted					
Deposits due to banks					
Dividends unpaid	83,333 24				83,333 24
Individual deposits subject to check	6,250 00	6,250 00			12,500 00
Savings deposits					
Demand certificates of deposit	1,353,472 44	1,866,432 94			1,353,472 44
Time certificates of deposit					
Time certificates of deposit	11,224 11	50,000 00			1,866,432 94
Certified checks	17,330 75				11,224 11
Cashier's checks	4,108 68				67,530 75
State, county and municipal deposits	397,492 00				4,108 68
	192,600 00				397,492 00
					192,600 00

Postal savings deposits				60,344 11		60,344 11
Other liabilities						
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					44,529 98	44,529 98
Totals			\$2,463,836 86	\$2,191,638 27	\$144,529 98	\$4,906,949 84

TRUST RESOURCES

Court trusts

Personal assets received from executors, administrators, assignees, receivers or trustees	\$20,700 00
Trust investments: (a) Personal property	323,546 70
(b) Real property	84,660 00
Due from banks	48,667 19
Cash on hand	

Total

\$476,973 89

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.
 NOTE.—The above statement includes the business of a branch office at Coronado.

TRUST LIABILITIES

Court trusts

Personal assets received from executors, administrators, assignees, receivers or trustees	\$20,700 00
Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	456,273 89
Private trusts, specially designated and construed as court trusts, under supervision	

Total

\$476,973 89

420. "NIPPON BANK"—SACRAMENTO.

Incorporated September 19, 1907.

OFFICERS—S. Yoshida, President; M. Matsumoto, Vice-President; R. K. Iseri, Secretary, Treasurer and Cashier; S. Nakatani, Assistant Cashier.

DIRECTORS—S. Yoshida, G. H. Kishi, R. K. Iseri, M. Matsumoto, S. Nakatani.

Statement of June 30, 1916.

RESOURCES	Statement of June 30, 1916.		
	Commercial department	Savings department	Combined
Loans and discounts	\$96,802 85		
Overdrafts	483 96		
Bonds, warrants, and other securities			
Bank premises, furniture and fixtures			
Safe deposit vaults	601 00		
Other real estate owned			
Due from reserve banks	45,005 38		
Due from other banks			
Actual cash on hand	8,080 30		
Exchanges for clearing house	475 37		
Checks and other cash items	2,448 26		
Other resources			
Totals	\$123,957 12		
LIABILITIES			
Capital stock paid in	\$8,775 00		
Surplus	6,000 00		
Undivided profits, less expenses and taxes paid	1,702 14		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	38,863 99		
Savings deposits			
Demand certificates of deposit	9,852 96		
Time certificates of deposit	27,154 72		
Certified checks			
Cashier's checks			
State, county and municipal deposits	1,608 31		
Postal savings deposits			
Other liabilities			
Totals	\$123,957 12		

421. BANK OF BURLINGAME—BURLINGAME.

Incorporated September 27, 1907.

OFFICERS—H. T. Scott, President; Hall C. Ross, Vice-President; C. S. Crary, Secretary, Treasurer and Cashier; D. Wisnom, Assistant Cashier; Hall C. Ross, Attorney.
 DIRECTORS—J. H. Coleman, Henry T. Scott, F. J. Carolan, Hall C. Ross, Eric Lange, W. P. Scott, David Wisnom, C. S. Crary, R. Merwin Tiddy.

Statement of June 30, 1916.

RESOURCES	Statement of June 30, 1916.		
	Commercial department	Savings department	Combined
Loans and discounts.....	\$70,853 89	\$192,876 28	\$263,730 17
Overdrafts.....			
Bonds, warrants, and other securities.....	20,375 88	17,600 88	37,976 76
Bank premises, furniture and fixtures.....	21,600 00	15,691 40	37,291 40
Safe deposit vaults.....	872 10		872 10
Other real estate owned.....			
Due from reserve banks.....	25,448 00	7,036 90	32,484 90
Due from other banks.....	90 60		90 60
Actual cash on hand.....	19,318 92	6,924 46	26,243 38
Exchanges for clearing house.....	375 67		375 67
Checks and other cash items.....	111 10		111 10
Other resources.....			
Totals.....	\$159,046 16	\$240,039 92	\$399,086 08
LIABILITIES			
Capital stock paid in.....			
Surplus.....	\$25,000 00	\$25,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid.....	1,500 00	1,500 00	3,000 00
Other existing profits, collected, but not in undivided profits account.....	475 87		475 87
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	1,012 00		1,012 00
Individual deposits subject to check.....	119,954 36		119,954 36
Savings deposits.....			
Demand certificates of deposit.....		198,539 92	198,539 92
Time certificates of deposit.....	5,111 67		5,111 67
Certified checks.....			
Cashier's checks.....	426 61		426 61
State, county and municipal deposits.....	1,085 17		1,085 17
Postal savings deposits.....	2,798 67	15,000 00	17,798 67
Other liabilities.....	1,711 81		1,711 81
Totals.....	\$159,046 16	\$240,039 92	\$399,086 08

422. "CITIZENS BANK OF ARLINGTON"—RIVERSIDE.

Incorporated September 27, 1907.

OFFICERS—S. H. Herrick, President; Chas. H. Low, Vice-President; W. B. Clancy, Vice-President; J. W. Wells, Secretary, Treasurer and Cashier.

DIRECTORS—S. H. Herrick, Chas. H. Low, W. B. Clancy, W. G. Fraser, C. Van Zwaluwenburg, J. A. Allen D. P. Chapman, E. H. Wood, G. Rouse, George Frost, F. A. Tetley.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$106,430 32		
Overdrafts-----		74 35		
Bonds, warrants, and other securities-----		19,000 00		
Bank premises, furniture and fixtures-----		3,800 00		
Safe deposit vaults-----		300 00		
Other real estate owned-----				
Due from reserve banks-----		49,892 64		
Due from other banks-----		280 24		
Actual cash on hand-----		12,733 31		
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----		\$192,510 86		
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$25,000 00		
Undivided profits, less expenses and taxes paid-----		4,150 00		
Other existing profits, collected, but not in undivided profits account-----		7,137 89		
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		121,384 72		
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----		19,518 82		
Cashier's checks-----		53 40		
State, county and municipal deposits-----		2,428 28		
Postal savings deposits-----		12,500 00		
Other liabilities-----		37 75		
Totals-----		\$192,510 86		

423. "UNIVERSITY AVENUE BANK"—SAN DIEGO.

Incorporated September 27, 1907.

OFFICERS—Chas. T. Chandler, President; Wm. E. Otis, Vice-President and Treasurer; E. G. Otis, Secretary and Cashier.
DIRECTORS—Chas. T. Chandler, William E. Otis, John R. Mitchell.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....			
Overdrafts.....	\$44,766 00	\$224,550 00	\$269,316 00
Bonds, warrants, and other securities.....	290 75		290 75
Bank premises, furniture and fixtures.....	96,950 00		96,950 00
Safe deposit vaults.....	21,351 10		21,351 10
Other real estate owned.....		438 00	438 00
Due from reserve banks.....	35,737 64	11,060 78	46,798 42
Due from other banks.....	6,290 63		6,290 63
Actual cash on hand.....	8,612 71	5,200 00	13,812 71
Exchanges for clearing house.....	2,006 83		2,006 83
Checks and other cash items.....	21 10		21 10
Other resources.....	35 61		35 61
Totals.....	\$146,062 37	\$241,238 78	\$387,301 15

LIABILITIES

Capital stock paid in.....			
Surplus.....	\$25,000 00	\$25,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid.....	6,250 00	6,250 00	12,500 00
Other existing profits, collected, but not in undivided profits account.....	1,976 87	622 67	2,599 54
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	10,256 84		10,256 84
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	75,864 01		75,864 01
Demand certificates of deposit.....		166,192 79	166,192 79
Time certificates of deposit.....	2,415 43	43,173 82	2,415 43
Certified checks.....			
Cashier's checks.....	44 22		44 22
State, county and municipal deposits.....	24,255 00		24,255 00
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$146,062 37	\$241,238 78	\$387,301 15

426. CUYAMACA STATE BANK—EL CAJON.

Incorporated November 5, 1907.

OFFICERS—George Sears, President; C. O. Nichols, Vice-President; H. J. Hall, Secretary, Treasurer and Cashier; O. W. Carr, Assistant Cashier.

DIRECTORS—G. W. Fishburn, C. O. Nichols, H. J. Hall, Thos. Ballentyne, Chas. O. Graves, George Sears, William Stell.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$86,291 40		
Overdrafts		4 48		
Bonds, warrants, and other securities		14,407 76		
Bank premises, furniture and fixtures		7,586 76		
Safe deposit vaults		320 75		
Other real estate owned		3,144 29		
Due from reserve banks		36,350 19		
Due from other banks				
Actual cash on hand		8,849 13		
Exchanges for clearing house		5 00		
Checks and other cash items				
Other resources				
Totals		\$156,908 76		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		4,250 00		
Undivided profits, less expenses and taxes paid		2,765 84		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		89,140 21		
Savings deposits				
Demand certificates of deposit		650 00		
Time certificates of deposit		21,379 71		
Certified checks		1,000 00		
Cashier's checks				
State, county and municipal deposits		12,500 00		
Postal savings deposits				
Other liabilities				
Totals		\$156,908 76		

427. FARMERS AND MERCHANTS BANK OF LONG BEACH—LONG BEACH.

Incorporated November 21, 1907.

OFFICERS—C. J. Walker, President; T. W. Williams, Vice-President; W. H. Dunn, Secretary; C. E. Huntington, Treasurer and Cashier; F. A. Ziegler, Assistant Cashier; H. V. Ketcherside, Assistant Cashier; A. R. Montgomery, Assistant Cashier.
DIRECTORS—C. J. Walker, T. W. Williams, S. Townsend, W. H. Dunn, B. W. Hahn.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----	\$574,340 91	\$366,825 00	\$941,165 91
Overdrafts	-----	474 48	-----	474 48
Bonds, warrants, and other securities	-----	70,800 00	72,000 00	142,800 00
Bank premises, furniture and fixtures	-----	24,581 38	-----	24,581 38
Safe deposit vaults	-----	2,000 00	-----	2,000 00
Other real estate owned	-----	-----	-----	-----
Due from reserve banks	-----	332,680 70	55,010 05	387,690 75
Due from other banks	-----	-----	-----	-----
Actual cash on hand	-----	73,310 17	17,735 23	91,045 40
Exchanges for clearing house	-----	5,847 47	-----	5,847 47
Checks and other cash items	-----	348 93	-----	348 93
Other resources	-----	-----	-----	-----
Totals	-----	\$1,084,384 04	\$511,570 28	\$1,595,954 32
LIABILITIES				
Capital stock paid in	-----	\$95,000 00	\$30,000 00	\$125,000 00
Surplus	-----	23,750 00	16,250 00	40,000 00
Undivided profits, less expenses and taxes paid	-----	8,855 84	1,321 79	10,177 13
Other existing profits, collected, but not in undivided profits account	-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)	-----	-----	-----	-----
Deposits, due to banks	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----
Individual deposits	-----	896,921 43	-----	896,921 43
Savings deposits	-----	-----	356,409 58	356,409 58
Demand certificates of deposit	-----	-----	-----	-----
Time certificates of deposit	-----	-----	95,088 91	95,088 91
Certified checks	-----	8 07	-----	8 07
Cashier's checks	-----	12,349 20	-----	12,349 20
State, county and municipal deposits	-----	47,500 00	12,500 00	60,000 00
Postal savings deposits	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----
Totals	-----	\$1,084,384 04	\$511,570 28	\$1,595,954 32

429. "THE FIRST SAVINGS BANK OF GLENDORA"—GLENDORA.

Incorporated January 13, 1908.

OFFICERS—W. L. Wiley, President; E. E. Gard, Vice-President; C. W. Chamberlain, Secretary, Treasurer and Cashier.
 DIRECTORS—W. L. Wiley, Charles Ragan, L. N. Turner, I. B. Netzey, C. W. Richardson, E. E. Gard, A. M. Bernhardt.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$30,425 00	
Overdrafts-----				
Bonds, warrants, and other securities-----			18,500 00	
Bank premises, furniture and fixtures-----			21,106 35	
Safe deposit vaults-----				
Other real estate owned-----			2,149 03	
Due from reserve banks-----			1,314 70	
Due from other banks-----			1,996 61	
Actual cash on hand-----				
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----			\$75,441 69	
LIABILITIES				
Capital stock paid in-----			\$25,000 00	
Surplus-----			3,750 00	
Undivided profits, less expenses and taxes paid-----			354 73	
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----			750 00	
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----			28,134 67	
Demand certificates of deposit-----				
Time certificates of deposit-----			5,478 29	
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----			12,000 00	
Postal savings deposits-----			24 00	
Other liabilities-----				
Totals-----			\$75,441 69	

430. THE INDUSTRIAL BANK OF FRESNO—FRESNO.

Incorporated February 13, 1908.

Officers.—B. Okonogi, President; H. Kitahama, Vice-President; S. Miyano, Secretary, Treasurer and Cashier; T. Yamazaki, Assistant Cashier.

Directors.—U. Ego, S. Nakasuj, S. Miyano, B. Okonogi, M. Matsumoto, H. Kitahama, T. Okano.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$47,844 55		
Overdrafts.....				
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....		22,389 17		
Safe deposit vaults.....		300 00		
Other real estate owned.....				
Due from reserve banks.....		15,601 06		
Due from other banks.....				
Actual cash on hand.....		6,411 43		
Exchanges for clearing house.....				
Checks and other cash items.....		835 10		
Other resources.....		1,000 00		
Totals.....		\$94,591 31		
LIABILITIES				
Capital stock paid in.....		\$28,300 00		
Surplus.....		2,000 00		
Undivided profits, less expenses and taxes paid.....		1,342 96		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		331 50		
Dividends unpaid.....				
Individual deposits subject to check.....		46,231 67		
Savings deposits.....				
Demand certificates of deposit.....		1,853 54		
Time certificates of deposit.....		14,925 14		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		6 50		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$94,591 31		

432, 432B AND 432C. FIRST SAVINGS BANK OF OAKLAND—OAKLAND.

Incorporated March 12, 1908.

OFFICERS—P. E. Bowles, President; George D. Metcalf, Vice-President; Russell Lowry, Vice-President; O. D. Jacoby, Secretary, Treasurer and Cashier; J. F. Lange, Assistant Cashier; J. S. Burpee, Jr., Assistant Cashier; J. S. Mills, Assistant Cashier.
 DIRECTORS—Russell Lowry, H. C. Morris, E. A. Heron, W. H. Taylor, John G. Mattos, Jr., O. D. Jacoby, P. E. Bowles, G. D. Metcalf, E. L. Dow.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts	\$155,322 08	\$3,956,940 33	\$4,112,262 41
Overdrafts	22 91		22 91
Bonds, warrants, and other securities	37,400 66	494,330 56	531,731 22
Bank premises, furniture and fixtures	39,000 00	524,000 00	563,000 00
Safe deposit vaults			
Other real estate owned		55,042 00	55,042 00
Due from reserve banks	98,031 08	461,416 74	559,447 82
Due from other banks			
Actual cash on hand	29,688 60	129,170 36	158,858 96
Exchanges for clearing house			
Checks and other cash items	2,541 96	10,351 38	12,893 34
Other resources		519 21	519 21
Totals	\$302,027 29	\$5,631,820 58	\$5,933,847 87

LIABILITIES

Capital stock paid in	\$35,000 00	\$465,000 00	\$500,000 00
Surplus	4,000 00	50,000 00	63,000 00
Undivided profits, less expenses and taxes paid	2,103 78	6,901 13	9,004 91
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	124,994 66	9,742 60	134,737 26
Individual deposits			
Dividends unpaid			
Savings deposits	194,572 41		194,572 41
Demand certificates of deposit	25 00	4,733,572 29	4,733,572 29
Time certificates of deposit	550 00		25 00
Certified checks	662 27	85,433 50	85,983 50
Cashier's checks	29 17		662 27
State, county and municipal deposits			29 17
Postal savings deposits	165,100 00		165,100 00
Other liabilities	35,750 00		35,750 00
	71,321 06		71,321 06
Totals	\$302,027 29	\$5,631,820 58	\$5,933,847 87

NOTE.—The above statement includes the business of branch offices at Oakland and Berkeley.

435. "BANK OF BEAUMONT"—BEAUMONT.

Incorporated May 13, 1908.

OFFICERS—E. D. Reynolds, President; K. R. Smoot, Vice-President; E. J. Gillis, Secretary, Treasurer and Cashier.
 DIRECTORS—E. D. Reynolds, F. C. Martin, K. R. Smoot, R. P. Stewart, E. J. Gillis.

Statement of June 30, 1916.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts			\$101,074 93		
Overdrafts			51 44		
Bonds, warrants, and other securities			14,069 00		
Bank premises, furniture and fixtures			4,140 39		
Safe deposit vaults			300 00		
Other real estate owned					
Due from reserve banks			30,109 60		
Due from other banks			6,786 05		
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items			1,610 00		
Other resources					
Totals			\$158,321 41		
LIABILITIES					
Capital stock paid in			\$25,000 00		
Surplus			12,500 00		
Undivided profits, less expenses and taxes paid			1,501 84		
Other existing profits, collected, but not in undivided profits account					
Bills payable (including certificates of deposit representing money borrowed)					
Deposits, due to banks					
Dividends unpaid					
Individual deposits subject to check			51,671 68		
Savings deposits			74 91		
Demand certificates of deposit			53,095 74		
Time certificates of deposit					
Certified checks			1 00		
Cashier's checks			1,307 60		
State, county and municipal deposits			12,500 00		
Postal savings deposits					
Other liabilities			68 64		
Totals			\$158,321 41		

436. BUTTE VALLEY STATE BANK—DORRIS.

Incorporated June 26, 1908.

OFFICERS—Merrill Evans, President; Chas. Bernath, Vice-President; F. C. Stitzer, Secretary and Cashier; Mollie Stitzer, Assistant Cashier.

DIRECTORS—John Hayworth, Merrill Evans, F. C. Stitzer, Charles Bernath, J. T. Tufts.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$70,230 38		
Overdrafts.....		1 48		
Bonds, warrants, and other securities.....		17,715 00		
Bank premises, furniture and fixtures.....		3,660 00		
Safe deposit vaults.....				
Other real estate owned.....		1,840 00		
Due from reserve banks.....		13,637 06		
Due from other banks.....		3,162 83		
Actual cash on hand.....		5,830 00		
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$116,277 44		
LIABILITIES				
Capital stock paid in.....		\$25,000 00		
Surplus.....		8,000 00		
Undivided profits, less expenses and taxes paid.....		374 02		
Other existing profits, collected, but not in undivided profits account.....		3,132 90		
Bills payable (including certificates of deposit representing money borrowed).....		2,500 00		
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		52,431 57		
Savings deposits.....				
Demand certificates of deposit.....		13,700 20		
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		11,038 15		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$116,277 44		

441, 441A, 441C AND 441D. HELLMAN COMMERCIAL TRUST AND SAVINGS BANK. LOS ANGELES.

Incorporated September 14, 1908.

OFFICERS—Marco H. Hellman, President; Irving H. Hellman, Vice-President; C. R. Bell, Secretary and Treasurer; Emanuel Cohen, Cashier; E. R. Millar, Assistant Cashier; H. B. Kelly, Assistant Cashier; Henry Schraffenberger, Assistant Cashier; W. E. Gill, Assistant Secretary; Benjamin Page, Trust Officer; C. H. Randall, Assistant Trust Officer.
DIRECTORS—L. C. Brand, W. H. Holliday, Geo. B. Epstein, Louis M. Cole, W. L. Valentine, Marco H. Hellman, Irving H. Hellman, Benjamin E. Page, M. A. Hamburger, Henderson Hayward, H. C. Fryman, T. J. Fleming, W. H. Stimson, Harry Harris, W. J. Doran, E. W. Sargent, J. Schultz, John T. Cooper, C. G. Lynch, I. L. Hibbard.

Statement of June 30, 1916.

RESOURCES

	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....	\$1,642,784 21	\$2,891,088 99	---	\$71,000 00	\$4,604,873 20
Overdrafts.....	22,314 34	---	---	---	22,314 34
Bonds, warrants and other securities.....	625,278 59	90,883 59	\$103,333 70	29,000 00	838,515 88
Bank premises, furniture and fixtures.....	74,879 31	---	---	---	74,879 31
Safe deposit vaults.....	16,513 53	---	---	---	16,513 53
Other real estate owned.....	20,226 53	460,147 44	---	---	480,373 97
Due from reserve banks.....	338,891 88	706,493 03	1,146 30	---	1,066,531 21
Due from other banks.....	136,532 54	---	---	---	136,532 54
Actual cash on hand.....	285,072 56	291,680 93	500 00	---	577,253 49
Exchanges for clearing house.....	88,564 72	---	---	---	88,564 72
Checks and other cash items.....	75,690 23	2 00	---	---	75,692 23
Other resources.....	2,438 40	---	---	---	2,438 40
Totals.....	\$3,343,546 84	\$4,440,295 98	\$105,000 00	\$100,000 00	\$7,988,842 82

LIABILITIES

Capital stock paid in.....	\$275,000 00	\$275,000 00	\$100,000 00	\$100,000 00	\$750,000 00
Surplus.....	116,016 40	108,983 60	---	---	235,000 00
Undivided profits, less expenses and taxes paid.....	3,949 56	*10,000 00	5,000 00	---	*8,949 56
Other existing profits, collected, but not in undivided profits account.....	25 00	---	---	---	25 00
Bills payable, including certificates of deposit representing money borrowed.....	---	---	---	---	---
Notes discounted.....	---	---	---	---	---
Deposits due to banks.....	129,276 58	10,662 42	---	---	139,939 00
Deposits unpaid.....	2,172,109 42	---	---	---	2,172,109 42
Individual deposits subject to check.....	---	---	---	---	---
Savings deposits.....	70,971 10	3,882,267 87	---	---	3,882,267 87
Demand certificates of deposit.....	---	173,327 18	---	---	173,327 18
Time certificates of deposit.....	---	---	---	---	---
Certified checks.....	5,209 99	---	---	---	5,209 99
Cashier's checks.....	198,173 87	---	---	---	198,173 87
State, county and municipal deposits.....	298,000 00	---	---	---	298,000 00
Postal savings deposits.....	50,121 00	---	---	---	50,121 00
Other liabilities.....	2,570 54	54 91	---	---	2,625 45
Deposits of money received from executors, administrators, assignees, receivers or trustees.....	---	---	---	---	---
Totals.....	\$3,343,546 84	\$4,440,295 98	\$105,000 00	\$100,000 00	\$7,988,842 82

TRUST RESOURCES

Personal assets received from executors, administrators, assignees, receivers or trustees.....	---
Trust investments: (a) Personal property.....	\$42,873 25
(b) Real property.....	9,800 00
Due from banks.....	6,274 91
Cash on hand.....	10 00
Total.....	\$58,958 16

Court trusts

Personal assets received from executors, administrators, assignees, receivers or trustees.....	---
Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	---
Private trusts, specially designated and construed as court trusts, under supervision.....	\$58,958 16
Total.....	\$58,958 16

Court trusts

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

NOTE.—The above statement includes the business of branch offices at Los Angeles.

*Deficit.

445. TWENTY-THIRD AVENUE BANK—OAKLAND.

Incorporated February 24, 1909.

OFFICERS—B. F. Edwards, President; C. F. Montgomery, Vice-President, Treasurer and Cashier; Cecil Nelson, Secretary; J. D. Montgomery, Assistant Secretary.

DIRECTORS—B. F. Edwards, John Ryan, C. F. Montgomery, Nat Crossley, C. B. Zabriskie.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$42,419 10	\$71,253 98	\$113,673 08
Overdrafts-----				
Bonds, warrants, and other securities-----		91,378 00	1,995 00	92,373 00
Bank premises, furniture and fixtures-----		3,000 00		3,000 00
Safe deposit vaults-----		1,000 00		1,000 00
Other real estate owned-----				
Due from reserve banks-----		22,239 40	2,846 30	25,085 70
Due from other banks-----				
Actual cash on hand-----		15,425 50	1,985 35	17,410 85
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----		\$174,462 00	\$78,080 63	\$252,542 63
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$18,000 00	\$7,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid-----		6,250 00		6,250 00
Other existing profits, collected, but not in undivided profits account-----		4,064 35		4,064 35
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		105,374 83		105,374 83
Savings deposits-----				
Demand certificates of deposit-----		26,661 07	71,080 63	71,080 63
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----		295 00		295 00
Postal savings deposits-----		1,116 75		1,116 75
Other liabilities-----		12,500 00		12,500 00
Totals-----		\$174,462 00	\$78,080 63	\$252,542 63

448. HOME SAVINGS BANK OF ESCONDIDO—ESCONDIDO.

Incorporated April 21, 1909.

Officers—W. H. Baldrige, President; G. W. Wisdom, Vice-President; F. G. Baldrige, Secretary, Treasurer and Cashier.
 Directors—W. H. Baldrige, G. W. Wisdom, F. H. Roberts, H. F. Bloom, F. G. Baldrige, L. B. Hooper, L. R. Tilghman, H. M. Hall,
 Nelson Olds.

Statement of June 30, 1916.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts				\$12,944 95	
Overdrafts					
Bonds, warrants, and other securities				13,450 00	
Bank premises, furniture and fixtures				650 00	
Safe deposit vaults					
Other real estate owned				18,165 25	
Due from reserve banks				4,398 58	
Due from other banks				3,865 32	
Actual cash on hand					
Exchanges for clearing house				442 50	
Checks and other cash items					
Other resources					
Totals				\$153,916 60	
LIABILITIES					
Capital stock paid in					
Surplus				\$25,000 00	
Undivided profits, less expenses and taxes paid				4,000 00	
Other existing profits, collected, but not in undivided profits account				231 33	
Bills payable (including certificates of deposit representing money borrowed)					
Deposits, due to banks					
Dividends unpaid					
Individual deposits subject to check				1,000 00	
Savings deposits					
Demand certificates of deposit				91,700 27	
Time certificates of deposit					
Certified checks				20,965 00	
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits				11,000 00	
Other liabilities					
Totals				\$153,916 60	

449. FAIROAKS BANK—FAIROAKS.

Incorporated April 27, 1909.

OFFICERS—A. T. Hodge, President; A. Van Maren, Vice-President; C. H. Slocum, Secretary, Treasurer and Cashier; A. G. Graham, Assistant Cashier.

DIRECTORS—A. T. Hodge, W. W. Hinsey, C. H. Slocum, C. D. Levering, A. Van Maren, Alden Anderson, H. G. Studarus.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$83,046 63		
Overdrafts-----	27 31		
Bonds, warrants, and other securities-----	22,747 50		
Bank premises, furniture and fixtures-----	9,246 86		
Safe deposit vaults-----	351 85		
Other real estate owned-----	3,224 00		
Due from reserve banks-----	5,089 58		
Due from other banks-----			
Actual cash on hand-----	2,808 29		
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----	\$76,542 32		
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$25,000 00		
Undivided profits, less expenses and taxes paid-----	600 00		
Other existing profits, collected, but not in undivided profits account-----	423 33		
Bills payable (including certificates of deposit representing money borrowed)-----	476 65		
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	23,247 29		
Savings deposits-----			
Demand certificates of deposit-----			
Time certificates of deposit-----	16,835 05		
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----	10,000 00		
Other liabilities-----			
Totals-----	\$76,542 32		

450. HOMESTEAD BANK—BERKELEY.

Incorporated May 26, 1909.

OFFICERS—W. P. Woolsey, President; Robert R. Yates, Vice-President; C. A. Ferrin, Vice-President and Treasurer; F. H. Thatcher, Secretary and Cashier; Henry P. Dryden, Assistant Cashier; George M. Hubel, Assistant Cashier.
 DIRECTORS—Geo. H. Taylor, C. A. Ferrin, Frank D. Stringham, Robert R. Yates, G. L. Schneider, Wm. A. Powell, W. P. Woolsey, Hewitt Davenport, Gordon Hall.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$104,418 08	\$315,063 38	\$419,481 46
Overdrafts-----		432 79		432 79
Bonds, warrants, and other securities-----		36,422 37	36,501 00	66,923 37
Bank premises, furniture and fixtures-----			40,022 53	40,022 53
Safe deposit vaults-----			951 20	951 20
Other real estate owned-----			7,467 48	7,467 48
Due from reserve banks-----		7,851 13	11,970 89	19,822 02
Due from other banks-----		797 56	367 61	1,165 17
Actual cash on hand-----		7,963 15	9,693 67	17,656 82
Exchanges for clearing house-----		12 50		12 50
Checks and other cash items-----				
Other resources-----				
Totals-----		\$157,917 58	\$416,037 76	\$573,955 34
LIABILITIES				
Capital stock paid in-----		\$40,300 00	\$51,500 00	\$91,800 00
Surplus-----		5,200 00	7,800 00	13,000 00
Undivided profits, less expenses and taxes paid-----		1,307 91	3,978 64	5,286 55
Other existing profits, collected, but not in undivided profits account-----			270 00	270 00
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits due to banks, notes rediscounted-----		15,000 00		15,000 00
Dividends unpaid-----				
Individual deposits subject to check-----		75,243 17		75,243 17
Savings deposits-----			265,071 22	265,071 22
Demand certificates of deposit-----		22 50		22 50
Time certificates of deposit-----			68,161 12	68,161 12
Certified checks-----				832 80
Cashier's checks-----		832 80		832 80
State, county and municipal deposits-----		11 20		11 20
Postal savings deposits-----		20,000 00	18,641 61	38,641 61
Other liabilities-----			615 17	615 17
Totals-----		\$157,917 58	\$416,037 76	\$573,955 34

456. "BANK OF CONCORD"—CONCORD.

Incorporated February 26, 1910.

OFFICERS—J. F. Buscy, President; M. F. Russi, Vice-President; F. W. Blume, Vice-President; Leon L. Herrick, Secretary, Treasurer and Cashier.

DIRECTORS—J. F. Buscy, M. F. Russi, Fred W. Blume, Leon L. Herrick, W. K. Cole, N. S. Roane, Charles E. Bibber.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----	\$60,961 89	\$98,000 50	\$158,962 39
Overdrafts-----	177 13	-----	177 13
Bonds, warrants, and other securities-----	1,453 83	19,388 65	20,842 48
Bank premises, furniture and fixtures-----	15,000 00	20,000 00	35,000 00
Safe deposit vaults-----	-----	-----	-----
Other real estate owned-----	-----	1,908 80	1,908 80
Due from reserve banks-----	11,283 49	23,907 48	34,290 97
Due from other banks-----	-----	-----	-----
Actual cash on hand-----	7,777 63	10,170 53	17,947 56
Exchanges for clearing house-----	-----	-----	-----
Checks and other cash items-----	1,300 69	-----	1,300 69
Other resources-----	-----	-----	-----
Totals-----	\$97,954 06	\$172,475 96	\$270,430 02

LIABILITIES

Capital stock paid in-----	\$20,000 00	\$20,000 00	\$40,000 00
Surplus-----	1,600 00	-----	1,600 00
Undivided profits, less expenses and taxes paid-----	1,551 44	-----	1,551 44
Other existing profits, collected, but not in undivided profits account-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)-----	15,000 00	-----	15,000 00
Deposits, due to banks-----	-----	-----	-----
Dividends unpaid-----	-----	-----	-----
Individual deposits subject to check-----	57,956 68	-----	57,956 68
Savings deposits-----	-----	134,975 96	134,975 96
Demand certificates of deposit-----	-----	-----	-----
Time certificates of deposit-----	-----	-----	-----
Certified checks-----	-----	-----	-----
Cashier's checks-----	1,845 94	-----	1,845 94
State, county and municipal deposits-----	-----	17,500 00	17,500 00
Postal savings deposits-----	-----	-----	-----
Other liabilities-----	-----	-----	-----
Totals-----	\$97,954 06	\$172,475 96	\$270,430 02

461. BANK OF LOLETA—LOLETA.

Incorporated September 7, 1910.

OFFICERS—R. O. Dickson, President; W. F. Dickson, Vice-President; E. E. Hill, Secretary, Treasurer and Cashier.
 DIRECTORS—R. O. Dickson, W. F. Dickson, E. E. Hill, H. C. Hansen, C. S. Rasmussen.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$87,733 85		
Overdrafts.....		33 21		
Bonds, warrants, and other securities.....		18,500 00		
Bank premises, furniture and fixtures.....		5,200 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		19,436 21		
Due from other banks.....				
Actual cash on hand.....		5,280 04		
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$86,242 31		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$25,000 00		
Undivided profits, less expenses and taxes paid.....		2,000 00		
Other existing profits, collected, but not in undivided profits account.....		1,438 28		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		39,268 85		
Savings deposits.....				
Demand certificates of deposit.....		1,900 46		
Time certificates of deposit.....		3,240 10		
Certified checks.....		4 15		
Cashier's checks.....		53 00		
State, county and municipal deposits.....		12,500 00		
Postal savings deposits.....		802 47		
Other liabilities.....				
Totals.....		\$86,242 31		

464 AND 464A. BANK OF TRACY—TRACY.

Incorporated June 11, 1909.

OFFICERS—J. C. Droge, President; Wm. Schmidt, Vice-President; O. H. Root, Secretary, Treasurer and Cashier; A. L. Bovo, Assistant Cashier; L. O. Stark, Assistant Cashier.

DIRECTORS—J. C. Droge, Wm. Schmidt, John Rathjen, M. C. Preston, J. Saxouer.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$164,343 46	\$249,226 11	\$413,569 57
Overdrafts		591 74		591 74
Bonds, warrants, and other securities		24,501 00	10,200 00	34,701 00
Bank premises, furniture and fixtures		9,950 00		9,950 00
Safe deposit vaults		800 00		800 00
Other real estate owned		1,000 00		1,000 00
Due from reserve banks		38,063 84	51,606 31	89,700 15
Due from other banks		1,986 05		1,986 05
Actual cash on hand		12,972 29	10,261 43	23,233 72
Exchanges for clearing house		4,202 43		4,202 43
Checks and other cash items		825 30		825 30
Other resources				
Totals		\$292,266 11	\$321,293 85	\$583,559 96
LIABILITIES				
Capital stock paid in		\$45,000 00	\$30,000 00	\$75,000 00
Surplus		4,500 00	3,000 00	7,500 00
Undivided profits, less expenses and taxes paid		6,673 11		6,673 11
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		171,513 25		171,513 25
Savings deposits			279,993 85	279,993 85
Demand certificates of deposit		19 85		19 85
Time certificates of deposit		12,800 00		12,800 00
Certified checks				
Cashier's checks		3,949 60		3,949 60
State, county and municipal deposits		16,800 00	8,300 00	25,100 00
Postal savings deposits		1,659 30		1,659 30
Other liabilities				
Totals		\$292,266 11	\$321,293 85	\$583,559 96

NOTE.—The above statement includes the business of a branch office at Byron.

465. HOME SAVINGS BANK OF WOODLAND—WOODLAND.

Incorporated June 22, 1909.

OFFICERS—M. O. Harling, President; R. Alge, Vice-President; R. J. Gibson, Vice-President; R. H. Schluer, Secretary and Assistant Cashier; J. D. Harling, Treasurer and Cashier; W. F. Baird, Assistant Cashier; P. G. Friday, Assistant Cashier.
 DIRECTORS—M. O. Harling, Antonio Freitas, Richard Alge, R. J. Gibson, D. B. Guile, D. A. McGriff, J. G. Mast, T. H. Ryder, Otto Schluer.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----		\$877,438 61	
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----		228,173 50	
Safe deposit vaults-----		72,000 00	
Other real estate owned-----		6,000 00	
Due from reserve banks-----			
Due from other banks-----		130,886 28	
Actual cash on hand-----			
Exchanges for clearing house-----		68,222 42	
Checks and other cash items-----			
Other resources-----			
Totals-----		\$1,182,770 81	

LIABILITIES

Capital stock paid in-----			
Surplus-----		\$125,000 00	
Undivided profits, less expenses and taxes paid-----		31,250 00	
Other existing profits, collected, but not in undivided profits account-----		20,323 93	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----		5,372 00	
Individual deposits subject to check-----			
Savings deposits-----		938,324 88	
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		62,500 00	
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$1,182,770 81	

466. FIRST SAVINGS BANK—VALLEJO.

Incorporated July 23, 1909.

OFFICERS—B. F. Griffin, President; Charles Widenmann, Vice-President; Jos. R. English, Vice-President; Geo. R. Cadan, Secretary and Treasurer; B. F. Griffin, Manager; J. E. Hamlen, Cashier.

DIRECTORS—Jos. R. English, Charles Widenmann, B. F. Griffin, P. E. Bowles, A. T. Hatch, J. E. Godley, Phillip Steffan.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$892,546 38	
Overdrafts.....				
Bonds, warrants, and other securities.....			92,565 80	
Bank premises, furniture and fixtures.....			688 00	
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....			36,046 44	
Due from other banks.....				
Actual cash on hand.....				
Exchanges for clearing house.....			13,899 32	
Checks and other cash items.....			76 80	
Other resources.....				
Totals.....			\$835,812 73	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$50,000 00	
Undivided profits, less expenses and taxes paid.....			3,376 68	
Other existing profits, collected, but not in undivided profits account.....			5,223 80	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....				
Demand certificates of deposit.....			476,921 65	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....			290 00	
Other liabilities.....				
Totals.....			\$835,812 73	

468. HONGKONG AND SHANGHAI BANKING CORPORATION (AGENCY)—SAN FRANCISCO.

Incorporated July 20, 1867.

OFFICERS—D. Landale, Esq., Chairman; W. L. Pattenden, Esq., Deputy Chairman; Thos. S. Baker, Agent.
 DIRECTORS—S. H. Dodwell, G. T. M. Edkins, C. S. Gubbay, P. H. Holyoak, J. A. Plummer, E. Shellin, D. Landale, W. L. Pattenden.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....				
Overdrafts.....				
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		\$45,880 64		
Due from other banks.....				
Actual cash on hand.....		1,518 03		
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....		79,588 92		
Totals.....		\$126,993 59		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$50,000 00		
Undivided profits, less expenses and taxes paid.....				
Other existing profits, collected, but not in undivided profits account.....		*307 10		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....		77,300 69		
Totals.....		\$126,993 59		

*Deficit.

469. THE BANK OF GARDEN GROVE—GARDEN GROVE.

Incorporated July 9, 1909.

OFFICERS—F. E. Cloyes, President; J. Allan Knapp, Vice-President; F. H. Cloyes, Secretary, Treasurer and Cashier; K. N. Coplen, Assistant Cashier.

DIRECTORS—Chas. W. McKeen, J. Allen Knapp, H. C. Head, F. E. Cloyes, Frank Ey, John Weisser, C. S. Holt.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....			
Overdrafts.....	\$92,912 93		
Bonds, warrants, and other securities.....	83 60		
Bank premises, furniture and fixtures.....	14,567 62		
Safe deposit vaults.....	4,700 00		
Other real estate owned.....			
Due from reserve banks.....	17,625 98		
Due from other banks.....			
Actual cash on hand.....	10,562 83		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$140,772 96		

LIABILITIES

Capital stock paid in.....			
Surplus.....	\$25,000 00		
Undivided profits, less expenses and taxes paid.....	2,950 00		
Other existing profits, collected, but not in undivided profits account.....	256 87		
Bills payable (including certificates of deposit representing money borrowed).....	120 06		
Deposits, due to banks.....			
Individual deposits subject to check.....	1,000 00		
Dividends unpaid.....	74,243 23		
Savings deposits.....			
Demand certificates of deposit.....	24,228 20		
Time certificates of deposit.....			
Certified checks.....	350 45		
Cashier's checks.....	12,500 00		
State, county and municipal deposits.....			
Postal savings deposits.....	124 15		
Other liabilities.....			
Totals.....	\$140,772 96		

470. "BANK OF PERRIS"—PERRIS.

Incorporated November 20, 1908.

OFFICERS—W. W. Stewart, President; C. R. Stewart, Secretary and Assistant Cashier; W. G. Stewart, Treasurer and Cashier.
 DIRECTORS—W. W. Stewart, C. R. Stewart, W. G. Stewart.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$85,159 05		
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----	10,000 00		
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----	50,626 75		
Due from other banks-----			
Actual cash on hand-----			
Exchanges for clearing house-----	8,977 33		
Checks and other cash items-----			
Other resources-----	1,197 77		
Totals-----	\$155,960 90		
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$25,000 00		
Undivided profits, less expenses and taxes paid-----	6,250 00		
Other existing profits, collected, but not in undivided profits account-----	402 48		
Bills payable including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	95,733 95		
Savings deposits-----			
Demand certificates of deposit-----			
Time certificates of deposit-----	19,564 47		
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----	9,000 00		
Other liabilities-----			
Totals-----	\$155,960 90		

471. "BANK OF HIGHGROVE"—HIGHGROVE.

Incorporated January 7, 1909.

OFFICERS—E. S. Moulton, President; F. M. Ryon, Vice-President; W. H. Ryon, Secretary, Treasurer and Cashier.
 DIRECTORS—E. S. Moulton, W. H. Ryon, F. M. Ryon, Albert J. Twogood, E. F. Wolever, N. H. Twogood, W. B. Realston.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$25,053 30		
Overdrafts				
Bonds, warrants, and other securities		540 00		
Bank premises, furniture and fixtures		1,645 00		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		32,232 05		
Due from other banks				
Actual cash on hand		3,453 79		
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$65,884 14		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		900 00		
Undivided profits, less expenses and taxes paid		495 11		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		10 00		
Individual deposits subject to check		31,883 80		
Savings deposits		7,380 38		
Demand certificates of deposit				
Time certificates of deposit		9 00		
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		205 80		
Other liabilities				
Totals		\$65,884 14		

472. BANK OF LA MESA—LA MESA.

Incorporated June 14, 1909.

OFFICERS—S. C. Grable, President; C. C. Park, Vice-President; L. Sperbeck, Secretary, Treasurer and Cashier; E. C. Upp, Assistant Cashier.
 DIRECTORS—S. C. Grable, C. C. Park, L. Sperbeck, W. E. Thorne, H. C. Park, E. C. Upp, C. R. Fitzgerald.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....	\$69,225 58		
Overdrafts.....	152 07		
Bonds, warrants, and other securities.....	13,550 00		
Bank premises, furniture and fixtures.....	3,650 00		
Safe deposit vaults.....			
Other real estate owned.....	3,400 00		
Due from reserve banks.....	27,680 73		
Due from other banks.....	7,522 76		
Actual cash on hand.....	6,532 98		
Exchanges for clearing house.....			
Checks and other cash items.....	26 52		
Other resources.....			
Totals.....	\$131,749 64		

LIABILITIES

Capital stock paid in.....			
Surplus.....	\$25,000 00		
Undivided profits, less expenses and taxes paid.....	3,850 00		
Other existing profits, collected, but not in undivided profits account.....	488 77		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	66,903 17		
Savings deposits.....			
Demand certificates of deposit.....	3,018 37		
Time certificates of deposit.....	20,489 33		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	12,000 00		
Other liabilities.....			
Totals.....	\$131,749 64		

474. THE FIRST BANK OF SAN ANSELMO—SAN ANSELMO.

Incorporated October 13, 1909.

OFFICERS—J. C. Raas, President; E. K. Wood, Vice-President; H. S. Foote, Secretary, Treasurer and Cashier; Thomas F. Butler, Assistant Cashier.

DIRECTORS—J. C. Raas, E. K. Wood, Thos. W. Collins, Carl Westerfeld, H. S. Foote.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$75,844 35	\$137,768 27	\$213,612 62
Overdrafts		555 55		555 55
Bonds, warrants, and other securities		29,034 83	33,641 64	53,695 97
Bank premises, furniture and fixtures		16,607 07		16,607 07
Safe deposit vaults				
Other real estate owned			1,750 00	1,750 00
Due from reserve banks		8,949 16	2,899 58	11,848 74
Due from other banks				
Actual cash on hand		11,251 25	5,651 70	16,902 95
Exchanges for clearing house				
Checks and other cash items		1,265 80		1,265 80
Other resources		615 22		615 22
Totals		\$135,142 73	\$181,711 19	\$316,853 92
LIABILITIES				
Capital stock paid in		\$20,000 00	\$16,500 00	\$36,500 00
Surplus			3,725 00	3,725 00
Undivided profits, less expenses and taxes paid		269 23	4,622 28	4,891 51
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		100,412 78	156,863 91	257,276 69
Savings deposits				
Demand certificates of deposit		6,000 00		6,000 00
Time certificates of deposit		53 40		53 40
Certified checks				
Cashier's checks		8,266 35		8,266 35
State, county and municipal deposits				
Postal savings deposits				
Other liabilities		40 97		40 97
Totals		\$135,142 73	\$181,711 19	\$316,853 92

475. "CITIZENS' BANK OF OAK PARK"—SACRAMENTO.

Incorporated October 30, 1909.

OFFICERS—H. C. Muddox, President; W. T. Foster, Vice-President; D. K. Colclough, Secretary, Treasurer and Cashier.
 DIRECTORS—V. L. Hatfield, Will Erwin, H. C. Muddox, Alden Anderson, W. T. Foster, W. W. Bassett, D. K. Colclough.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
ASSETS	Cash and discounts	\$47,062 93	\$41,500 17	\$88,563 10
	Overdrafts	120 56	---	120 56
	Bonds, warrants, and other securities	10,336 40	13,336 80	23,673 20
	Bank premises, furniture and fixtures	2,727 03	---	2,727 03
	Safe deposit vaults	2,065 00	500 00	2,565 00
	Other real estate owned	---	---	---
	Due from reserve banks	8,850 18	2,432 39	11,282 57
	Due from other banks	---	---	---
	Actual cash on hand	5,840 51	1,361 34	7,201 85
	Exchanges for clearing house	---	---	---
LIABILITIES	Checks and other cash items	118 25	---	118 25
	Other resources	---	---	---
	Totals	\$77,120 86	\$59,133 70	\$136,254 56
LIABILITIES	Capital stock paid in	\$18,000 00	\$7,000 00	\$25,000 00
	Surplus	350 00	415 00	765 00
	Undivided profits, less expenses and taxes paid	10 41	200 00	210 41
	Other existing profits, collected, but not in undivided profits account	---	---	---
	Bills payable including certificates of deposit representing money borrowed	---	---	---
	Deposits, due to banks	---	---	---
	Dividends unpaid	750 00	---	750 00
	Individual deposits subject to check	47,510 23	---	47,510 23
	Savings deposits	---	49,018 70	49,018 70
	Demand certificates of deposit	25 00	---	25 00
OTHER LIABILITIES	Time certificates of deposit	100 00	---	100 00
	Certified checks	307 40	---	307 40
	Cashier's checks	67 82	---	67 82
	State, county and municipal deposits	10,000 00	2,500 00	12,500 00
	Postal savings deposits	---	---	---
OTHER LIABILITIES	Other liabilities	---	---	---
	Totals	\$77,120 86	\$59,133 70	\$136,254 56

476. AUBURN SAVINGS BANK—EAST AUBURN.

Incorporated September 16, 1898.

OFFICERS—E. T. Robie, President; Jas. E. Walsh, Vice-President; L. Huntley, Secretary; G. W. Brundage, Treasurer and Cashier;
George P. Collins, Assistant Cashier.
DIRECTORS—E. T. Robie, L. Huntley, Geo. P. Collins, C. H. Slade, Jas. E. Walsh.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$189,487 31	
Overdrafts				
Bonds, warrants, and other securities			59,448 17	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			2,970 60	
Due from reserve banks			27,721 01	
Due from other banks			8,662 54	
Actual cash on hand			6,500 00	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$294,789 63	
LIABILITIES				
Capital stock paid in				
Surplus			\$50,000 00	
Undivided profits, less expenses and taxes paid			3,760 00	
Other existing profits, collected, but not in undivided profits account			4,090 44	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			1,146 00	
Individual deposits subject to check				
Savings deposits			207,988 00	
Demand certificates of deposit				
Time certificates of deposit			1,999 14	
Certified checks				
Cashier's checks				
State, county and municipal deposits			25,000 00	
Postal savings deposits			806 03	
Other liabilities				
Totals			\$294,789 63	

477. RUSS-WILLIAMS BANKING COMPANY—FERNDALDE.

Incorporated November 17, 1909.

OFFICERS—Frank G. Williams, President; Wm. N. Russ, Vice-President; George M. Brice, Vice-President; R. S. Feenaty, Secretary, Treasurer and Cashier.
 DIRECTORS—Frank G. Williams, Wm. N. Russ, Georgia Russ Williams, R. S. Feenaty, Geo. M. Brice.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$107,148 81		
Overdrafts.....				
Bonds, warrants, and other securities.....		35,820 00		
Bank premises, furniture and fixtures.....		1,750 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		39,889 53		
Due from other banks.....		1,993 79		
Actual cash on hand.....		15,269 34		
Exchanges for clearing house.....				
Checks and other cash items.....		180 90		
Other resources.....				
Totals.....		\$222,032 37		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$25,000 00		
Undivided profits, less expenses and taxes paid.....		6,250 00		
Other existing profits, collected, but not in undivided profits account.....		1,250 19		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		750 00		
Dividends unpaid.....		93,369 33		
Individual deposits subject to check.....				
Savings deposits.....				
Demand certificates of deposit.....		10 65		
Time certificates of deposit.....		85,362 45		
Certified checks.....		32 00		
Cashier's checks.....		37 75		
State, county and municipal deposits.....				
Postal savings deposits.....		10,000 00		
Other liabilities.....				
Totals.....		\$222,032 37		

473. FIRST SAVINGS BANK OF SISKIYOU COUNTY—YREKA.

Incorporated September 27, 1909.

OFFICERS—Fred E. Wadsworth, President; Claude E. Gillis, Vice-President; J. A. Thomas, Secretary and Treasurer; H. C. Patterson, Assistant Secretary and Assistant Treasurer.

DIRECTORS—Fred E. Wadsworth, Claude E. Gillis, J. P. Churchill, M. C. Boon, Lillian M. Jullien, E. C. Hart, Amelia L. Huseman.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----		\$288,995 87	
Overdrafts-----			
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----		21,060 66	
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----		42,777 73	
Due from other banks-----			
Actual cash on hand-----		14,335 46	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$367,760 72	

LIABILITIES

Capital stock paid in-----		\$30,000 00	
Surplus-----		3,800 00	
Undivided profits, less expenses and taxes paid-----		1,517 99	
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		332,451 73	
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$367,760 72	

481. THE FIRST BANK OF SAVINGS OF FORT BRAGG—FORT BRAGG.

Incorporated January 11, 1910.

OFFICERS—Leonard Barnard, President; Geo. Golden, Vice-President; J. E. Weller, Secretary, Treasurer and Cashier.
 DIRECTORS—R. T. Bourns, J. E. Weller, Leonard Barnard, George Golden, F. Windellux, Clarence Broback, L. J. Scoofy.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$164,694 49	
Overdrafts-----			
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----		6,082 84	
Safe deposit vaults-----			
Other real estate owned-----		3,375 38	
Due from reserve banks-----		7,262 85	
Due from other banks-----			
Actual cash on hand-----		12,697 62	
Exchanges for clearing house-----			
Checks and other cash items-----		625 61	
Other resources-----			
Totals-----		\$104,738 79	
LIABILITIES			
Capital stock paid in-----			
Surplus-----		\$25,000 00	
Undivided profits, less expenses and taxes paid-----		2,870 00	
Other existing profits, collected, but not in undivided profits account-----		1,896 19	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		159,972 60	
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		5,000 00	
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$104,738 79	

484. MONAGHAN AND MURPHY BANK—NEEDLES.

Incorporated July 8, 1905.

OFFICERS—T. J. Murphy, President; Dan Murphy, Secretary; W. C. Kaiser, Treasurer, Manager and Cashier.
 DIRECTORS—T. J. Murphy, D. C. Russell, Geo. S. Briggs, W. C. Kaiser, Dan Murphy, F. B. Gabbert.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$119,443 79		
Overdrafts-----				
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----		80,065 70		
Safe deposit vaults-----		400 00		
Other real estate owned-----		18,687 48		
Due from reserve banks-----		72,527 82		
Due from other banks-----		8,443 87		
Actual cash on hand-----		11,701 75		
Exchanges for clearing house-----				
Checks and other cash items-----		12,653 79		
Other resources-----		2,826 76		
Totals-----		\$326,750 46		
LIABILITIES				
Capital stock paid in-----		\$25,000 00		
Surplus-----		75,000 00		
Undivided profits, less expenses and taxes paid-----		8,030 54		
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		172,012 69		
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----		46,707 23		
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$326,750 46		

485. "THE LINDSAY SAVINGS BANK"—LINDSAY.

Incorporated March 3, 1910.

OFFICERS—Ernest L. Daniells, President; G. K. Hostetter, Vice-President; G. V. Reed, Secretary, Treasurer and Cashier; E. B. Varian, Assistant Cashier, Assistant Secretary and Assistant Treasurer.

DIRECTORS—D. O. Bishop, E. L. Daniells, G. V. Reed, G. K. Hostetter, B. A. Angell, T. H. Fans, H. C. Morrison.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$157,515 00	
Overdrafts.....				
Bonds, warrants, and other securities.....			6,200 00	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....			14,656 34	
Due from other banks.....			4,690 70	
Actual cash on hand.....			7,600 00	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$190,662 04	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$25,000 00	
Undivided profits, less expenses and taxes paid.....			6,000 00	
Other existing profits, collected, but not in undivided profits account.....			1,899 28	
Bills payable (including certificates of deposit representing money borrowed.....)				
Deposits, due to banks.....				
Dividends unpaid.....			1,000 00	
Individual deposits subject to check.....				
Savings deposits.....				
Demand certificates of deposit.....			152,079 68	
Time certificates of deposit.....				
Certified checks.....			4,683 08	
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$190,662 04	

486. "FRESNO SAVINGS BANK"—FRESNO.

Incorporated March 16, 1910.

OFFICERS—W. O. Miles, President; A. B. Clark, Vice-President; W. R. Price, Secretary, Treasurer and Cashier; W. R. Wells, Assistant Cashier.
 DIRECTORS—A. B. Clark, Frank Rehorn, W. R. Price, Chris. Jorgensen, J. D. Collins, Rudolph Spreckels, C. R. Puckhaber, F. J. Dow, W. O. Miles.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts				
Overdrafts			\$518,255 65	
Bonds, warrants, and other securities			81,939 43	
Bank premises, furniture and fixtures			31,000 00	
Safe deposit vaults				
Other real estate owned			7,114 83	
Due from reserve banks			64,964 69	
Due from other banks				
Actual cash on hand			18,004 20	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$721,218 50	
LIABILITIES				
Capital stock paid in				
Surplus			\$67,500 00	
Undivided profits, less expenses and taxes paid			5,500 00	
Other existing profits, collected, but not in undivided profits account			6,996 10	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			2,025 00	
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			633,130 50	
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits			6,066 90	
Other liabilities				
Totals			\$721,218 50	

487. THE REDDING SAVINGS BANK—REDDING.

Incorporated March 23, 1910.

OFFICERS—N. B. Frisbie, President; W. D. Tillotson, Vice-President; E. C. Frisbie, Secretary, Treasurer and Cashier.
 DIRECTORS—N. B. Frisbie, Mark Firth, W. D. Tillotson, James Young, Edwin Moore.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$261,584 69	
Overdrafts-----			
Bonds, warrants, and other securities-----		283,990 41	
Furniture and fixtures-----			
Safe deposit vaults-----		4,023 15	
Other real estate owned-----		38,945 81	
Due from reserve banks-----			
Due from other banks-----		15,974 39	
Actual cash on hand-----			
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$604,518 45	
LIABILITIES			
Capital stock paid in-----		\$50,000 00	
Surplus-----		6,540 00	
Undivided profits, less expenses and taxes paid-----		2,041 47	
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		527,811 75	
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		3,811 69	
Postal savings deposits-----		14,150 62	
Other liabilities-----		162 92	
Totals-----		\$604,518 45	

488. HIGHLAND PARK BANK—LOS ANGELES.

Incorporated March 26, 1910.

OFFICERS—H. A. Church, President; C. M. Church, Vice-President; C. W. Montgomery, Secretary and Treasurer; Oren Lientz, Cashier; L. W. Gatch, Assistant Cashier.
 DIRECTORS—H. A. Church, C. M. Church, W. R. Myers, C. W. Montgomery, R. O. Church, D. W. Horst, C. C. Cottle.

Statement of June 30, 1916.

RESOURCES		
	Commercial department	Savings department
Loans and discounts	\$137,522 51	\$127,970 00
Overdrafts		
Bonds, warrants, and other securities	18,135 92	
Bank premises, furniture and fixtures	6,600 00	
Safe deposit vaults	1,066 00	
Other real estate owned		
Due from reserve banks	11,087 64	4,087 72
Due from other banks		
Actual cash on hand	14,136 20	3,200 00
Exchanges for clearing house		
Checks and other cash items		
Other resources		
Totals	\$188,518 27	\$135,207 72
		\$323,725 99
LIABILITIES		
Capital stock paid in		
Surplus	\$20,000 00	\$5,000 00
Undivided profits, less expenses and taxes paid	5,000 00	7,500 00
Other existing profits, collected, but not in undivided profits account	1,001 40	124 40
Bills payable (including certificates of deposit representing money borrowed)		
Deposits, due to banks		
Dividends unpaid		
Individual deposits subject to check	144,066 40	
Savings deposits		
Demand certificates of deposit		88,357 78
Time certificates of deposit	3,000 00	
Certified checks		34,225 54
Cashier's checks		
State, county and municipal deposits	2,050 47	2,970 47
Postal savings deposits	12,500 00	12,500 00
Other liabilities		
Totals	\$188,518 27	\$135,207 72
		\$323,725 99

489 AND 489A. SACRAMENTO VALLEY BANK AND TRUST COMPANY—SACRAMENTO.

Incorporated March 31, 1910.

OFFICERS—Geo. J. Bryte, President; E. L. Southworth, Vice-President; F. L. Holland, Vice-President; Wm. Skeels, Secretary, Treasurer and Cashier; E. J. Rader, Assistant Cashier; F. J. Azevedo, Assistant Cashier; Robert H. Frost, Manager; John Brannan, Director; H. McCall, G. J. Bryte, F. L. Holland, E. J. Rader, E. L. Southworth, A. G. Burnett, F. T. Dwyer, E. J. Carragher, B. F. Walton, S. W. McKim, W. J. Taylor, J. A. Hill, M. E. Sanborn, T. W. Madeley, S. N. Feldheim, J. E. Govan, A. Teichert, J. Neitzel, Wm. Skeels, Geo. K. Rider, W. R. Fountain.

Statement of June 30, 1916.

RESOURCES	Commercial			Savings		Trust		Combined
	Commercial	Court trusts	Private trusts	Court trusts	Private trusts	Court trusts	Private trusts	
Loans and discounts.....	\$600,215 92			\$1,040,574 47	\$60,000 00	\$8,800 00		\$1,709,590 39
Overdrafts.....	1,972 99							1,972 99
Bank premises, warrants and other securities.....	10,567 37			231,633 13		49,900 00		292,120 50
Safe deposit vaults, furniture and fixtures.....	11,955 99							11,955 99
Other real estate and other deposits.....								
Due from other banks.....	31,711 50			53,687 34		1,270 48		83,711 50
Due from other banks.....	159,247 27							214,205 09
Actual cash on hand.....	56,282 50			36,841 42				93,123 92
Exchanges for clearing house.....	41,964 50			540 11		29 52		42,504 64
Checks and other cash items.....	4,322 32							4,322 32
Other resources.....	6,530 50			484 38				7,014 88
Totals.....	\$924,770 86			\$1,363,780 88	\$60,000 00	\$60,000 00		\$2,408,551 74
LIABILITIES								
Capital stock paid in.....	\$315,000 00			\$165,000 00	\$60,000 00	\$60,000 00		\$600,000 00
Surplus.....	13,000 00			13,000 00				26,000 00
Undivided profits, less expenses and taxes paid.....	26,149 79							26,149 79
Reserved interest and taxes.....	4,884 14							4,884 14
Bills payable, including certificates of deposit representing money borrowed.....								
Notes rediscounted.....								
Deposits due to banks.....	10,665 02							10,665 02
Dividends unpaid.....	15,070 64							15,070 64
Individual deposits subject to check.....	483,690 10							483,690 10
Savings deposits.....				1,112,105 50				1,112,105 50
Demand certificates of deposit.....	2,872 53							2,872 53
Time certificates of deposit.....	21,656 17							21,656 17
Certified checks.....	3,635 61							3,635 61
Cashier's checks.....	27,376 06							27,376 06
State, county and municipal deposits.....				50,000 00				50,000 00
Postal savings deposits.....	610 80			21,989 40				22,600 20
Other liabilities.....	160 00			1,085 98				1,245 98
Deposits of money received from executors, administrators, assignees, receivers or trustees.....								
Totals.....	\$924,770 86			\$1,363,780 88	\$60,000 00	\$60,000 00		\$2,408,551 74

TRUST RESOURCES		TRUST LIABILITIES	
Court trusts		Court trusts	
Personal assets received from executors, administrators, assignees, receivers or trustees.....	\$15,608 03	Personal assets received from executors, administrators, assignees, receivers or trustees.....	\$15,608 03
Trust investments: (a) Personal property.....	5 50	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	1,596 30
(b) Real property.....	700 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	890 80		
Cash on hand.....			
Total.....	\$17,204 33	Total.....	\$17,204 33

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.
NOTE.—The above statement includes the business of a branch office at Ione.

490. "PETALUMA SWISS-AMERICAN BANK"—PETALUMA.

Incorporated April 9, 1910.

OFFICERS—Thomas MacLay, President; L. R. Filippini, Vice-President; Joseph Bloom, Vice-President; R. Righetti, Secretary, Treasurer and Cashier; Walter R. Hall, Assistant Cashier.
 DIRECTORS—Thomas MacLay, Jno. V. Filippini, D. Bordessa, Joseph Bloom, J. R. Bonetti, L. R. Filippini, John Lepori, Frank K. Lippitt, M. Newburger, B. J. Patocchi, Arthur Robinson, B. G. Tognazzi, Joseph Traversi, A. Riccioli, H. P. Vogensen.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$696,392 64	\$724,863 53	\$1,351,256 17
Overdrafts		32 54		32 54
Bonds, warrants, and other securities		70,030 00	103,000 00	173,030 00
Bank premises, furniture and fixtures		16,500 00	28,000 00	44,500 00
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		108,226 08	38,043 31	146,269 39
Due from other banks		34,847 65	20,304 65	55,152 30
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items		8,978 62		8,978 62
Other resources		598 34		598 34
Totals		\$865,905 87	\$914,171 49	\$1,780,077 36
LIABILITIES				
Capital stock paid in				
Surplus		\$180,000 00	\$70,000 00	\$250,000 00
Undivided profits, less expenses and taxes paid		33,000 00	16,000 00	49,000 00
Other existing profits, collected, but not in undivided profits account		21,007 71		21,007 71
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		20,910 08		20,910 08
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		339,549 72		339,549 72
Demand certificates of deposit			765,554 49	765,554 49
Time certificates of deposit		10,138 68		10,138 68
Certified checks		197,811 58		197,811 58
Cashier's checks		3,356 42		3,356 42
State, county and municipal deposits				
Postal savings deposits		59,000 00	62,500 00	121,500 00
Other liabilities		1,131 18		1,131 18
Totals		\$865,905 87	\$914,171 49	\$1,780,077 36

492. "BANK OF RIPON"—RIPON.

Incorporated May 2, 1910.

OFFICERS—H. L. Dickey, President; Karl A. Gotshall, Vice-President; A. R. Magruder, Secretary and Cashier; J. J. Wille, Treasurer.
 DIRECTORS—A. R. Magruder, A. J. Nourse, Karl A. Gotshall, H. L. Dickey, W. B. Gould, J. J. Wille, Thos. Frederick.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....	\$75,811 31	\$17,973 80	\$93,785 11
Overdrafts.....			
Bonds, warrants, and other securities.....	15,075 70		18,595 70
Bank premises, furniture and fixtures.....	9,674 36	3,520 00	9,674 36
Safe deposit vaults.....	343 80		343 80
Other real estate owned.....			
Due from reserve banks.....	99,123 02		99,123 02
Due from other banks.....			
Actual cash on hand.....	13,211 41	5,312 81	18,524 22
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$213,242 60	\$20,836 61	\$240,079 21

LIABILITIES

Capital stock paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	2,400 00	000 00	3,000 00
Undivided profits, less expenses and taxes paid.....	4,349 07	569 30	4,918 37
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	164,192 34		164,192 34
Savings deposits.....		20,667 31	20,667 31
Demand certificates of deposit.....	4,264 08		4,264 08
Time certificates of deposit.....	4,337 11		4,337 11
Certified checks.....	1,400 00		1,400 00
Cashier's checks.....			
State, county and municipal deposits.....	12,300 00		12,300 00
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$213,242 60	\$20,836 61	\$240,079 21

493. "RIVERA STATE BANK"—RIVERA.

Incorporated May 5, 1910.

OFFICERS—F. A. Coffman, President; L. W. Houghton, Vice-President; G. W. Goodell, Secretary; F. H. Tieskoetter, Treasurer and Cashier.

DIRECTORS—F. A. Coffman, Geo. E. Triggs, L. W. Houghton, T. E. Nowlin, G. W. Goodell, O. S. Burke, E. S. Johnson.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$113,941 75		
Overdrafts		168 50		
Bonds, warrants, and other securities		11,821 26		
Bank premises, furniture and fixtures		6,000 00		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		11,969 92		
Due from other banks				
Actual cash on hand		8,023 39		
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$152,524 82		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		2,500 00		
Undivided profits, less expenses and taxes paid		1,387 59		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		1,000 00		
Individual deposits subject to check		93,677 87		
Savings deposits				
Demand certificates of deposit		110 00		
Time certificates of deposit		28,649 36		
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$152,524 82		

494. "SEBASTOPOL SAVINGS BANK"—SEBASTOPOL.

Incorporated December 18, 1910.

OFFICERS—W. W. Monroe, President; Geo. P. McNear, Vice-President; G. E. Burch, Secretary and Treasurer; E. N. Paulson, Cashier.
 DIRECTORS—W. W. Monroe, Geo. P. McNear, Charles G. Martin, Geo. D. Sanborn, John P. Overton, C. W. Woodworth, Don V. Williams.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$244,590 95	
Overdrafts-----				
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----			3,300 00	
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----			11,371 60	
Due from other banks-----			4,000 00	
Actual cash on hand-----			7,552 73	
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----			\$270,815 28	
LIABILITIES				
Capital stock paid in-----			\$25,000 00	
Surplus-----			1,300 00	
Undivided profits, less expenses and taxes paid-----			9,326 91	
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----			265,188 37	
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$270,815 28	

495. PALO VERDE VALLEY BANK—BLYTHE.

Incorporated June 9, 1910.

OFFICERS—A. F. Masterman, President; James Rennie, Vice-President; Russell Shears, Secretary; Treasurer and Cashier.
 DIRECTORS—James Rennie, Henry C. Downes, G. W. Kelsey, A. F. Masterman, E. S. McArthur, C. L. Suits, E. E. Masterman.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$65,080 08		
Overdrafts		31 39		
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures		6,151 05		
Safe deposit vaults				
Other real estate owned		2,500 00		
Due from reserve banks		44,692 17		
Due from other banks				
Actual cash on hand		15,178 24		
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$133,632 93		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus				
Undivided profits, less expenses and taxes paid		3,627 08		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		95,405 89		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		2,278 00		
Certified checks		397 00		
Cashier's checks				
State, county and municipal deposits		3,100 00		
Postal savings deposits				
Other liabilities		1,854 96		
Totals		\$133,632 93		

496. BANK OF LANKERSHIM—LANKERSHIM.

Incorporated July 18, 1910.

OFFICERS—J. W. Deupree, President; Fred Weddington, Vice-President; Dan Bakman, Vice-President; H. H. Ferguson, Secretary, Treasurer and Cashier; Bruce W. Spence, Assistant Cashier.

DIRECTORS—Fred Weddington, Dan Bakman, J. W. Deupree, S. Nelson, Thos. H. Brown, H. H. Ferguson, C. L. Kennedy, Wm. Klump, H. L. McCabe, Guy Weddington.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$51,529 45		
Overdrafts				
Bonds, warrants, and other securities		14,000 00		
Bank premises, furniture and fixtures		13,529 50		
Safe deposit vaults		400 00		
Other real estate owned				
Due from reserve banks		3,678 10		
Due from other banks		8,953 81		
Actual cash on hand		6,296 77		
Exchanges for clearing house				
Checks and other cash items		32 48		
Other resources				
Totals		\$98,420 11		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		600 00		
Undivided profits, less expenses and taxes paid		1,122 48		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		3,500 00		
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		45,422 01		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		8,375 62		
Certified checks				
Cashier's checks				
State, county and municipal deposits		12,500 00		
Postal savings deposits				
Other liabilities		1,990 00		
Totals		\$98,420 11		

497 AND 497A. OWENS VALLEY BANK—BISHOP.

Incorporated July 13, 1910.

OFFICERS—Harry Shaw, President; Thos. Hughes, Vice-President; Tom C. Thornton, Vice-President and Manager; A. Marshall, Secretary and Cashier; E. C. Varney, Treasurer; A. P. Mairs, Manager Independence Branch.
 DIRECTORS—Harry Shaw, Thos. Hughes, Tom C. Thornton, Thos. Williams, E. C. Varney.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----			\$212,908 20
Overdrafts-----	\$155,248 20	\$57,660 00	44 61
Bonds, warrants, and other securities-----	44 61		12,221 45
Bank premises, furniture and fixtures-----	3,221 45	9,000 00	2,329 95
Safe deposit vaults-----	2,329 95		
Other real estate owned-----			3,762 50
Due from reserve banks-----	3,762 50		18,612 01
Due from other banks-----	18,612 01		
Actual cash on hand-----			
Exchanges for clearing house-----	13,143 07	3,666 40	18,809 47
Checks and other cash items-----	696 26		696 26
Other resources-----	777 77		777 77
Totals-----	\$199,835 85	\$70,326 40	\$270,162 25

LIABILITIES

Capital stock paid in-----			
Surplus-----	\$50,000 00	\$10,000 00	\$60,000 00
Undivided profits, less expenses and taxes paid-----	6,400 00	1,200 00	7,600 00
Other existing profits, collected, but not in undivided profits account-----	4,538 67		4,538 67
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	133,780 89		133,780 89
Savings deposits-----			
Demand certificates of deposit-----	505 50	51,126 40	51,264 40
Time certificates of deposit-----	931 00		505 50
Certified checks-----	00 00		931 00
Cashier's checks-----	00 00		400 00
State, county and municipal deposits-----	1,475 36		1,475 36
Postal savings deposits-----		8,000 00	8,000 00
Other liabilities-----	1,804 43		1,804 43
Totals-----	\$199,835 85	\$70,326 40	\$270,162 25

NOTE.—The above statement includes the business of a branch office at Independence.

498. "THE MISSION BANK OF SANTA CLARA"—SANTA CLARA.

Incorporated July 23, 1910.

OFFICERS—Robert A. Fatjo, President; David J. Spence, Vice-President; H. L. Warburton, Secretary, Treasurer and Cashier;
 Luis G. Fatjo, Assistant Cashier.

DIRECTORS—Robert A. Fatjo, David J. Spence, Luis G. Fatjo, H. L. Warburton, John Lanini.

Statement of June 30, 1916.

RESOURCES	Statement of June 30, 1916.		
	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$82,137 88	\$180,998 87	\$264,136 75
Bonds, warrants, and other securities-----	219 72		219 72
Bank premises, furniture and fixtures-----	23,076 77	7,225 00	30,301 77
Safe deposit vaults-----	1,400 00		1,400 00
Other real estate owned-----			
Due from reserve banks-----	20,090 87	2,720 01	22,810 88
Due from other banks-----		16,491 37	16,491 37
Actual cash on hand-----	12,928 30	5,322 90	18,251 40
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----		220 56	220 56
Totals-----	\$140,853 74	\$212,978 74	\$353,832 48
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$14,000 00	\$16,000 00	\$30,000 00
Undivided profits, less expenses and taxes paid-----		3,500 00	3,500 00
Other existing profits, collected, but not in undivided profits account-----	167 30	2,558 94	2,726 24
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	86,532 44		86,532 44
Savings deposits-----		100,919 80	100,919 80
Demand certificates of deposit-----	3,758 31		3,758 31
Time certificates of deposit-----	20,531 95		20,531 95
Certified checks-----	45 00		45 00
Cashier's checks-----			
State, county and municipal deposits-----	15,000 00		15,000 00
Postal savings deposits-----	818 74		818 74
Other liabilities-----			
Totals-----	\$140,853 74	\$212,978 74	\$353,832 48

499. BANK OF ELK GROVE—ELK GROVE.

Incorporated August 23, 1910.

OFFICERS—Geo. M. Taverner, President; G. M. Colton, Vice-President; Chas. H. Cooper, Secretary, Treasurer and Cashier.
 DIRECTORS—Geo. M. Taverner, G. M. Colton, Hugh Beattie, Chas. H. Cooper, T. J. Moroney, Hugh B. Bradford, Z. Marnofer, Andrew Johnson, J. H. Kerby.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$149,858 50		
Overdrafts.....		114 15		
Bonds, warrants, and other securities.....		2,000 00		
Bank premises, furniture and fixtures.....		9,150 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		23,868 74		
Due from other banks.....				
Actual cash on hand.....		11,409 28		
Exchanges for clearing house.....				
Checks and other cash items.....		25 00		
Other resources.....				
Totals.....		\$156,425 67		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$25,000 00		
Undivided profits, less expenses and taxes paid.....		2,500 00		
Other existing profits, collected, but not in undivided profits account.....		394 67		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		116,271 15		
Savings deposits.....				
Demand certificates of deposit.....		3,374 77		
Time certificates of deposit.....		8,898 72		
Certified checks.....		76 36		
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$156,425 67		

501. "THE CITIZENS' COMMERCIAL BANK"—FALLBROOK.

Incorporated October 19, 1910.

OFFICERS—H. Smelser, President; W. E. Gird, Vice-President; W. M. Smelser, Secretary, Treasurer and Cashier.
 DIRECTORS—H. Smelser, W. E. Gird, T. J. Shipley, W. M. Smelser, C. E. Lamb.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$19,347 50		
Overdrafts.....		1 72		
Bonds, warrants, and other securities.....		12,549 00		
Bank premises, furniture and fixtures.....		6,300 00		
Safe deposit vaults.....		200 00		
Other real estate owned.....				
Due from reserve banks.....		10,232 64		
Due from other banks.....		3,490 31		
Actual cash on hand.....				
Exchanges for clearing house.....		2 80		
Checks and other cash items.....				
Other resources.....				
Totals.....		\$82,671 97		
LIABILITIES				
Capital stock paid in.....		\$25,000 00		
Surplus.....		1,100 00		
Undivided profits, less expenses and taxes paid.....		26 26		
Other existing profits, collected, but not in undivided profits account.....		476 75		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		500 00		
Dividends unpaid.....		32,320 49		
Individual deposits subject to check.....				
Savings deposits.....		291 41		
Demand certificates of deposit.....		11,637 46		
Time certificates of deposit.....				
Certified checks.....		1,222 00		
Cashier's checks.....		10,000 00		
State, county and municipal deposits.....				
Postal savings deposits.....		100 00		
Other liabilities.....				
Totals.....		\$82,671 97		

502. THE BANK OF HUGHSON—HUGHSON.

Incorporated November 9, 1910.

OFFICERS—J. W. Holeman, President; F. M. Hudelson, Vice-President; Leo G. Titus, Secretary and Cashier; J. W. Holeman, Treasurer; C. M. Hudelson, Assistant Cashier.
 DIRECTORS—Leo G. Titus, L. C. Quimby, F. M. Hudelson, J. W. Holeman, A. N. Crow.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$106,139 41		
Overdrafts-----		335 28		
Bonds, warrants, and other securities-----		5,298 92		
Bank premises, furniture and fixtures-----		9,378 74		
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		10,553 04		
Due from other banks-----		182 50		
Actual cash on hand-----		5,621 01		
Exchanges for clearing house-----				
Checks and other cash items-----		34 37		
Other resources-----				
Totals-----		\$137,483 27		
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$25,000 00		
Undivided profits, less expenses and taxes paid-----		1,500 00		
Other existing profits, collected, but not in undivided profits account-----		57 47		
Bills payable (including certificates of deposit representing money borrowed)-----		15,000 00		
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		77,107 68		
Savings deposits-----				
Demand certificates of deposit-----		200 00		
Time certificates of deposit-----		14,118 12		
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----		4,500 00		
Other liabilities-----				
Totals-----		\$137,483 27		

503. THE VACAVILLE SAVINGS BANK—VACAVILLE.

Incorporated October 26, 1910.

OFFICERS—T. H. Buckingham, President; S. P. Dobbins, Vice-President; H. C. Blake, Secretary; H. F. Fowler, Treasurer and Cashier; E. J. Cox, Assistant Cashier.
 DIRECTORS—T. H. Buckingham, Geo. A. Arnold, S. P. Dobbins, H. Clay Blake, Frank H. Clark, E. C. Andrews, W. B. Atkinson.

Statement of June 30, 1916.

RESOURCES	Commercial department		Savings department	Combined
Loans and discounts			\$127,644 03	
Overdrafts				
Bonds, warrants, and other securities			36,820 00	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			8,064 48	
Due from reserve banks			8,143 87	
Due from other banks			2,324 92	
Actual cash on hand			4,250 00	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$187,447 30	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			1,550 00	
Other existing profits, collected, but not in undivided profits account			288 27	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			875 00	
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			158,384 03	
Time certificates of deposit				
Certified checks			1,550 00	
Cashier's checks				
State county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$187,447 30	

504. BANK OF FOLSOM—FOLSOM.

Incorporated November 14, 1910.

OFFICERS—E. T. Wall, President; J. L. Patterson, Vice-President; H. Clemensen, Secretary, Treasurer and Cashier; Geo. H. Wetmore, Assistant Cashier.

DIRECTORS—I. Hinkle, G. A. Bauer, H. Clemensen, J. L. Patterson, John A. Russi, E. T. Wall, J. F. Close.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$51,767 65	\$49,995 00	\$101,762 65
Overdrafts.....		21 02		21 02
Bonds, warrants, and other securities.....		20,661 00	25,287 50	45,948 50
Bank premises, furniture and fixtures.....		3,551 76		3,551 76
Safe deposit vaults.....				
Other real estate owned.....		7,042 20		7,042 20
Due from reserve banks.....		6,102 44	6,609 31	12,711 75
Due from other banks.....				
Actual cash on hand.....		10,832 04	1,876 08	12,708 12
Exchanges for clearing house.....				
Checks and other cash items.....		778 16		778 16
Other resources.....				
Totals.....		\$100,756 27	\$83,767 89	\$184,524 16
LIABILITIES				
Capital stock paid in.....		\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....		300 00	400 00	700 00
Undivided profits, less expenses and taxes paid.....		1,274 65	404 21	1,678 86
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		1,731 21		1,731 21
Dividends unpaid.....				
Individual deposits subject to check.....		66,538 54		66,538 54
Savings deposits.....			67,592 43	67,592 43
Demand certificates of deposit.....				
Time certificates of deposit.....		3,174 56	2,180 00	5,354 56
Certified checks.....				
Cashier's checks.....		134 81		134 81
State, county and municipal deposits.....		102 50		102 50
Postal savings deposits.....		12,500 00		12,500 00
Other liabilities.....			3,191 25	3,191 25
Totals.....		\$100,756 27	\$83,767 89	\$184,524 16

505. WEST SIDE BANK OF TRACY—TRACY.

Incorporated November 12, 1910.

OFFICERS—A. Grunauer, President; J. D. Van Ormer, Vice-President; A. R. Arnold, Secretary, Treasurer and Cashier; W. N. Johnson, Assistant Cashier.
 DIRECTORS—A. Grunauer, J. D. Van Ormer, J. Samuels, C. A. Slack, W. H. Riecks, J. S. Welty, Henry Boltzen, J. E. Meyer, A. H. Linne.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$85,084 35		\$226,855 61
Overdrafts-----		201 79	\$141,771 26	201 79
Bonds, warrants, and other securities-----		22,795 02	16,000 00	38,795 02
Bank premises, furniture and fixtures-----		17,900 00		17,900 00
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		69,356 86	17,763 41	87,120 27
Due from other banks-----				
Actual cash on hand-----		9,535 85	4,002 40	13,538 25
Exchanges for clearing house-----				
Checks and other cash items-----		607 37		607 37
Other resources-----				
Totals-----		\$205,481 24	\$179,537 07	\$385,018 31
LIABILITIES				
Capital stock paid in-----		\$60,000 00	\$16,100 00	\$76,100 00
Surplus-----		3,500 00	3,500 00	7,000 00
Undivided profits, less expenses and taxes paid-----				
Other existing profits collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		123,370 97		123,370 97
Savings deposits-----		160 00	144,748 89	144,748 89
Demand certificates of deposit-----				160 00
Time certificates of deposit-----			688 18	688 18
Certified checks-----				
Cashier's checks-----		3,450 27		3,450 27
State, county and municipal deposits-----		15,000 00	14,500 00	29,500 00
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$205,481 24	\$179,537 07	\$385,018 31

506. "BANK OF CRESCENT CITY"—CRESCENT CITY.

Incorporated November 10, 1910.

OFFICERS—Frank Togni, President; David Edwards, Vice-President; C. E. Chapman, Secretary; Geo. C. Walton, Treasurer and Cashier; E. C. Hegler, Assistant Cashier.

DIRECTORS—Frank Togni, C. E. Chapman, D. P. Edwards, E. C. Hegler, W. T. Breen.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$63,108 99	\$28,365 00	\$91,473 99
Overdrafts-----		11 06		11 06
Bonds, warrants, and other securities-----		295 64	18,227 47	18,523 11
Bank premises, furniture and fixtures-----		2,700 00		2,700 00
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		9,344 46	3,984 60	13,329 06
Due from other banks-----		762 86		762 86
Actual cash on hand-----		4,675 70	4,656 28	9,331 98
Exchanges for clearing house-----				
Checks and other cash items-----		700 83		700 83
Other resources-----		179 65	30	179 95
Totals-----		\$81,779 19	\$55,233 65	\$137,012 84
LIABILITIES				
Capital stock paid in-----		\$20,000 00	\$5,000 00	\$25,000 00
Surplus-----		1,000 00	2,000 00	3,000 00
Undivided profits, less expenses and taxes paid-----		1,956 70	2,179 96	4,136 66
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		37,005 93		37,005 93
Savings deposits-----			44,001 12	44,001 12
Demand certificates of deposit-----				
Time certificates of deposit-----		21,619 87		21,619 87
Certified checks-----				
Cashier's checks-----		196 69		196 69
State, county and municipal deposits-----				
Postal savings deposits-----			2,052 57	2,052 57
Other liabilities-----				
Totals-----		\$81,779 19	\$55,233 65	\$137,012 84

507. "THE ANTIOCH BANK OF SAVINGS"—ANTIOCH.

Incorporated November 12, 1910.

OFFICERS—J. A. West, President; J. G. Prewett, Vice-President; Herbert A. West, Secretary, Treasurer and Cashier.
 DIRECTORS—J. A. West, William Uren, W. C. Williamson, J. Arata, J. G. Prewett, Herbert A. West, O. E. Klengel.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$115,135 00	
Overdrafts.....				
Bonds, warrants, and other securities.....			34,823 28	
Bank premises, furniture and fixtures.....			8,725 00	
Safe deposit vaults.....			750 00	
Other real estate owned.....				
Due from reserve banks.....			17,886 98	
Due from other banks.....				
Actual cash on hand.....			7,758 39	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$185,078 65	
LIABILITIES				
Capital stock paid in.....			\$25,000 00	
Surplus.....			1,000 00	
Undivided profits, less expenses and taxes paid.....			114 51	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....			756 00	
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			145,708 14	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....			12,500 00	
Other liabilities.....				
Totals.....			\$185,078 65	

508. MONETA COMMERCIAL BANK—MONETA.

Incorporated November 25, 1910.

OFFICERS—C. B. Casler, President; H. J. Harris, Vice-President; E. M. Kaufman, Secretary, Treasurer and Cashier.

DIRECTORS—C. B. Casler, H. J. Harris, M. V. Hayden, M. W. Rabbley, Thos. Biggart, L. F. Stephenson, E. M. Kaufman.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$62,195 51		
Overdrafts-----		1 32		
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----		3,000 00		
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		17,280 01		
Due from other banks-----				
Actual cash on hand-----		5,754 94		
Exchanges for clearing house-----		465 47		
Checks and other cash items-----		15,000 00		
Other resources-----				
Totals-----		\$104,347 25		
LIABILITIES				
Capital stock paid in-----		\$25,000 00		
Surplus-----		4,000 00		
Undivided profits, less expenses and taxes paid-----		1,064 00		
Other existing profits collected but not in undivided profit's account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		68,036 11		
Savings deposits-----				
Demand certificates of deposit-----		205 00		
Time certificates of deposit-----		6,042 14		
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$104,347 25		

509. CITIZENS SAVINGS BANK OF INGLEWOOD—INGLEWOOD.

Incorporated November 21, 1910.

OFFICERS—W. G. Brown, President; John Aerick, Vice-President; F. A. Zillgitt, Secretary, Treasurer and Cashier; L. B. Zillgitt, Assistant Cashier.

DIRECTORS—W. G. Brown, L. O. Calkins, Adolph Leuzinger, F. A. Zillgitt, John Aerick.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----		\$75,305 75	
Overdrafts-----			
Bonds, warrants, and other securities-----		15,440 80	
Bank premises, furniture and fixtures-----		13,200 00	
Safe deposit vaults-----			
Other real estate owned-----		11,746 48	
Due from reserve banks-----			
Due from other banks-----			
Actual cash on hand-----		5,125 80	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$120,818 83	

LIABILITIES

Capital stock paid in-----			
Surplus-----		\$25,000 00	
Undivided profits, less expenses and taxes paid-----		2,100 00	
Other existing profits, collected, but not in undivided profits account-----		2,497 88	
Isills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		56,150 31	
Demand certificates of deposit-----			
Time certificates of deposit-----		23,070 64	
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		12,000 00	
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$120,818 83	

511. BANK OF SAN RAFAEL—SAN RAFAEL.

Incorporated December 23, 1910.

OFFICERS—M. T. Freitas, President; C. A. Thayer, Vice-President; M. J. Pedrotti, Vice-President; W. P. Murray, Secretary and Cashier; T. L. Crane, Crane, Treasurer; A. N. Boyen, Assistant Cashier.
 DIRECTORS—A. M. Newhall, M. T. Freitas, C. A. Thayer, M. J. Pedrotti, T. L. Crane, E. B. McNear, J. A. Saunders.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$276,743 50	\$458,874 91	\$735,618 41
Overdrafts.....		632 15		632 15
Bonds, warrants, and other securities.....		68,188 61	115,517 39	183,706 00
Bank premises, furniture and fixtures.....			26,500 00	26,500 00
Safe deposit vaults.....			5,000 00	5,000 00
Other real estate owned.....				
Due from reserve banks.....		39,289 22	52,154 44	91,443 66
Due from other banks.....				
Actual cash on hand.....		29,254 86	18,130 74	88,385 60
Exchanges for clearing house.....				
Checks and other cash items.....		1,121 82	767 14	1,888 96
Other resources.....				
Totals.....		\$406,230 16	\$676,944 62	\$1,083,174 78
LIABILITIES				
Capital stock paid in.....		\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....		3,000 00	37,500 00	40,500 00
Undivided profits, less expenses and taxes paid.....		6,347 55	1,091 64	7,439 19
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		212,252 36		212,252 36
Savings deposits.....				
Demand certificates of deposit.....		7,025 46	613,352 98	613,352 98
Time certificates of deposit.....		46,500 00		7,025 46
Certified checks.....		1,731 29		46,500 00
Cashier's checks.....		32 00		1,731 29
State, county and municipal deposits.....		48,933 60		32 00
Royal savings deposits.....		4,041 52		48,933 60
Other liabilities.....		1,366 38		4,041 52
Totals.....		\$406,230 16	\$676,944 62	\$1,083,174 78

512. BANK OF MARICOPA—MARICOPA.

Incorporated January 3, 1911.

Officers—W. H. Coons, President; Walter Snook, Vice-President; C. Z. Vander Horck, Secretary, Treasurer and Cashier; H. A. Peterson, Assistant Cashier.

Directors—W. H. Coons, Walter Snook, V. D. Black, H. A. Peterson, S. G. Tryon, C. Z. Vander Horck, H. N. Taylor.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$46,038 00		\$70,743 00
Overdrafts.....		4 25	\$24,685 00	4 25
Bonds, warrants, and other securities.....		17,929 33		17,929 33
Bank premises, furniture and fixtures.....		14,797 00		14,797 00
Sale deposit vaults.....		420 00		420 00
Other real estate owned.....				
Due from reserve banks.....		16,738 75	1,002 10	17,760 85
Due from other banks.....				
Actual cash on hand.....		12,222 80	1,339 23	13,622 03
Exchanges for clearing house.....		2,769 54		2,769 54
Checks and other cash items.....		64 00		64 00
Other resources.....				
Totals.....		\$110,963 67	\$27,086 33	\$138,050 00
LIABILITIES				
Capital stock paid in.....		\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....		1,050 00	200 00	1,250 00
Undivided profits, less expenses and taxes paid.....		565 53		565 53
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		70,636 77		70,636 77
Savings deposits.....				
Demand certificates of deposit.....			21,886 33	21,886 33
Time certificates of deposit.....		3,006 69		3,006 69
Certified checks.....				
Cashier's checks.....		25 00		25 00
State, county and municipal deposits.....				
Postal savings deposits.....		12,500 00		12,500 00
Other liabilities.....		3,069 68		3,069 68
Totals.....		\$110,963 67	\$27,086 33	\$138,050 00

513. SECURITY TRUST COMPANY—BAKERSFIELD.

Incorporated October 7, 1910.

OFFICERS—G. J. Planz, President; A. S. Crites, Vice-President and Manager; H. R. Peacock, Vice-President; D. Hirschfeld, Vice-President; J. A. Hughes, Secretary and Treasurer; O. R. Kamprath, Cashier and Trust Officer; C. Wible, Assistant Cashier; Verner Copeland, Assistant Cashier; O. R. Kamprath, Assistant Secretary.

DIRECTORS—G. J. Planz, H. R. Peacock, D. Hirschfeld, J. A. Hughes, C. A. Barlow, H. J. Brandt, W. W. Colm, Arthur S. Crites, H. A. Jastro, W. W. Frazier, J. W. Heard, W. A. Howell, J. M. Jameson, Christian Matly, L. P. St. Clair, Frank W. Warthorst, Louis V. Olcese, Walter Rankin, Alfred Harrell, John Enas.

Statement of June 30, 1916.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts	\$1,057,796 88	\$623,599 67	\$11,000 00	\$38,100 00	\$1,730,496 55
Overdrafts	1,159 32				1,159 32
Bonds, warrants and other securities	104,601 98	467,338 18	40,205 86	12,000 00	624,146 02
Bank premises, furniture and fixtures		67,424 25			67,424 25
Safe deposit vaults					
Other real estate owned	920 16	43,618 32			44,538 48
Due from reserve banks	27,950 55	75,182 54			333,193 09
Due from other banks	22,512 28				22,512 28
Actual cash on hand	70,974 82	42,750 74			113,725 56
Exchanges for clearing house	11,920 07				11,920 07
Checks and other cash items	5,803 31				5,803 31
Other resources	332 00				332 00
Totals	\$1,533,971 37	\$1,319,913 70	\$51,205 86	\$50,100 00	\$2,955,190 93
LIABILITIES					
Capital stock paid in	\$250,000 00	\$30,000 00	\$50,000 00	\$50,000 00	\$400,000 00
Surplus		70,000 00			70,000 00
Undivided profits, less expenses and taxes paid					
Other existing profits, collected, but not in undivided profits account	66,536 10		1,205 86	100 00	61,831 96
Bills payable, including certificates of deposit representing money borrowed					
Notes rediscounted					
Deposits due to banks	41,642 38				41,642 38
Dividends unpaid	12,120 00				12,120 00
Individual deposits subject to check	1,127,306 66				1,127,306 66
Savings deposits		948,329 73			948,329 73
Demand certificates of deposit	8,537 24				8,537 24
Time certificates of deposit	932 50	67,346 76			68,279 26
Certified checks	19,625 38				19,625 38
Cashier's checks	13,261 11				13,261 11

State, county and municipal deposits.....	140,517 46		140,517 46		140,517 46
Postal savings deposits.....	43,719 75		43,719 75		43,719 75
Other liabilities.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....					
Totals.....	\$1,533,971 37		\$1,319,913 70	\$51,205 86	\$2,955,190 93
TRUST RESOURCES					
Personal assets received from executors, administrators, assignees, receivers or trustees.....	Court trusts			Court trusts	
Trust investments: (a) Personal property.....	Personal assets received from executors, administrators, assignees, receivers or trustees.....			Personal assets received from executors, administrators, assignees, receivers or trustees.....	
(b) Real property.....	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....			Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	
Due from banks.....	Private trusts, specially designated and construed as court trusts, under supervision.....			Private trusts, specially designated and construed as court trusts, under supervision.....	
Cash on hand.....					
Total.....	Total.....			Total.....	
Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.					

514. "THE HOLTVILLE BANK"—HOLTVILLE.

Incorporated December 23, 1910.

OFFICERS—O. N. Shaw, President; F. M. Ferguson, Vice-President; R. W. Hoover, Secretary, Treasurer and Cashier; S. E. Shaw, Assistant Cashier.

DIRECTORS—Porter N. Ferguson, O. N. Shaw, F. K. Weeks, F. M. Ferguson, R. W. Hoover.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$112,791 59	\$17,971 15	\$130,762 74
Overdrafts.....				
Bonds, warrants, and other securities.....		1,182 90		1,182 90
Bank premises, furniture and fixtures.....		11,950 00		11,950 00
Safe deposit vaults.....		950 00		950 00
Other real estate owned.....				
Due from reserve banks.....		45,770 13	10,123 04	55,893 17
Due from other banks.....				
Actual cash on hand.....		10,380 74	1,074 95	11,455 69
Exchanges for clearing house.....		1,903 08		1,903 08
Checks and other cash items.....		139 35		139 35
Other resources.....				
Totals.....		\$185,067 79	\$29,169 14	\$214,236 93
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$20,000 00	\$5,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid.....		10,000 00		10,000 00
Other existing profits, collected, but not in undivided profits account.....		1,380 70	71 08	1,451 78
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....		143,188 99	24,098 06	143,188 99
Demand certificates of deposit.....				24,098 06
Time certificates of deposit.....				
Certified checks.....		8,441 94		8,441 94
Cashier's checks.....		10 25		10 25
State, county and municipal deposits.....		1,136 91		1,136 91
Postal savings deposits.....		900 00		900 00
Other liabilities.....				
Totals.....		\$185,067 79	\$29,169 14	\$214,236 93

NOTE.—Added Savings department December 27, 1915.

515. KINGSBURG BANK—KINGSBURG.

Incorporated February 2, 1911.

OFFICERS—Nicholas G. Nelson, President; A. T. Carlson, Vice-President; John L. Norman, Vice-President; O. E. Peterson, Secretary, Treasurer and Cashier; E. E. Peterson, Assistant Cashier; C. F. Draper, Assistant Cashier.
 DIRECTORS—Nicholas G. Nelson, A. T. Carlson, John L. Norman, J. P. H. Applequist, O. E. Peterson, John Peterson, Axel W. Sward.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$132,025 88	\$47,960 61	\$180,586 49
Overdrafts-----				
Bonds, warrants, and other securities-----		8,424 20	6,000 00	14,424 20
Bank premises, furniture and fixtures-----		20,300 00		20,300 00
Safe deposit vaults-----			1,000 00	1,000 00
Other real estate owned-----				
Due from reserve banks-----		16,605 92	3,588 84	20,194 76
Due from other banks-----		271 82		271 82
Actual cash on hand-----		8,070 21	2,179 24	10,249 45
Exchanges for clearing house-----				
Checks and other cash items-----		1,106 76		1,106 76
Other resources-----				
Totals-----		\$187,404 79	\$60,728 69	\$248,133 48
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$25,000 00	\$10,000 00	\$35,000 00
Undivided profits, less expenses and taxes paid-----		3,500 00	1,500 00	5,000 00
Other existing profits, collected, but not in undivided profits account-----		1,553 24	1,343 76	2,897 00
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----		25,000 00		25,000 00
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----		86,372 91		86,372 91
Demand certificates of deposit-----				
Time certificates of deposit-----		11,015 80	43,134 93	43,134 93
Certified checks-----		28,878 90		28,878 90
Cashier's checks-----				
State, county and municipal deposits-----		6,083 94	4,750 00	10,833 94
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$187,404 79	\$60,728 69	\$248,133 48

516. ORLAND SAVINGS BANK—ORLAND.

Incorporated March 1, 1911.

OFFICERS—Geo. A. Barceloux, President; Mrs. Ollie Parsons, Vice-President; W. E. Seearce, Secretary, Treasurer and Cashier.
 DIRECTORS—Geo. A. Barceloux, Peter Barceloux, W. E. Seearce, Chas. L. Donohoe, Mrs. Ollie Parsons.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$85,467 15	
Overdrafts				
Bonds, warrants, and other securities			14,000 00	
Bank premises, furniture and fixtures				
Safe deposit vaults			6,230 87	
Other real estate owned			2,297 11	
Due from reserve banks				
Due from other banks				
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items			2,310 00	
Other resources				
Totals			\$120,305 13	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus			5,108 53	
Undivided profits, less expenses and taxes paid			1,825 82	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			430 85	
Individual deposits subject to check				
Savings deposits			75,439 93	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			12,500 00	
Postal savings deposits				
Other liabilities				
Totals			\$120,305 13	

517. "BANK OF CERES"—CERES.

Incorporated March 28, 1911.

OFFICERS—L. M. MacDonald, President; W. R. Service, Vice-President; W. P. Clarke, Secretary, Treasurer and Cashier; L. H. Whitmore, Assistant Cashier and Assistant Secretary.

DIRECTORS—L. M. MacDonald, W. R. Service, W. P. Clarke, R. F. Wells, Jr., Antony Morgan, V. D. Whitmore, T. W. Wilson.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$90,537 40	\$41,445 00	\$140,982 40
Overdrafts		1,069 51		1,069 51
Bonds, warrants, and other securities		14,299 10	1,000 00	15,299 10
Bank premises, furniture and fixtures		2,700 00		2,700 00
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		10,618 26	3,518 96	14,137 22
Due from other banks		1,368 47	517 87	1,886 34
Actual cash on hand		10,160 75	3,079 98	13,240 73
Exchanges for clearing house				
Checks and other cash items		137 81		137 81
Other resources				
Totals		\$130,891 30	\$49,561 81	\$189,453 11
LIABILITIES				
Capital stock paid in		\$20,000 00		\$25,000 00
Surplus		2,536 00	\$5,000 00	3,750 00
Undivided profits, less expenses and taxes paid		1,642 94	1,200 00	1,642 94
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		1,255 00		1,255 00
Individual deposits		101,543 36		101,543 36
Savings deposits			43,361 81	43,361 81
Demand certificates of deposit		400 00		400 00
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		12,500 00		12,500 00
Other liabilities				
Totals		\$130,891 30	\$49,561 81	\$189,453 11

518. GLENN COUNTY SAVINGS BANK—WILLOWS.

Incorporated April 28, 1911.

OFFICERS—F. B. Glenn, President; H. J. Barceloux, Vice-President; Harlow M. Plimpton, Secretary, Treasurer and Cashier; W. K. Hatch, Assistant Cashier.
 DIRECTORS—F. B. Glenn, F. B. Weinrich, H. J. Barceloux, John Johansen, P. Barceloux, Geo. A. Kennedy, C. H. Kattenberg, Harlow M. Plimpton, I. J. Proulx.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$118,805 42	\$55,229 49	\$174,034 91
Overdrafts-----		1,198 21		1,198 21
Bonds, warrants, and other securities-----				39,200 00
Bank premises, furniture and fixtures-----			15,500 00	57,500 00
Safe deposit vaults-----		41,950 00		
Other real estate owned-----				2,630 00
Due from reserve banks-----		20,107 52	5,481 57	25,589 09
Due from other banks-----				
Due from other banks-----				
Actual cash on hand-----		10,236 90	2,568 12	12,805 02
Exchanges for clearing house-----		411 21		411 21
Checks and other cash items-----		479 81		479 81
Other resources-----				
Totals-----		\$193,189 07	\$120,609 18	\$313,798 25
LIABILITIES				
Capital stock paid in-----				\$75,000 00
Surplus-----		\$60,000 00	\$15,000 00	5,000 00
Undivided profits, less expenses and taxes paid-----		3,500 00	1,500 00	5,000 00
Other existing profits, collected, but not in undivided profits account-----		896 61	345 40	1,242 01
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		2,271 00		2,271 00
Savings deposits-----		91,279 25		91,279 25
Demand certificates of deposit-----				
Time certificates of deposit-----		12,943 18	66,263 78	69,206 96
Certified checks-----		10,908 26		10,908 26
Cashier's checks-----		1,700 00		1,700 00
State, county and municipal deposits-----		9,694 77		9,694 77
Postal savings deposits-----			37,500 00	37,500 00
Other liabilities-----				
Totals-----		\$193,189 07	\$120,609 18	\$313,798 25

519. MERCHANTS COMMERCIAL & SAVINGS BANK OF OCEAN PARK, CALIFORNIA. SANTA MONICA.

Incorporated May 6, 1911.

OFFICERS—Adam Patterson, President; S. A. Gerard, Vice-President; J. W. Lawrence, Jr., Secretary, Treasurer and Cashier.
DIRECTORS—J. W. Lawrence, A. N. Moody, C. W. Fox, D. C. Graham, S. A. Gerard, C. A. Patterson, Adam Patterson.

Statement of June 30, 1916.

RESOURCES	Statement of June 30, 1916.		
	Commercial department	Savings department	Combined
Loans and discounts.....	\$80,355 88	\$21,788 00	\$102,143 88
Overdrafts.....	951 09	-----	951 09
Bonds, warrants, and other securities.....	12,766 99	-----	12,766 99
Bank premises, furniture and fixtures.....	57,538 41	-----	59,588 41
Safe deposit vaults.....	2,000 00	2,000 00	2,000 00
Other real estate owned.....	3,773 08	2,350 00	6,123 08
Due from reserve banks.....	13,285 61	1,219 76	14,455 37
Due from other banks.....	244 59	-----	244 59
Actual cash on hand.....	14,954 28	2,803 33	17,857 61
Exchanges for clearing house.....	709 11	-----	709 11
Checks and other cash items.....	499 81	-----	499 81
Other resources.....	13 20	-----	13 20
Totals.....	\$187,042 05	\$30,261 09	\$217,303 14
LIABILITIES			
Capital stock paid in.....	\$61,000 00	-----	\$66,000 00
Surplus.....	1,000 00	-----	1,000 00
Undivided profits, less expenses and taxes paid.....	265 78	-----	265 78
Other existing profits, collected, but not in undivided profits account.....	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed).....	22,000 00	-----	22,000 00
Deposits, due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	78,079 20	-----	78,079 20
Savings deposits.....	-----	25,198 09	25,198 09
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	2,009 10	-----	2,009 10
Certified checks.....	188 12	-----	188 12
Cashier's checks.....	619 93	-----	619 93
State, county and municipal deposits.....	10,377 92	-----	10,377 92
Postal savings deposits.....	-----	-----	-----
Other liabilities.....	11,472 00	63 00	11,535 00
Totals.....	\$187,042 05	\$30,261 09	\$217,303 14

520. BANK OF PATTERSON—PATTERSON.

Incorporated May 23, 1911.

OFFICERS—C. A. Sperry, President; J. P. Bernhard, Vice-President; C. J. Carlson, Secretary and Cashier; F. H. Paddock, Assistant Cashier.

DIRECTORS—J. M. Smith, C. A. Sperry, J. M. Kerr, C. J. Carlson, J. P. Bernhard.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$117,432 21		
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures		33,299 31		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		14,354 40		
Due from other banks				
Actual cash on hand				
Exchanges for clearing house		10,848 04		
Checks and other cash items		867 59		
Other resources		1,194 25		
Totals		\$177,995 80		
LIABILITIES				
Capital stock paid in		\$35,000 00		
Surplus		3,500 00		
Undivided profits, less expenses and taxes paid		880 80		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		20,000 00		
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		97,171 82		
Demand certificates of deposit				
Time certificates of deposit		4,432 01		
Certified checks		16,100 01		
Cashier's checks		485 00		
State, county and municipal deposits				
Postal savings deposits				
Other liabilities		406 16		
Totals		\$177,995 80		

521. "MONTEREY SAVINGS BANK"—MONTEREY.

Incorporated May 17, 1911.

OFFICERS—T. J. Field, President; M. M. Gragg, Vice-President; Chas. D. Henry, Secretary, Treasurer and Cashier; E. E. James, Assistant Cashier.

DIRECTORS—T. J. Field, M. M. Gragg, Chas. D. Henry, Carmel Martin, Chas. R. Few, M. Ortins, Mrs. Jessie D. Seale.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----			\$303,059 17	
Overdrafts-----				
Bonds, warrants, and other securities-----			102,781 70	
Bank premises, furniture and fixtures-----				
Safe deposit vaults-----				
Other real estate owned-----			20,700 14	
Due from reserve banks-----			64,900 50	
Due from other banks-----				
Actual cash on hand-----			11,300 00	
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----			\$502,641 51	
LIABILITIES				
Capital stock paid in-----				
Surplus-----			\$50,000 00	
Undivided profits, less expenses and taxes paid-----			1,800 00	
Other existing profits, collected, but not in undivided profits account-----			2,985 33	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----			15 00	
Individual deposits subject to check-----				
Savings deposits-----				
Demand certificates of deposit-----			447,841 18	
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$502,641 51	

522. RICHMOND SAVINGS BANK—RICHMOND.

Incorporated June 12, 1911.

OFFICERS—Clinton E. Worden, President; Charles J. Crary, Vice-President; L. D. Dimm, Vice-President; A. J. Heald, Secretary; C. J. Crary, Treasurer, Manager and Cashier; Arba J. Heald, Assistant Cashier; L. J. Younce, Assistant Secretary.
 DIRECTORS—Clinton E. Worden, Charles J. Crary, L. D. Dimm, J. K. Lynch, J. M. Quay, C. H. Robertson, T. H. DeLap, F. E. Beck, V. A. Fenner, Warren H. McBryde, H. W. Pulse.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$417,129 72	
Overdrafts-----			
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----		167,340 66	
Safe deposit vaults-----		1,099 00	
Other real estate owned-----			
Due from reserve banks-----		53,496 28	
Due from other banks-----			
Actual cash on hand-----		17,311 57	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$656,577 23	
LIABILITIES			
Capital stock paid in-----			
Surplus-----		\$50,000 00	
Undivided profits, less expenses and taxes paid-----		10,500 00	
Other existing profits, collected, but not in undivided profits account-----		136 96	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----		1,176 00	
Savings deposits-----			
Demand certificates of deposit-----		565,667 58	
Time certificates of deposit-----			
Certified checks-----		4,302 17	
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----		21,750 00	
Other liabilities-----		24 52	
Totals-----		\$656,577 23	

523. THE COMMERCIAL AND SAVINGS BANK OF CARPINTERIA—CARPINTERIA.

Incorporated June 2, 1911.

OFFICERS—J. F. Tubbs, President; J. R. Pithlian, Vice-President; C. O. Anderson, Secretary, Treasurer and Cashier.
 DIRECTORS—J. F. Tubbs, C. O. Anderson, J. K. Catlin, W. C. Huekey, C. B. Franklin, C. R. Sawyer,
 G. E. Franklin.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$41,200 65	\$7,400 00	\$48,600 65
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures		13,990 00	3,300 00	19,200 00
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		16,398 20		16,398 20
Due from other banks				
Actual cash on hand		3,024 04	586 48	3,610 52
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$76,522 89	\$11,286 48	\$87,809 37
LIABILITIES				
Capital stock paid in				
Surplus		\$20,000 00	\$5,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		1,400 00	1,000 00	2,400 00
Other existing profits, collected, but not in undivided profits account		155 72	37 00	192 72
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		5,000 00		5,000 00
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		45,277 17		45,277 17
Demand certificates of deposit			5,249 48	5,249 48
Time certificates of deposit				
Certified checks		4,690 00		4,690 00
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$76,522 89	\$11,286 48	\$87,809 37

524. SAN DIMAS SAVINGS BANK—SAN DIMAS.

Incorporated June 20, 1911.

OFFICERS—W. A. Johnstone, President; J. S. Billheimer, Vice-President; F. H. Harwood, Vice-President; John C. Walker, Secretary, Treasurer and Cashier; G. Cyril Platt, Assistant Cashier.

DIRECTORS—W. A. Johnstone, D. C. Teague, L. S. Taylor, Chas. E. Walker, W. H. Collins, Frank H. Harwood, J. S. Billheimer.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$62,430 00	
Overdrafts				
Bonds, warrants, and other securities			23,000 00	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			3,000 00	
Due from reserve banks			2,393 42	
Due from other banks			2,544 77	
Actual cash on hand				
Exchanges for clearing house			1,950 00	
Checks and other cash items				
Other resources				
Totals			\$95,318 19	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus			2,000 00	
Undivided profits, less expenses and taxes paid			5 3 53	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			38,990 98	
Demand certificates of deposit				
Time certificates of deposit			16,333 68	
Certified checks				
Cashier's checks				
State, county and municipal deposits			12,350 00	
Postal savings deposits				
Other liabilities				
Totals			\$95,318 19	

525. "CITIZENS TRUST AND SAVINGS BANK"—LOS ANGELES.

Incorporated May 18, 1911.

OFFICERS—Orra E. Monnette, President; G. W. Walker, Vice-President; Leo S. Chandler, Vice-President; H. A. Kohler, Secretary, Treasurer and Cashier; C. O. Anderson, Assistant Cashier; J. R. Rutherford, Assistant Cashier; Geo. T. Stainback, Assistant Cashier; Roy D. Davis, Assistant Secretary and Assistant Cashier; Mark H. Stosson, Trust Officer.
 DIRECTORS—Dr. W. W. Beckett, Geo. I. Cochran, J. Ross Clark, M. J. Connell, John J. Fay, Jr., Sam K. Rhodge, M. J. Monnette, Orra E. Monnette, Geo. Bugbee, J. M. Hale, Mark G. Jones, Geo. W. Walker, A. J. Waters, Ben Williams, Wm. W. Woods, Leo S. Chandler, Wm. J. Hunsaker.

Statement of June 30, 1916.

RESOURCES		Trust		Combined
	Commercial	Savings	Court trusts	
Loans and discounts.....	\$266,751 45	\$2,737,423 29	\$100,000 00	\$3,441,177 74
Overdrafts.....	1,728 12			1,728 12
Bonds, warrants and other securities.....	49,840 00	294,839 44		344,679 44
Bank premises, furniture and fixtures.....	500 00	9,000 00		9,500 00
Advance to court trusts.....			7,112 71	7,112 71
Other real estate owned.....	2,797 56	19,302 15		22,099 71
Due from reserve banks.....	363,993 78	308,913 62		672,907 40
Due from other banks.....	8,507 80			8,507 80
Actual cash on hand.....	178,771 00	95,000 00	18,017 87	291,788 87
Exchanges for clearing house.....	7,914 39		519 53	8,433 92
Checks and other cash items.....	10,647 19			10,647 19
Other resources.....	131 07	46,214 70	3 00	46,355 77
Totals.....	\$1,130,955 36	\$3,510,723 20	\$107,112 71	\$4,867,361 67
LIABILITIES		Trust		Combined
	Commercial	Savings	Court trusts	
Capital stock paid in.....	\$100,000 00	\$200,000 00	\$100,000 00	\$500,000 00
Surplus.....	25,000 00	100,000 00	5,000 00	130,000 00
Undivided profits, less expenses and taxes paid.....	15,289 82	7,069 31	13,540 40	35,899 53
Other existing profits, collected, but not in undivided profits account.....	50 00			50 00
Bills payable, including certificates of deposit representing money borrowed.....				
Reserved for taxes.....	50,045 79	26,092 37		76,138 16
Deposits due to banks.....	836,781 05			836,781 05
Individual deposits subject to check.....				
Savings deposits.....		2,765,898 24		2,765,898 24
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....	1,523 32			1,523 32
Cashier's checks.....	94,646 88			94,646 88
State, county and municipal deposits.....		247,680 45		247,680 45
Postal savings deposits.....				
Other liabilities.....				
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	20 50	160,895 85		160,895 85
Funds for advances to court trusts.....				
Totals.....	\$1,130,955 36	\$3,510,723 20	\$107,112 71	\$4,867,361 67
TRUST RESOURCES		TRUST LIABILITIES		Court trusts
	Commercial	Savings	Court trusts	
Personal assets received from executors, administrators, assignees, receivers or trustees.....				
Trust investments: (a) Personal property.....				
Due from banks.....				
Cash on hand.....				
Totals.....				
Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.				

526. FIRST SAVINGS BANK OF SAN JACINTO—SAN JACINTO.

Incorporated July 21, 1911.

OFFICERS—A. G. Hubbard, President; A. Domenigoni, Vice-President; John Shaver, Vice-President; C. L. Emerson, Secretary and Cashier; A. H. Buckley, Treasurer and Assistant Cashier; Lulu Malone, Assistant Cashier.

DIRECTORS—A. G. Hubbard, A. Domenigoni, John Shaver, Jack Hopkins, J. B. Maxwell, Herbert L. Hubbard, S. H. Herrick, B. H. Crow.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$94,504 00	
Overdrafts				
Bonds, warrants, and other securities			14,000 00	
Bank premises, furniture and fixtures			1,000 00	
Safe deposit vaults			650 00	
Other real estate owned				
Due from reserve banks			3,277 47	
Due from other banks			1,929 17	
Actual cash on hand			1,311 85	
Exchanges for clearing house				
Checks and other cash items			194 52	
Other resources				
Totals			\$86,167 01	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			500 00	
Other existing profits, collected, but not in undivided profits account			2,702 23	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			45,361 53	
Demand certificates of deposit				
Time certificates of deposit			103 25	
Certified checks				
Cashier's checks				
State, county and municipal deposits			12,500 00	
Postal savings deposits				
Other liabilities				
Totals			\$86,167 01	

527. THE STATE BANK OF RAMONA—RAMONA.

Incorporated August 9, 1911.

OFFICERS—G. A. Davidson, President; W. E. Woodward, Vice-President; R. K. Williams, Secretary, Treasurer and Cashier.
 DIRECTORS—G. A. Davidson, W. E. Woodward, R. K. Williams, F. V. Morgan, B. F. Pepper, Sr., R. D. Spicer, Henry Baldwin,
 H. J. Hanford, G. S. Scott.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$ 5,065 69		
Overdrafts		27 61		
Bonds, warrants, and other securities		30,204 45		
Bank premises, furniture and fixtures		2,833 01		
Sale deposit vaults				
Other real estate owned		5,392 45		
Due from reserve banks		692 45		
Due from other banks		4,291 00		
Actual cash on hand				
Exchanges for clearing house		19 30		
Checks and other cash items				
Other resources				
Totals		\$104,436 86		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		950 00		
Undivided profits, less expenses and taxes paid		909 01		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		38,845 07		
Savings deposits				
Demand certificates of deposit		15,800 00		
Time certificates of deposit		16,096 50		
Certified checks				
Cashier's checks		336 28		
State, county and municipal deposits				
Postal savings deposits		12,500 00		
Other liabilities				
Totals		\$104,436 86		

529. DINUBA SAVINGS BANK—DINUBA.

Incorporated June 19, 1911.

OFFICERS—W. B. Nichols, President; R. E. L. Morton, Vice-President; C. R. Morton, Secretary, Treasurer and Cashier.
 DIRECTORS—O. J. Woodward, W. B. Nichols, F. H. Wilson, C. R. Morton, E. Seligman, G. W. Osterhout, J. A. Reiners, E. Barris,
 R. E. L. Morton.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$112,933 45	
Overdrafts				
Bonds, warrants, and other securities			2,500 00	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			2,190 42	
Due from reserve banks			2,602 01	
Due from other banks			3,005 83	
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$123,831 71	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus			2,000 00	
Undivided profits, less expenses and taxes paid			111 54	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks			1,000 00	
Dividends unpaid				
Individual deposits subject to check				
Individual deposits			95,720 17	
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$123,831 71	

530. "BANK OF MILPITAS"—MILPITAS.

Incorporated August 4, 1911.

OFFICERS—M. Lynn, President; E. M. Whelpley, Vice-President; E. P. Giacomazzi, Secretary; A. L. Crabb, Treasurer and Cashier.

DIRECTORS—M. Lynn, E. P. Giacomazzi, A. L. Crabb, J. W. Smith, J. F. Smith, Alfred Gallagher, Chas. Brandt, Frazier O. Reed, E. M. Whelpley.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$36,608 69	\$77,900 00	\$114,508 69
Overdrafts				
Bonds, warrants, and other securities		10,266 00		10,266 00
Bank premises, furniture and fixtures		1,950 00	6,000 00	7,950 00
Safe deposit vaults				
Other real estate owned			1,799 25	1,799 25
Due from reserve banks		12, 87 08	5,268 49	17,755 57
Due from other banks				
Actual cash on hand			2,863 90	2,863 90
Exchanges for clearing house		3,919 00		3,919 00
Checks and other cash items				
Other resources		80		80
Totals		\$65,232 47	\$83,833 64	\$159,066 11
LIABILITIES				
Capital stock paid in		\$21,081 00	\$8,919 00	\$30,000 00
Surplus				
Undivided profits, less expenses and taxes paid			379 46	771 87
Other existing profits, collected, but not in undivided profits account		391 91		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		32,693 31		32,693 31
Demand certificates of deposit				
Time certificates of deposit		1,966 25	84,335 18	84,335 18
Certified checks				1,966 25
Cashier's checks		50 00		50 00
State, county and municipal deposits				
Postal savings deposits		8,750 00		8,750 00
Other liabilities				
Totals		\$65,232 47	\$83,833 64	\$159,066 11

531. SAN LEANDRO STATE BANK—SAN LEANDRO.

Incorporated September 18, 1911.

OFFICERS—A. S. Weaver, President and Cashier; Daniel Best, Vice-President; J. J. Gill, Secretary; C. Q. Rideout, Treasurer; H. C. Barton, Assistant Cashier; R. H. Cross, Attorney.

DIRECTORS—A. S. Weaver, F. B. Granger, Daniel Best, L. J. Martin, J. J. Smith, Joe Dutra Gonzalves, Chas. Q. Rideout, R. H. Cross, J. J. Gill.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$102,060 78	\$177,080 96	\$279,141 74
Overdrafts		349 62		349 62
Bonds, warrants, and other securities		28,898 09	30,886 92	59,785 01
Bank premises, furniture and fixtures			4,000 00	4,000 00
Safe deposit vaults				
Other real estate owned		33,623 73	7,075 08	40,698 81
Due from reserve banks		406 18	10,070 00	10,476 18
Due from other banks		6,772 07	4,167 88	11,239 95
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items		108 49		108 49
Other resources				
Totals		\$172,218 96	\$233,530 84	\$405,749 80
LIABILITIES				
Capital stock paid in				
Surplus		\$30,000 00	\$20,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid		2,500 00	3,000 00	5,500 00
Other existing profits, collected, but not in undivided profits account		2,886 47	1,929 45	4,815 92
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		15,000 00		15,000 00
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		71,382 28		71,382 28
Demand certificates of deposit		314 55	203,201 39	203,515 94
Time certificates of deposit				
Certified checks		30,001 00		30,001 00
Cashier's checks		5,347 49		5,347 49
State, county and municipal deposits		14,637 88	5,400 00	20,037 88
Postal savings deposits		1 9 29		1 9 29
Other liabilities				
Totals		\$172,218 96	\$233,530 84	\$405,749 80

534, 534A AND 534B. "THE FIRST SAVINGS BANK OF SHASTA COUNTY"—REDDING.

Incorporated November 28, 1911.

OFFICERS—A. F. Smith, President; Fred Dersch, Vice-President; B. L. Smith, Secretary; Edwin L. Bailey, Treasurer and Cashier; H. D. Matthews, Manager Kennett Branch; J. W. Anderson, Manager Anderson Branch.

DIRECTORS—A. F. Smith, Edwin L. Bailey, C. W. Leininger, George A. Grotfend, Fred Dersch.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$85,390 74	\$477,288 09	\$562,678 83
Overdrafts		69 43		69 43
Bonds, warrants, and other securities		58,091 22	169,800 00	227,891 22
Bank premises, furniture and fixtures		7,500 00		7,500 00
Safe deposit vaults				
Other real estate owned		125 00		2,175 00
Due from reserve banks		31,493 05	2,050 00	78,907 85
Due from other banks		980 43	47,444 80	980 43
Actual cash on hand		19,825 20	21,798 61	41,623 81
Exchanges for clearing house				
Checks and other cash items		561 30		561 50
Other resources				
Totals		\$204,006 57	\$718,481 50	\$922,488 07
LIABILITIES				
Capital stock paid in				
Surplus				
Undivided profits, less expenses and taxes paid		\$20,000 00	\$55,000 00	\$75,000 00
Other existing profits, collected, but not in undivided profits account		1,000 00	12,000 00	13,000 00
Bills payable (including certificates of deposit representing money borrowed)		3,190 00	3,567 85	6,758 51
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			1,750 00	1,750 00
Demand certificates of deposit		152,130 19		152,130 19
Time certificates of deposit				
Certified checks			558,869 66	558,869 66
Cashier's checks		1,604 35	61,327 97	1,694 35
State, county and municipal deposits				
Postal savings deposits		4,533 17		4,533 17
Other liabilities		10,000 00	25,000 00	35,000 00
		12,658 20	866 02	12,924 22
Totals		\$204,006 57	\$718,481 50	\$922,488 07

NOTE.—The above statement includes the business of branch offices at Kennett and Anderson.

535. "SAVINGS BANK OF WINTERS"—WINTERS.

Incorporated November 23, 1911.

OFFICERS—M. O. Wyatt, President; Wm. Brinck, Vice-President; I. A. Morris, Secretary, Treasurer and Cashier; C. S. Culton, Assistant Cashier.

DIRECTORS—M. O. Wyatt, Wm. Brinck, F. M. Wyatt, Fred W. Wilson, H. G. Boyce.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$92,992 95	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			12,467 70	
Due from reserve banks			1,593 58	
Due from other banks			2 50	
Actual cash on hand			2,997 61	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$109,984 34	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus			6,250 00	
Undivided profits, less expenses and taxes paid			3,452 41	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			75,281 93	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$109,984 34	

537. "THE FIRST STATE BANK OF MANTECA"—MANTECA.

Incorporated November 28, 1911.

OFFICERS—E. J. Norcross, President; John A. Boberg, Vice-President; Fred Norcross, Secretary, Treasurer and Cashier.
 DIRECTORS—E. J. Norcross, Joshua Cowell, Fred Norcross, E. Powers, John A. Boberg.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$67,513 67		
Overdrafts.....		86 06		
Bonds, warrants, and other securities.....		11,596 61		
Bank premises, furniture and fixtures.....		2,880 00		
Safe deposit vaults.....				
Other real estate owned.....		74,142 50		
Due from reserve banks.....				
Due from other banks.....		12,981 86		
Actual cash on hand.....				
Exchanges for clearing house.....		1,155 00		
Checks and other cash items.....				
Other resources.....				
Totals.....		\$170,325 20		
LIABILITIES				
Capital stock paid in.....		\$25,000 00		
Surplus.....		800 00		
Undivided profits, less expenses and taxes paid.....		818 58		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		52 50		
Dividends unpaid.....		128,627 92		
Individual deposits subject to check.....				
Savings deposits.....		328 45		
Demand certificates of deposit.....		6,887 75		
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		7,500 00		
Postal savings deposits.....				
Other liabilities.....		310 00		
Totals.....		\$170,325 20		

538 AND 538A. INYO COUNTY BANK—BISHOP.

Incorporated December 22, 1911.

OFFICERS—Wilfred W. Watterson, President; Eliza Watterson, Vice-President; Mark Q. Watterson, Secretary, Treasurer and Cashier;
A. D. Schreyer, Assistant Cashier; C. D. Bowman, Assistant Cashier.
DIRECTORS—Wilfred W. Watterson, Eliza Watterson, Mark Q. Watterson.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$619,881 47		
Overdrafts.....	1,702 44		
Bonds, warrants, and other securities.....	31,875 52		
Bank premises, furniture and fixtures.....	23,431 50		
Safe deposit vaults.....			
Other real estate owned.....	16,469 00		
Due from reserve banks.....	58,030 60		
Due from other banks.....	2,314 72		
Actual cash on hand.....	37,947 51		
Exchanges for clearing house.....			
Checks and other cash items.....	1,016 42		
Other resources.....	2,560 25		
Totals.....	\$795,229 43		
LIABILITIES			
Capital stock paid in.....	\$100,000 00		
Surplus.....	8,000 00		
Undivided profits, less expenses and taxes paid.....	6,882 91		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	60,000 00		
Deposits, due to banks.....			
Dividends unpaid.....	120 00		
Individual deposits subject to check.....	425,152 78		
Savings deposits.....			
Demand certificates of deposit.....	8,198 05		
Time certificates of deposit.....	154,439 73		
Certified checks.....			
Cashier's checks.....	9,988 01		
State, county and municipal deposits.....	22,447 95		
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$795,229 43		

NOTE.—The above statement includes the business of a branch office at Big Pine.

539. BURBANK SAVINGS BANK—BURBANK.

Incorporated December 6, 1911.

OFFICERS—H. A. Church, President; Martin Pupka, Vice-President; A. E. Dufur, Secretary and Assistant Cashier; R. O. Church, Treasurer and Cashier.

DIRECTORS—H. A. Church, Martin Pupka, A. E. Dufur, R. O. Church, J. T. Shelton, Thomas Story, Chas. B. Fischer, J. H. Avery, A. O. Kendall.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$80,680 69	
Overdrafts-----			
Bonds, warrants, and other securities-----			
Furniture and fixtures-----		12,800 00	
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----		8,590 18	
Due from other banks-----			
Actual cash on hand-----		3,237 10	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$111,287 97	
LIABILITIES			
Capital stock paid in-----			
Surplus-----		\$25,000 00	
Undivided profits, less expenses and taxes paid-----		1,850 00	
Other existing profits, collected, but not in undivided profits account-----		1,775 40	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----			
Demand certificates of deposit-----		72,162 34	
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		10,500 23	
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$111,287 97	

540. NORTHERN SOLANO SAVINGS BANK—DIXON.

Incorporated December 12, 1911.

OFFICERS—H. R. Timm, President; R. E. L. Stephens, Vice-President; H. L. Bissell, Vice-President; A. C. Madden, Secretary, Treasurer and Cashier; Dorothy Rott, Assistant Cashier.
 DIRECTORS—H. R. Timm, R. E. L. Stephens, J. D. Grady, J. L. Killkenny, Robert Watson, J. J. Clark, E. D. N. Lehe, Winfield R. Madden, W. J. Weyand.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$93,655 15	
Overdrafts-----			
Bonds, warrants, and other securities-----		18,464 80	
Bank premises, furniture and fixtures-----		24,787 10	
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----		9,789 03	
Due from other banks-----			
Actual cash on hand-----		4,938 11	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$151,634 19	
LIABILITIES			
Capital stock paid in-----		\$25,000 00	
Surplus-----		1,200 00	
Undivided profits, less expenses and taxes paid-----		1,563 25	
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		113,118 94	
Demand certificates of deposit-----			
Time certificates of deposit-----		10,750 00	
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$151,634 19	

541. INDIAN VALLEY BANK—GREENVILLE.

Incorporated January 2, 1912.

OFFICERS—J. R. Murray, President; F. B. Hosselkus, Vice-President; D. McIntyre, Vice-President; H. C. Chamberlain, Secretary, Treasurer and Cashier.

DIRECTORS—J. R. Murray, F. B. Hosselkus, H. C. Chamberlain, D. McIntyre, W. B. Ferry, A. J. P. Matthiesen, L. T. Bacher.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$48,928 50		
Overdrafts				
Bonds, warrants, and other securities		2,685 15		
Bank premises, furniture and fixtures		12,851 64		
Safe deposit vaults				
Other real estate owned		1,800 00		
Due from reserve banks		22,972 55		
Due from other banks		2,448 79		
Actual cash on hand		15,191 44		
Exchanges for clearing house				
Checks and other cash items		45 00		
Other resources		434 82		
Totals		\$107,357 89		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		53 88		
Undivided profits, less expenses and taxes paid		*354 23		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		2,550 25		
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		66,039 11		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		13,993 88		
Certified checks				
Cashier's checks		40 00		
State, county and municipal deposits				
Postal savings deposits				
Other liabilities		35 00		
Totals		\$107,357 89		

*Deficit.

542. EL SEGUNDO STATE BANK—EL SEGUNDO.

Incorporated January 27, 1912.

OFFICERS—J. E. Howell, President; Dan Murphy, Vice-President; F. R. Kellogg, Vice-President; E. O. Lewis, Secretary, Treasurer and Cashier.

DIRECTORS—James E. Howell, Jacob F. Faber, Dan Murphy, M. L. McCray, F. R. Kellogg.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$23,828 91	\$20,825 00	\$54,653 91
Overdrafts		417 03		417 03
Bonds, warrants, and other securities		5,088 00	5,091 50	10,179 50
Bank premises, furniture and fixtures		2,300 00		2,300 00
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		10,396 66	1,800 00	1,800 00
Due from other banks			3,198 53	13,595 19
Actual cash on hand		3,148 22	3,062 86	6,211 08
Exchanges for clearing house				
Checks and other cash items		129 50		129 50
Other resources				
Totals		\$55,308 32	\$33,977 89	\$89,286 21
LIABILITIES				
Capital stock paid in		\$15,000 00	\$10,000 00	\$25,000 00
Surplus		2,500 00		2,500 00
Undivided profits, less expenses and taxes paid		561 25	1,864 07	2,425 32
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits		32,475 54	13,769 32	32,475 54
Savings deposits				13,769 32
Demand certificates of deposit		137 40	3,844 50	137 40
Time certificates of deposit				3,844 50
Certified checks				
Cashier's checks		134 13		134 13
State, county and municipal deposits		4,500 00	4,500 00	9,000 00
Postal savings deposits				
Other liabilities				
Totals		\$55,308 32	\$33,977 89	\$89,286 21

544. MADERA SAVINGS BANK—MADERA.

Incorporated February 29, 1912.

OFFICERS—R. Roberts, President; J. B. High, Vice-President; J. G. Roberts, Secretary, Treasurer and Cashier; J. E. Newman, Assistant Cashier.

DIRECTORS—Return Roberts, J. B. High, J. E. Newman, J. G. Roberts, F. P. Roberts.

Statement of June 30, 1916.

RESOURCES		
	Commercial department	Savings department
		Combined
Loans and discounts-----		
Overdrafts-----		\$149,625 00
Bonds, warrants, and other securities-----		
Bank premises, furniture and fixtures-----		36,394 80
Safe deposit vaults-----		
Other real estate owned-----		
Due from reserve banks-----		10,571 79
Due from other banks-----		11,633 82
Actual cash on hand-----		50,366 94
Exchanges for clearing house-----		
Checks and other cash items-----		
Other resources-----		
Totals-----		\$258,594 46
LIABILITIES		
Capital stock paid in-----		
Surplus-----		\$25,000 00
Undivided profits, less expenses and taxes paid-----		1,813 00
Other existing profits, collected, but not in undivided profits account-----		9,315 71
Bills payable (including certificates of deposit representing money borrowed)-----		
Deposits, due to banks-----		
Dividends unpaid-----		
Individual deposits subject to check-----		
Savings deposits-----		222,465 75
Demand certificates of deposit-----		
Time certificates of deposit-----		
Certified checks-----		
Cashier's checks-----		
State, county and municipal deposits-----		
Postal savings deposits-----		
Other liabilities-----		
Totals-----		\$258,594 46

545. FORT BRAGG COMMERCIAL BANK—FORT BRAGG.

Incorporated March 28, 1912.

OFFICERS—C. W. Mathews, President; A. A. Lord, Vice-President; H. P. Preston, Secretary, Treasurer and Cashier; R. A. Clark, Assistant Cashier; Leo Brandon, Assistant Cashier.

DIRECTORS—W. H. Dixon, C. W. Mathews, L. C. Gregory, A. A. Lord, J. W. Preston, H. P. Preston, W. H. Ross.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$177,055 61		
Overdrafts.....		1,271 93		
Bonds, warrants, and other securities.....		20,150 00		
Bank premises, furniture and fixtures.....		18,408 96		
Safe deposit vaults.....		1,026 00		
Other real estate owned.....				
Due from reserve banks.....		36,601 81		
Due from other banks.....		7,590 96		
Actual cash on hand.....		20,292 11		
Exchanges for clearing house.....				
Checks and other cash items.....		11,623 39		
Other resources.....				
Totals.....		\$294,020 77		
LIABILITIES				
Capital stock paid in.....		\$25,000 00		
Surplus.....		1,000 00		
Undivided profits, less expenses and taxes paid.....		7,570 34		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		215,873 81		
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....		21,690 24		
Certified checks.....		40 30		
Cashier's checks.....		10,135 34		
State, county and municipal deposits.....		12,194 75		
Postal savings deposits.....		515 99		
Other liabilities.....				
Totals.....		\$294,020 77		

547. "BANK OF SAN JOSE"—SAN JOSE.

Incorporated April 4, 1912.

OFFICERS—Wm. Knox Beans, President; H. D. Tuttle, Vice-President; V. J. LaMotte, Secretary, Treasurer and Cashier; Waldo H. Lowe, Assistant Cashier.

DIRECTORS—Wm. Knox Beans, Frances L. Beans, E. E. Chase, Robt. R. Syer, Knox Maddox, Hiram D. Tuttle, V. J. LaMotte.

Statement of June 30, 1916.

RESOURCES	Statement of June 30, 1916.		
	Commercial department	Savings department	Combined
Loans and discounts.....	\$643,682 37	\$1,341,956 58	\$1,985,638 95
Overdrafts.....	4,665 17	—	4,665 17
Bonds, warrants, and other securities.....	202,386 93	425,400 75	627,787 68
Bank premises, furniture and fixtures.....	108,000 00	175,000 00	343,000 00
Safe deposit vaults.....	—	5,000 00	5,000 00
Other real estate owned.....	—	—	—
Due from reserve banks.....	252,427 14	97,304 17	349,731 31
Due from other banks.....	—	—	—
Actual cash on hand.....	68,944 60	54,869 88	123,814 48
Exchanges for clearing house.....	9,651 70	—	9,651 70
Checks and other cash items.....	—	—	—
Other resources.....	14,639 58	—	14,639 58
Totals.....	\$1,364,397 49	\$2,009,531 38	\$3,463,928 87
LIABILITIES			
Capital stock paid in.....	\$250,000 00	\$50,000 00	\$300,000 00
Surplus.....	62,500 00	142,000 00	204,500 00
Undivided profits, less expenses and taxes paid.....	6,721 40	471 42	7,192 82
Other existing profits, collected, but not in undivided profits account.....	—	—	—
Bills payable (including certificates of deposit representing money borrowed).....	—	—	—
Deposits, due to banks.....	44,332 87	—	44,332 87
Dividends unpaid.....	12,000 00	—	12,000 00
Individual deposits subject to check.....	683,590 50	—	683,590 50
Savings deposits.....	—	1,907,059 96	1,907,059 96
Demand certificates of deposit.....	21,260 54	—	21,260 54
Time certificates of deposit.....	192,134 17	—	192,134 17
Certified checks.....	1,855 17	—	1,855 17
Cashier's checks.....	—	—	—
State, county and municipal deposits.....	80,000 00	—	80,000 00
Postal savings deposits.....	—	—	—
Other liabilities.....	2 84	—	2 84
Totals.....	\$1,364,397 49	\$2,009,531 38	\$3,463,928 87

548. "LA HABRA VALLEY BANK"—BREA.

Incorporated March 27, 1912.

OFFICERS—Jay C. Sexton, President; Thos. Davidson, Vice-President; Leon A. Sayles, Secretary, Treasurer and Cashier.
 DIRECTORS—Jay C. Sexton, A. H. Brown, Thomas Davidson, James Pickering, L. H. Van Hoorbeke.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$62,715 65		
Overdrafts		80 69		
Bonds, warrants, and other securities		14,233 20		
Bank premises, furniture and fixtures		12,530 65		
Safe deposit vaults				
Other real estate owned		17,030 26		
Due from reserve banks		1,461 14		
Due from other banks		7,241 00		
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$115,282 59		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		300 00		
Undivided profits, less expenses and taxes paid		3,311 99		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		56,212 30		
Savings deposits				
Demand certificates of deposit		17,948 67		
Time certificates of deposit		6 00		
Certified checks				
Cashier's checks				
State, county and municipal deposits		12,500 00		
Postal savings deposits				
Other liabilities		3 63		
Totals		\$115,282 59		

549. BANK OF PLANADA—PLANADA.

Incorporated April 2, 1912.

OFFICERS—J. C. Cunningham, President; John H. Wolfson, Vice-President; M. A. McCloskey, Vice-President; A. A. Werner, Secretary, Treasurer and Cashier.

DIRECTORS—Arnold A. Werner, W. B. Broadwell, J. C. Cunningham, J. H. Wolfson, M. A. McCloskey.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$10,963 50	\$2,950 00	\$13,913 50
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures		2,065 00		2,065 00
Safe deposit vaults				
Other real estate owned		1,600 00	2,550 00	4,150 00
Due from reserve banks		18,129 76		18,129 76
Due from other banks				
Actual cash on hand		927 79	179 40	1,107 19
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$33,686 45	\$5,679 40	\$39,365 85
LIABILITIES				
Capital stock paid in		\$20,000 00	\$5,000 00	\$25,000 00
Surplus				
Undivided profits, less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account		388 29	62 40	450 69
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		12,798 16		12,798 16
Savings deposits			617 00	617 00
Demand certificates of deposit				
Time certificates of deposit		500 00		500 00
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$33,686 45	\$5,679 40	\$39,365 85

550. BANK OF GALT—GALT.

Incorporated April 5, 1912.

OFFICERS—Hull McClaughry, President; Geo. Orr, Vice-President; W. L. Robinson, Secretary, Treasurer and Cashier.
 DIRECTORS—Hull McClaughry, M. E. Lyon, Geo. Orr, A. Lippl, W. B. Sawyer, R. L. Gower, W. L. Robinson.

Statement of June 30, 1916.

RESOURCES	Statement of June 30, 1916.		
	Commercial department	Savings department	Combined
Loans and discounts-----	\$72,511 40	\$4,500 00	\$77,011 40
Overdrafts-----			
Bonds, warrants, and other securities-----	16,287 51		16,287 51
Bank premises, furniture and fixtures-----	1,380 00		1,380 00
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----	18,197 74		18,197 74
Due from other banks-----			
Actual cash on hand-----	5,318 30	500 00	5,818 30
Exchanges for clearing house-----			
Checks and other cash items-----	59 20		59 20
Other resources-----			
Totals-----	\$113,754 15	\$5,000 00	\$118,754 15
LIABILITIES			
Capital stock paid in-----	\$20,000 00	\$5,000 00	\$25,000 00
Surplus-----	500 00		500 00
Undivided profits, less expenses and taxes paid-----	50 21		90 21
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	50,231 62		50,231 62
Savings deposits-----			
Demand certificates of deposit-----	544 56		544 56
Time certificates of deposit-----	28,394 59		28,394 59
Certified checks-----			
Cashier's checks-----	1,285 42		1,285 42
State, county and municipal deposits-----	12,500 00		12,500 00
Postal savings deposits-----	207 75		207 75
Other liabilities-----			
Totals-----	\$113,754 15	\$5,000 00	\$118,754 15

NOTE.—Added Savings department June 24, 1916.

551. FARMERS AND MECHANICS SAVINGS BANK OF HEALDSBURG—HEALDSBURG.

Incorporated March 16, 1912.

OFFICERS—C. W. Weaver, President; S. L. Wattles, Vice-President; J. H. Miller, Secretary, Treasurer and Cashier; L. J. Hall, Assistant Cashier and Assistant Secretary.

DIRECTORS—Eli Bush, J. T. Coffman, J. H. Gunn, J. A. McMinn, E. B. Snook, S. L. Wattles, C. W. Weaver.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$394,270 00	
Overdrafts				
Bonds, warrants, and other securities			19,317 50	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			27,197 72	
Due from reserve banks			17,400 00	
Due from other banks				
Actual cash on hand			19,204 77	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$477,389 99	
LIABILITIES				
Capital stock paid in			\$50,000 00	
Surplus			11,500 00	
Undivided profits, less expenses and taxes paid			3,910 86	
Other existing profits, collected, but not in undivided profits account			1,500 00	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			400,354 13	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			10,125 00	
Postal savings deposits				
Other liabilities				
Totals			\$477,389 99	

552. "CHULA VISTA STATE BANK"—CHULA VISTA.

Incorporated April 27, 1912.

OFFICERS—Wm. E. Otis, President; Chas. W. Darling, Vice-President; Chas. A. Vance, Secretary, Treasurer and Cashier.
 DIRECTORS—C. W. Darling, E. Melville, C. A. Vance, Lillian O. Vance, Wm. E. Otis.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$39,793 81		
Overdrafts		7 25		
Bills, warrants, and other securities		16,449 35		
Bank premises, furniture and fixtures		2,135 00		
Safe deposit vaults		100 00		
Other real estate owned				
Due from reserve banks		1,000 00		
Due from other banks		11,353 19		
Actual cash on hand		3,842 89		
Exchanges for clearing house				
Checks and other cash items		290 00		
Other resources				
Totals		\$74,970 99		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		690 00		
Undivided profits, less expenses and taxes paid		531 56		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		28,779 05		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		7,235 00		
Certified checks		225 00		
Cashier's checks		690 88		
State, county and municipal deposits				
Postal savings deposits		12,000 00		
Other liabilities				
Totals		\$74,970 99		

553. SAVINGS BANK OF SUTTER COUNTY—YUBA CITY.

Incorporated May 15, 1912.

OFFICERS—C. R. Boyd, President; B. F. Walton, Vice-President; Geo. T. Boyd, Secretary, Treasurer and Cashier; E. M. Boyd, Assistant Cashier.

DIRECTORS—C. R. Boyd, Geo. T. Boyd, B. F. Walton, H. A. Walton, F. S. Walton.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$439,945 05	
Overdrafts				
Bonds, warrants, and other securities			28,875 00	
Bank premises, furniture and fixtures			34,000 00	
Safe deposit vaults				
Other real estate owned			15,875 63	
Due from reserve banks				
Due from other banks			13,018 00	
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$531,113 68	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus			25,000 00	
Undivided profits, less expenses and taxes paid			9,791 41	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check			422,767 27	
Savings deposits			36,055 00	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			12,500 00	
Postal savings deposits				
Other liabilities				
Totals			\$531,113 68	

555. BANK OF GILROY—GILROY.

Incorporated May 10, 1912.

OFFICERS—Henry Hecker, President; R. Eschenburg, Vice-President; W. R. Pyle, Secretary, Treasurer and Cashier; G. Hecker, Assistant Cashier.

DIRECTORS—Henry Hecker, Rodney Eschenburg, M. Casey, H. R. Chesbro, C. R. Wilson, G. A. Wentz, R. Brem.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$297,844 99	\$378,904 91	\$676,749 90
Overdrafts		1,420 03		1,420 03
Bonds, warrants, and other securities		64,187 06	20,150 00	84,337 06
Bank premises, furniture and fixtures		16,500 00	18,900 00	35,400 00
Safe deposit vaults			1 25	1 25
Other real estate owned			270 00	270 00
Due from reserve banks		20,221 89	16,679 37	36,901 26
Due from other banks		190 69		190 69
Actual cash on hand		19,040 86	27,146 11	46,186 97
Exchanges for clearing house		1,069 84		1,069 84
Checks and other cash items				
Other resources		15 75		15 75
Totals		\$420,321 11	\$462,051 64	\$882,372 75
LIABILITIES				
Capital stock paid in		\$50,116 66	\$35,000 00	\$85,116 66
Surplus		50,750 00	15,000 00	65,750 00
Undivided profits, less expenses and taxes paid		6,531 36	2,431 93	8,963 29
Other existing profits, collected, but not in undivided profits account			2 22	2 22
Bills payable (including certificates of deposit representing money borrowed)		15,000 00		15,000 00
Deposits, due to banks				
Deposits, due to banks		4,705 80		4,705 80
Dividends unpaid		226,245 41		226,245 41
Individual deposits subject to check			402,599 71	402,599 71
Savings deposits				
Demand certificates of deposit		10,970 71		10,970 71
Time certificates of deposit		9,719 51		9,719 51
Certified checks		115 00		115 00
Cashier's checks				
State, county and municipal deposits		35,940 00		35,940 00
Postal savings deposits		1,424 44		1,424 44
Other liabilities				
Totals		\$420,321 11	\$462,051 64	\$882,372 75

557. HEALDSBURG SAVINGS BANK—HEALDSBURG.

Incorporated May 25, 1912.

OFFICERS—Geo. H. Warfield, President; E. M. Norton, Vice-President; J. R. Williams, Secretary, Treasurer and Cashier.
 DIRECTORS—H. C. Frost, A. E. Burnham, W. Goddard, E. M. Norton, Frank Passalacqua, Ira H. Rosenberg, J. W. Seawell, Geo. H. Warfield, Geo. C. Alexander.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$289,542 29	
Overdrafts				
Bonds, warrants, and other securities			24,997 66	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			21,169 70	
Due from other banks				
Actual cash on hand			9,169 95	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$344,879 60	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus			10,000 00	
Undivided profits, less expenses and taxes paid			467 21	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			774 00	
Individual deposits subject to check				
Savings deposits			298,638 39	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			10,000 00	
Postal savings deposits				
Other liabilities				
Totals			\$344,879 60	

558. COMMERCIAL BANK OF SANGER—SANGER.

Incorporated May 23, 1912.

OFFICERS—Geo. S. Coblentz, President; L. Powers, Vice-President; E. A. Boye, Secretary, Treasurer and Cashier; H. B. McLaughlin, Assistant Cashier.

DIRECTORS—J. E. Burnett, L. Powers, Geo. S. Coblentz, W. S. Burns, Thos. F. Madden, W. B. Hazelton, S. Frankenau.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$139,068 10		
Overdrafts.....				
Bonds, warrants, and other securities.....		10,228 68		
Bank premises, furniture and fixtures.....		4,100 00		
Safe deposit vaults.....				
Other real estate owned.....		52,406 38		
Due from reserve banks.....				
Due from other banks.....				
Actual cash on hand.....		13,745 60		
Exchanges for clearing house.....				
Checks and other cash items.....		396 40		
Other resources.....				
Totals.....		\$219,945 16		
LIABILITIES				
Capital stock paid in.....				
Surplus.....		\$25,000 00		
Undivided profits, less expenses and taxes paid.....		15,000 00		
Other existing profits, collected, but not in undivided profits account.....		4,389 26		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		139,610 90		
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....		34,855 57		
Certified checks.....				
Cashier's checks.....		509 43		
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....		600 00		
Totals.....		\$219,945 16		

559 AND 559A. "LASSEN INDUSTRIAL BANK"—SUSANVILLE.

Incorporated April 5, 1912.

OFFICERS—Jules Alexander, President; W. G. Culbreth, Vice-President, Treasurer and Cashier; Geo. H. Taylor, Secretary; H. Hancock, Manager Bieher Branch.

DIRECTORS—Jules Alexander, J. B. Christie, R. E. Bangham, C. E. Lawson, W. G. Culbreth, T. J. Dunlap, G. L. Kramer.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts.....	\$248,790 92		
Overdrafts.....			
Bonds, warrants, and other securities.....	36,902 51		
Bank premises, furniture and fixtures.....	7,300 00		
Safe deposit vaults.....	600 00		
Other real estate owned.....			
Due from reserve banks.....	79,026 29		
Due from other banks.....	13,246 90		
Actual cash on hand.....	34,142 03		
Exchanges for clearing house.....			
Checks and other cash items.....	568 18		
Other resources.....	11,006 22		
Totals.....	\$432,183 05		
LIABILITIES			
Capital stock paid in.....			
Surplus.....	\$57,500 00		
Undivided profits, less expenses and taxes paid.....	8,000 00		
Other existing profits, collected, but not in undivided profits account.....	2,267 85		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	198,454 23		
Savings deposits.....			
Demand certificates of deposit.....	854 17		
Time certificates of deposit.....	134,738 06		
Certified checks.....	2 40		
Cashier's checks.....			
State, county and municipal deposits.....	2,265 00		
Postal savings deposits.....	27,500 00		
Other liabilities.....	581 34		
Totals.....	\$432,183 05		

NOTE.—The above statement includes the business of a branch office at Bieber.

560. ESCALON STATE BANK—ESCALON.

Incorporated June 13, 1912.

OFFICERS—S. J. Irwin, President; W. E. Murlin, Vice-President; Ira Wolfe, Secretary, Treasurer and Cashier; C. M. Rowland, Assistant Cashier.
 DIRECTORS—Ira Wolfe, W. E. Murlin, C. M. Carlson, C. M. Rowland, S. J. Irwin.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$65,549 83		
Overdrafts-----	29 07		
Bonds, warrants, and other securities-----	8,161 47		
Bank premises, furniture and fixtures-----	11,560 00		
Safe deposit vaults-----			
Other real estate owned-----	940 00		
Due from reserve banks-----	72,646 57		
Due from other banks-----			
Actual cash on hand-----	8,515 33		
Exchanges for clearing house-----	1,006 56		
Checks and other cash items-----			
Other resources-----			
Totals-----	\$168,428 83		
LIABILITIES			
Capital stock paid in-----	\$25,000 00		
Surplus-----	2,000 00		
Undivided profits, less expenses and taxes paid-----	2,116 21		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	190,187 80		
Savings deposits-----			
Demand certificates of deposit-----			
Time certificates of deposit-----	11,147 73		
Certified checks-----	50 00		
Cashier's checks-----	1,087 00		
State, county and municipal deposits-----	6,840 00		
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$168,428 83		

562. "BANK OF PRINCETON"—PRINCETON.

Incorporated April 19, 1912.

OFFICERS—Tennant Harrington, President; W. A. Yerxa, Vice-President; F. M. Porter, Secretary, Treasurer and Cashier.
 DIRECTORS—B. H. Burton, F. H. Green, Edwin Barham, C. G. Picknell, Tennant Harrington, W. A. Yerxa, Frank Moody.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$26,879 91		
Overdrafts		892 23		
Bonds, warrants, and other securities		33,404 77		
Bank premises, furniture and fixtures		21,504 08		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		10,158 99		
Due from other banks				
Actual cash on hand		5,880 76		
Exchanges for clearing house				
Checks and other cash items		375 22		
Other resources				
Totals		\$159,156 86		
LIABILITIES				
Capital stock paid in				
Surplus		\$60,000 00		
Undivided profits, less expenses and taxes paid		6,000 00		
Other existing profits, collected, but not in undivided profits account		4,020 86		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		10,000 00		
Dividends unpaid				
Individual deposits subject to check		33,051 90		
Savings deposits				
Demand certificates of deposit		1,212 00		
Time certificates of deposit		15,746 37		
Certified checks				
Cashier's checks				
State, county and municipal deposits		125 73		
Postal savings deposits		29,000 00		
Other liabilities				
Totals		\$159,156 86		

563. SECURITY COMMERCIAL AND SAVINGS BANK OF EL CENTRO—EL CENTRO.

Incorporated May 17, 1912.

OFFICERS—B. R. Brundage, President; J. K. Hermon, Vice-President; O. G. Horne, Secretary, Treasurer and Cashier; L. C. Layton, Assistant Cashier.

DIRECTORS—O. G. Horne, Clifford Coggins, J. Stewart Ross, B. R. Brundage, J. K. Hermon, F. O. Luckett, Harry L. Person.

Statement of June 30, 1916.

RESOURCES			Commercial department	Savings department	Combined
Loans and discounts.....			\$107,119 14	\$40,184 10	\$147,303 24
Overdrafts.....					
Bonds, warrants, and other securities.....			14,962 14		14,962 14
Bank premises, furniture and fixtures.....			4,500 00		4,500 00
Safe deposit vaults.....					
Other real estate owned.....			3,258 51		3,258 51
Due from reserve banks.....			36,162 84	1,299 67	37,462 51
Due from other banks.....			256 35		256 35
Actual cash on hand.....			8,096 61	1,850 64	9,947 25
Exchanges for clearing house.....			2,762 98		2,762 98
Checks and other cash items.....			107 50		107 50
Other resources.....			10 65		10 65
Totals.....			\$177,236 22	\$43,334 41	\$220,570 63
LIABILITIES					
Capital stock paid in.....			\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....					
Undivided profits, less expenses and taxes paid.....			1,482 60	123 87	1,606 47
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Deposits, due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....			123,574 62		123,574 62
Savings deposits.....				38,210 54	38,210 54
Demand certificates of deposit.....					
Time certificates of deposit.....			13,365 16		13,365 16
Certified checks.....					
Cashier's checks.....			6,313 84		6,313 84
State, county and municipal deposits.....			12,500 00		12,500 00
Postal savings deposits.....					
Other liabilities.....					
Totals.....			\$177,236 22	\$43,334 41	\$220,570 63

565. MONTEBELLO STATE BANK—MONTEBELLO.

Incorporated July 20, 1912.

OFFICERS—H. A. Church, President; H. A. Church, Jr., Vice-President; J. W. Van Orsdel, Secretary, Treasurer and Cashier.
 DIRECTORS—Robert Wilson, W. H. Russell, A. E. Matson, E. T. Cochrum, H. A. Church, J. W. Van Orsdel, Fred Layman, H. A. Church, Jr.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$88,500 61		
Overdrafts		506 33		
Bonds, warrants, and other securities		15,073 20		
Bank premises, furniture and fixtures		10,125 00		
Safe deposit vaults		325 00		
Other real estate owned				
Due from reserve banks		6,171 59		
Due from other banks				
Actual cash on hand		6,114 99		
Exchanges for clearing house		3 00		
Checks and other cash items		803 19		
Other resources				
Totals		\$127,622 91		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		880 00		
Undivided profits, less expenses and taxes paid		909 37		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		8 00		
Dividends unpaid		55,226 54		
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		32,973 06		
Certified checks				
Cashier's checks		215 94		
State, county and municipal deposits		12,450 00		
Postal savings deposits				
Other liabilities				
Totals		\$127,622 91		

566. FIRST BANK OF JAMESTOWN—JAMESTOWN.

Incorporated June 11, 1912.

OFFICERS—W. E. Booker, President; Geo. H. Ingalls, Vice-President; Paul E. Mertz, Secretary and Cashier; C. R. Anthony, Assistant Secretary, Assistant Treasurer and Assistant Cashier.
 DIRECTORS—Andrew McCormick, W. E. Booker, P. Brendregt, Geo. H. Ingalls, Chas. A. Fitzgerald, G. N. Porter, Edward Martin, Paul E. Mertz, E. T. Jasper, T. L. Richards, A. D. Herold, S. Rosenthal.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$83,929 02	
Overdrafts				
Bonds, warrants and other securities			18,865 40	
Bank premises, furniture and fixtures			3,000 00	
Safe deposit vaults				
Other real estate owned			11,209 59	
Due from reserve banks				
Due from other banks			2,867 61	
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items			177 50	
Other resources				
Totals			\$120,049 12	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus				
Undivided profits, less expenses and taxes paid			1,739 70	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			80,809 42	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			12,500 00	
Postal savings deposits				
Other liabilities				
Totals			\$120,049 12	

567. NATIONAL CITY STATE BANK—NATIONAL CITY.

Incorporated July 16, 1912.

OFFICERS—Ed Willoughby, President; T. F. Johnson, Vice-President; J. W. Donohue, Secretary, Treasurer and Cashier; M. W. Donohue, Assistant Cashier.
 DIRECTORS—Ed Willoughby, J. W. Donohue, T. F. Johnson, E. L. Bullen, C. Wade, W. D. Crum, William Wellpott, D. McKenzie, A. G. Williams.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$42,378 65		
Overdrafts		5 49		
Bonds, warrants, and other securities		34,899 32		
Bank premises, furniture and fixtures		9,215 51		
Safe deposit vaults		165 00		
Other real estate owned		1,763 00		
Due from reserve banks		14,067 97		
Due from other banks				
Actual cash on hand		4,784 90		
Exchanges for clearing house				
Checks and other cash items		70 00		
Other resources				
Totals		\$107,351 84		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		700 00		
Undivided profits, less expenses and taxes paid		324 53		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		50,779 63		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		17,311 32		
Certified checks				
Cashier's checks		1,728 65		
State, county and municipal deposits		11,507 51		
Postal savings deposits				
Other liabilities				
Totals		\$107,351 84		

568. COMMERCIAL STATE BANK—OAKDALE.

Incorporated August 29, 1912.

OFFICERS—M. J. Nightingale, President and Treasurer; F. A. Guernsey, Vice-President; W. A. Saylor, Secretary and Cashier; C. E. Wood, Assistant Cashier.

DIRECTORS—J. Sambuceto, W. A. Saylor, W. Ferguson, M. J. Nightingale, C. E. Wood, L. C. Walther, F. A. Guernsey.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$83,550 73	\$19,491 08	\$103,041 81
Overdrafts		199 72		199 72
Bonds, warrants, and other securities		26,713 01	775 00	27,488 01
Bank premises, furniture and fixtures		16,231 22	7,500 00	23,731 22
Safe deposit vaults		400 00		400 00
Other real estate owned				
Due from reserve banks		20,278 34	1,592 67	21,871 01
Due from other banks			900 00	900 00
Actual cash on hand		7,916 92	1,861 61	9,778 53
Exchanges for clearing house				
Checks and other cash items		589 77		589 77
Other resources				
Totals		\$155,880 71	\$32,120 36	\$188,001 07
LIABILITIES				
Capital stock paid in				
Surplus		\$40,000 00	\$10,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid		3,500 00	1,500 00	5,000 00
Other existing profits, collected, but not in undivided profits account		2,922 28	1,105 82	4,028 10
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		324 06		324 06
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		91,068 76		91,068 76
Demand certificates of deposit			19,514 54	19,514 54
Time certificates of deposit		115 00		115 00
Certified checks		7,340 61		7,340 61
Cashier's checks				
State, county and municipal deposits		1,610 00		1,610 00
Postal savings deposits		9,000 00		9,000 00
Other liabilities				
Totals		\$155,880 71	\$32,120 36	\$188,001 07

569. CITIZENS STATE SAVINGS BANK—GARDENA.

Incorporated September 6, 1912.

OFFICERS—C. B. Casler, President; J. W. Strickling, Vice-President; I. S. Ball, Secretary, Treasurer and Cashier.
 DIRECTORS—C. B. Casler, Geo. B. Nichols, J. W. Strickling, M. A. Schofield, Thos. Biggart.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$49,851 00	
Overdrafts.....				
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			153 05	
Due from reserve banks.....				
Due from other banks.....			1,234 68	
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....			2,000 00	
Other resources.....				
Totals.....			\$53,238 73	
LIABILITIES				
Capital stock paid in.....			\$25,000 00	
Surplus.....			1,300 00	
Undivided profits, less expenses and taxes paid.....			877 90	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Individual deposits.....				
Savings deposits.....			18,743 09	
Demand certificates of deposit.....				
Time certificates of deposit.....			7,317 74	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$53,238 73	

570. CHINO SAVINGS BANK—CHINO.

Incorporated September 4, 1912.

OFFICERS—Levi Vredenburgh, President; O. J. Newman, Vice-President; Edwin Rhodes, Secretary, Treasurer and Cashier; J. Leonard Murdock, Assistant Cashier.

DIRECTORS—L. Vredenburgh, C. A. Marks, M. Moyses, Samuel Pine, O. J. Newman, J. A. Mart, Edwin Rhodes.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$65,221 00	
Overdrafts				
Bonds, warrants, and other securities			12,000 00	
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			1,451 71	
Due from other banks			1,700 00	
Actual cash on hand			2,004 33	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$89,377 04	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus			2,000 00	
Undivided profits, less expenses and taxes paid			2,664 71	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			29,368 80	
Demand certificates of deposit				
Time certificates of deposit			12,543 53	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits			10,800 00	
Other liabilities				
Totals			\$89,377 04	

571 AND 571A. "THE SOUTHERN COUNTY BANK"—ANAHEIM.

Incorporated September 20, 1912.

OFFICERS—Russ Avery, President; J. B. Neff, Vice-President; J. S. Killian, Vice-President; Chas. A. Boege, Secretary, Treasurer and Cashier; R. L. Arnold, Assistant Cashier and Manager El Monte Branch.
DIRECTORS—A. M. Brown, J. W. Phelps, A. Nagel, Chas. A. Boege, J. A. Fay, Russ Avery, Frank Baum, J. S. Killian, F. C. Herbert, F. P. Sapington, J. B. Neff, C. Klingerman.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$134,752 61	\$75,348 71	\$210,131 32
Overdrafts		85 01		85 01
Bonds, warrants, and other securities		26,397 84		26,397 84
Bank premises, furniture and fixtures		2,671 58	2,371 33	5,042 91
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		35,784 11	9,331 78	45,115 89
Due from other banks				
Actual cash on hand		12,199 46	3,233 56	15,433 02
Exchanges for clearing house				
Checks and other cash items		1,633 09		1,633 09
Other resources				
Totals		\$213,553 70	\$90,285 38	\$303,839 08
LIABILITIES				
Capital stock paid in		\$40,000 00	\$10,000 00	\$50,000 00
Surplus		500 00	250 00	750 00
Undivided profits, less expenses and taxes paid		3,739 13	3,221 62	6,960 75
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		12 00		12 00
Individual deposits subject to check				
Savings deposits		141,661 90	44,297 30	185,959 20
Demand certificates of deposit		1,725 04		1,725 04
Time certificates of deposit			32,516 46	32,516 46
Certified checks				
Cashier's checks		2,415 63		2,415 63
State, county and municipal deposits		23,500 00		23,500 00
Postal savings deposits				
Other liabilities				
Totals		\$213,553 70	\$90,285 38	\$303,839 08

NOTE.—The above statement includes the business of a branch office at El Monte.

572. TEHAMA COUNTY SAVINGS BANK—CORNING.

Incorporated September 6, 1912.

OFFICERS—J. LeRoy Donnovan, President; R. McEwen, Vice-President; C. D. Hill, Secretary, Treasurer and Cashier; L. L. Million, Assistant Cashier.

DIRECTORS—C. D. Hill, J. LeRoy Donnovan, William Dale, R. McEwen, Chas. W. Million.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts			
Overdrafts	\$56,288 04	\$28,264 70	\$84,552 74
Bonds, warrants, and other securities	258 14		258 14
Bank premises, furniture and fixtures	15,087 00		15,087 00
Safe deposit vaults	14,013 33	8,575 00	22,588 33
Other real estate owned			
Due from reserve banks	11,715 60	438 06	12,153 66
Due from other banks	491 60		491 60
Actual cash on hand	6,653 91	1,495 35	8,149 26
Exchanges for clearing house	114 36		114 36
Checks and other cash items	107 60		107 60
Other resources			
Totals	\$104,759 58	\$38,773 11	\$143,532 69

LIABILITIES

Capital stock paid in			
Surplus	\$20,100 00	\$13,400 00	\$33,500 00
Undivided profits, less expenses and taxes paid	402 00	268 00	670 00
Other existing profits, collected, but not in undivided profits account	308 81	100 34	409 15
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	68,339 15		68,339 15
Savings deposits	1,690 29	25,004 77	25,004 77
Demand certificates of deposit	1,039 87		1,690 29
Time certificates of deposit	10 00		1,039 87
Certified checks	349 46		10 00
Cashier's checks			349 46
State, county and municipal deposits	12,500 00		12,500 00
Postal savings deposits			
Other liabilities			
Totals	\$104,759 58	\$38,773 11	\$143,532 69

573. CITIZENS SAVINGS BANK OF PASADENA—PASADENA.

Incorporated September 26, 1912.

Officers—W. H. Hubbard, President; Henry T. Hazard, Vice-President; Chas. W. Durand, Vice-President; Dr. W. C. Watson, Vice-President; M. V. Hubbard, Vice-President; Francis J. Kennett, Secretary, Treasurer and Cashier; S. A. Cover, Assistant Cashier and Assistant Secretary.
Directors—W. H. Hubbard, Henry T. Hazard, Chas. W. Durand, Thomas Bradley, Edmund D. Barry, John C. Coy, W. C. Watson, M. Vilas Hubbard.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts	\$199,313 96	\$216,815 00	\$416,128 96
Overdrafts	633 22		633 22
Bonds, warrants, and other securities	105,320 33	97,708 50	203,028 83
Bank premises, furniture and fixtures	157,500 00	145,160 44	300,660 44
Safe deposit vaults		14,339 56	14,339 56
Other real estate owned			
Due from reserve banks	122,544 75	47,931 40	170,476 15
Due from other banks			
Actual cash on hand	25,821 90	10,505 74	36,417 73
Exchanges for clearing house	1,837 51		1,837 51
Checks and other cash items	25 83		25 83
Other resources		23 60	23 60
Totals	\$612,997 59	\$530,574 24	\$1,143,571 83

LIABILITIES

Capital stock paid in	\$150,000 00	\$150,000 00	\$300,000 00
Surplus	7,500 00	7,500 00	15,000 00
Undivided profits, less expenses and taxes paid	3,672 73	1,245 00	4,917 73
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid	32,472 87		32,472 87
Individual deposits subject to check			
Savings deposits	206,701 90	310,829 24	517,531 14
Demand certificates of deposit			
Time certificates of deposit			
Certified checks	77,268 06		77,268 06
Cashier's checks	1,337 10		1,337 10
State, county and municipal deposits	66,144 93		66,144 93
Postal savings deposits	67,500 00	61,000 00	128,500 00
Other liabilities			
Totals	\$612,997 59	\$530,574 24	\$1,143,571 83

575. "BANK OF HOPLAND"—HOPLAND.

Incorporated October 1, 1912.

OFFICERS—C. B. Shaw, President; S. E. Brookes, Vice-President; J. W. Harris, Secretary, Treasurer and Cashier; E. Jones, Assistant Cashier.

DIRECTORS—J. W. Harris, C. B. Shaw, J. W. Hlatt, S. E. Brookes, D. M. Burns.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----	\$62,910 40		
Overdrafts-----	65 57		
Bonds, warrants, and other securities-----	10,000 00		
Bank premises, furniture and fixtures-----	4,345 00		
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----	6,085 35		
Due from other banks-----			
Actual cash on hand-----	6,350 80		
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----	\$80,357 12		

LIABILITIES

Capital stock paid in-----	\$25,000 00		
Surplus-----	1,500 00		
Undivided profits, less expenses and taxes paid-----	1,659 44		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends, unpaid-----	26,592 24		
Individual deposits subject to check-----			
Savings deposits-----	767 83		
Demand certificates of deposit-----	25,727 82		
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----	9,000 00		
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$80,357 12		

576. FARMERS SAVINGS BANK OF SELMA—SELMA.

Incorporated November 30, 1912.

OFFICERS—W. T. Forkner, President; Edw. Poulson, Vice-President; C. W. Christensen, Secretary, Treasurer and Cashier; O. E. Dillon, Assistant Cashier.

DIRECTORS—W. T. Forkner, P. P. Hoover, Edw. Poulson, E. S. Hobler, H. S. Hulbert, Fred H. Williams, C. W. Christensen.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....				
Overdrafts.....			\$78,352 72	
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....			8,160 60	
Due from other banks.....				
Actual cash on hand.....			3,164 47	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$89,677 79	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$25,000 00	
Undivided profits, less expenses and taxes paid.....			2,000 00	
Other existing profits, collected, but not in undivided profits account.....			499 44	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			57,899 96	
Demand certificates of deposit.....				
Time certificates of deposit.....			4,278 39	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$89,677 79	

577 THE CALIFORNIA SAVINGS BANK OF SACRAMENTO, CAL.—SACRAMENTO.

Incorporated November 21, 1912.

OFFICERS—W. E. Gerber, President; Geo. W. Peltier, Vice-President; G. A. White, Vice-President; Fred W. Kiesel, Secretary and Cashier; Ed H. Gerber, Treasurer; E. A. Brown, Assistant Cashier and Assistant Secretary; Fred L. Martin, Assistant Cashier; J. I. Brunschweiler, Assistant Cashier.

DIRECTORS—Geo. W. Peltier, Fred W. Kiesel, W. E. Gerber, H. A. Hellbron, Peter Bohl, C. J. Mathews, Ed H. Gerber, Frank J. Kuhstaller, G. A. White.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$1,532,190 44	
Overdrafts.....				
Bonds, warrants and other securities.....			112,600 00	
Bank premises, furniture and fixtures.....			4,000 00	
Safe deposit vaults.....				
Other real estate owned.....			20,527 72	
Due from reserve banks.....			173,432 53	
Due from other banks.....			1,075 33	
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....			98,712 87	
Other resources.....				
Totals.....			\$1,942,538 89	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$100,000 00	
Undivided profits, less expenses and taxes paid.....			80,000 00	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....			3,065 60	
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			1,684,338 27	
Demand certificates of deposit.....				
Time certificates of deposit.....			24,000 00	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			50,000 00	
Postal savings deposits.....			1,185 02	
Other liabilities.....				
Totals.....			\$1,942,538 89	

578. "THE COMMERCIAL BANK OF DURHAM"—DURHAM.

Incorporated November 19, 1912.

OFFICERS—T. H. Mitchell, President; S. D. Fimple, Vice-President; J. A. Williams, Secretary, Treasurer and Cashier.
 DIRECTORS—T. J. Troxel, A. H. Smith, T. H. Mitchell, H. C. Morgue, J. A. Williams, C. C. Brown, L. D. Fimple.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$46,872 77		
Overdrafts-----		14 01		
Bonds, warrants, and other securities-----		11,122 90		
Bank premises, furniture and fixtures-----		7,320 00		
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		10,730 22		
Due from other banks-----		6,376 75		
Actual cash on hand-----		2,988 71		
Exchanges for clearing house-----				
Checks and other cash items-----		54 55		
Other resources-----				
Totals-----		\$85,479 91		
LIABILITIES				
Capital stock paid in-----		\$25,000 00		
Surplus-----				
Undivided profits, less expenses and taxes paid-----		2,031 06		
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		40,173 48		
Savings deposits-----				
Demand certificates of deposit-----		1,134 00		
Time certificates of deposit-----		8,141 37		
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----		9,000 00		
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$85,479 91		

579. FIRST BANK OF HERMOSA BEACH—HERMOSA BEACH.

Incorporated January 3, 1913.

OFFICERS—J. E. Walker, President; R. E. Matteson, Vice-President; Marco H. Hellman, Vice-President; G. S. Thatcher, Secretary, Treasurer and Cashier.
 DIRECTORS—J. E. Walker, Dr. C. Edgar Smith, F. L. Ryder, M. M. Pilkenton, J. P. Luxford, R. E. Matteson, Marco H. Hellman, Irving H. Hellman, G. S. Thatcher.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$52,913 75		
Overdrafts		52 40		
Bonds, warrants, and other securities		4,138 40		
Bank premises, furniture and fixtures		32,547 46		
Safe deposit vaults		373 81		
Other real estate owned				
Due from reserve banks		7,672 69		
Due from other banks		718 56		
Actual cash on hand		5,833 19		
Exchanges for clearing house				
Checks and other cash items		39 05		
Other resources		317 36		
Totals		\$104,606 67		
LIABILITIES				
Capital stock paid in		\$30,000 00		
Surplus		3,150 00		
Undivided profits, less expenses and taxes paid		62 16		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		3,936 74		
Dividends unpaid		622 00		
Individual deposits subject to check		47,371 17		
Savings deposits				
Demand certificates of deposit		7,011 70		
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits		9,096 90		
Postal savings deposits		3,335 50		
Other liabilities		20 50		
Totals		\$104,606 67		

580. EAST SAN DIEGO STATE BANK—EAST SAN DIEGO.

Incorporated January 2, 1913.

OFFICERS—G. A. Davidson, President; P. V. Morgan, Vice-President; M. E. Sargent, Secretary, Treasurer and Cashier.
 DIRECTORS—Robert E. Brier, R. D. Spicer, P. V. Morgan, G. A. Davidson, George M. Rees, George E. Bennett, Joseph Clegg.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$39,692 52	\$37,553 49	\$77,156 01
Overdrafts.....		2 50		2 50
Bonds, warrants, and other securities.....		25,324 64	4,593 75	29,918 39
Bank premises, furniture and fixtures.....		4,200 00		4,200 00
Safe deposit vaults.....				
Other real estate owned.....		592 07		592 07
Due from reserve banks.....		30,950 36	2,400 50	33,350 86
Due from other banks.....		50 00		50 00
Actual cash on hand.....		7,509 53	3,324 63	10,834 16
Exchanges for clearing house.....				
Checks and other cash items.....		216 30		216 30
Other resources.....				
Totals.....		\$108,448 01	\$47,872 37	\$156,320 38
LIABILITIES				
Capital stock paid in.....		\$12,500 00	\$12,500 00	\$25,000 00
Surplus.....		500 00	275 00	575 00
Undivided profits, less expenses and taxes paid.....		72 51		72 51
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		302 45		302 45
Dividends unpaid.....		500 00		500 00
Individual deposits subject to check.....		50,282 14		50,282 14
Savings deposits.....				
Demand certificates of deposit.....			35,097 37	35,097 37
Time certificates of deposit.....		9,617 25		9,617 25
Certified checks.....		21,553 07		21,553 07
Cashier's checks.....				
State, county and municipal deposits.....		1,944 94		1,944 94
Postal savings deposits.....		11,155 22		11,155 22
Other liabilities.....		220 43		220 43
Totals.....		\$108,448 01	\$47,872 37	\$156,320 38

581. ARCATA SAVINGS BANK—ARCATA.

Incorporated February 7, 1913.

OFFICERS—Thos. Bair, President; Wesley W. Stone, Vice-President; Chas. B. Stone, Secretary and Assistant Cashier; Frank H. Tooby, Treasurer and Cashier.

DIRECTORS—Thomas Bair, N. H. Falk, L. Everding, Frank H. Tooby, Wesley W. Stone, Henry F. Brizard, Sylvester Myers.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----		\$300,342 35	
Overdrafts-----			
Bonds, warrants, and other securities-----		24,000 00	
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----			
Other real estate owned-----		23,673 60	
Due from reserve banks-----			
Due from other banks-----			
Actual cash on hand-----		10,590 15	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$357,606 10	
LIABILITIES			
Capital stock paid in-----			
Surplus-----		\$25,000 00	
Undivided profits, less expenses and taxes paid-----		10,600 00	
Other existing profits, collected, but not in undivided profits account-----		692 73	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----			
Demand certificates of deposit-----		321,313 37	
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$357,606 10	

582. THE BANK OF ESPARTO—ESPARTO.

Incorporated March 6, 1913.

OFFICERS—M. O. Wyatt, President; J. L. Stephens, Vice-President; A. E. Neilson, Secretary; C. F. George, Cashier and Treasurer.
DIRECTORS—M. O. Wyatt, J. L. Stephens, C. S. Nissen, A. H. Fredson, John E. Winter, Ed J. F. Mast, A. E. Neilson.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts.....			
Overdrafts.....	\$47,875 50	\$98,570 45	\$146,445 95
Bonds, warrants, and other securities.....	63 65		63 65
Bank premises, furniture and fixtures.....	16,882 08		16,882 08
Safe deposit vaults.....	5,200 00		5,200 00
Other real estate owned.....	245 00		245 00
Due from reserve banks.....	12,129 61	3,688 57	15,793 18
Due from other banks.....			
Actual cash on hand.....	7,272 31	1,308 62	8,580 93
Exchanges for clearing house.....		60 00	60 00
Checks and other cash items.....	236 70		236 70
Other resources.....	5 00		5 00
Totals.....	\$89,909 85	\$73,602 64	\$163,512 49

LIABILITIES

Capital stock paid in.....			
Surplus.....	\$20,000 00	\$5,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid.....	3,250 00	1,250 00	4,500 00
Other existing profits, collected, but not in undivided profits account.....	238 43	1,941 25	2,179 68
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	12 00		12 00
Individual deposits subject to check.....	53,909 42		53,909 42
Savings deposits.....		65,411 39	65,411 39
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	12,500 00		12,500 00
Other liabilities.....			
Totals.....	\$89,909 85	\$73,602 64	\$163,512 49

583. "AMADOR VALLEY SAVINGS BANK"—PLEASANTON.

Incorporated March 1, 1913.

OFFICERS—Henry P. Mohr, President; C. A. Case, Vice-President; Claude Smallwood, Secretary and Cashier; J. C. Mendonca, Treasurer and Assistant Cashier.
 DIRECTORS—Claude Smallwood, Henry Reimers, A. B. Pickard, M. Koopmann, J. C. Mendonca, C. A. Case, D. Devany, H. P. Mohr, W. J. Dakin.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....			\$139,106 63	
Overdrafts.....				
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....			5,242 73	
Due from other banks.....			1,000 00	
Actual cash on hand.....			3,210 03	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$148,559 39	
LIABILITIES				
Capital stock paid in.....			\$25,000 00	
Surplus.....			450 00	
Undivided profits, less expenses and taxes paid.....			147 12	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....			756 00	
Individual deposits subject to check.....				
Savings deposits.....			125,206 27	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$148,559 39	

584. FARMERS AND MERCHANTS BANK OF COMPTON—COMPTON.

Incorporated March 20, 1913.

OFFICERS—W. Simpson, President; L. Daetweiler, Vice-President; O. E. Elftman, Secretary; O. K. Reed, Treasurer and Cashier;
H. E. Reed, Assistant Cashier.
DIRECTORS—W. Simpson, H. J. Mayo, L. Daetweiler, O. E. Elftman, Harry E. Reed, O. K. Reed, C. W. Musselman.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$39,755 74		\$54,905 74
Overdrafts		32 17	\$15,150 00	82 17
Bonds, warrants, and other securities		11,500 00		13,000 00
Bank premises, furniture and fixtures		11,832 10	1,041 67	12,873 77
Safe deposit vaults		581 35		581 35
Other real estate owned				
Due from reserve banks		12,544 17	491 46	13,035 63
Due from other banks				
Actual cash on hand		3,088 77	592 27	3,681 04
Exchanges for clearing house		45 06		45 06
Checks and other cash items				
Other resources				
Totals		\$79,399 36	\$18,775 40	\$98,174 76
LIABILITIES				
Capital stock paid in		\$22,000 00	\$3,000 00	\$25,000 00
Surplus		1,300 00	200 00	1,500 00
Undivided profits, less expenses and taxes paid		338 45	48 59	407 04
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		36,364 46	14,176 81	36,364 46
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		8,950 00		8,950 00
Certified checks				
Cashier's checks		76 45		76 45
State, county and municipal deposits		10,350 00	1,350 00	11,700 00
Postal savings deposits				
Other liabilities				
Totals		\$79,399 36	\$18,775 40	\$98,174 76

585. LE GRAND BANK—LE GRAND.

Incorporated April 1, 1913.

OFFICERS—Paul Neumann, President; E. T. Cunningham, Vice-President; P. Carmean, Secretary, Treasurer and Cashier.
 DIRECTORS—Paul Neumann, R. C. Burchell, E. T. Cunningham, Henry Grasmoeen, P. Carmean, F. A. Bondchu.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----			\$114,239 89
Overdrafts-----	\$86,324 64	\$27,915 25	390 05
Bonds, warrants, and other securities-----	390 05		
Bank premises, furniture and fixtures-----	2,781 61		2,781 61
Safe deposit vaults-----			
Other real estate owned-----	4,941 04	606 85	5,547 89
Due from reserve banks-----			
Due from other banks-----	4,734 25	2,386 90	7,121 15
Actual cash on hand-----	2,438 95		2,438 95
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----	\$101,610 54	\$30,909 00	\$132,519 54
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$20,000 00	\$5,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid-----	1,000 00	250 00	1,250 00
Other existing profits, collected, but not in undivided profits account-----	3,066 41	1,261 99	4,328 40
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----	4,000 00		4,000 00
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	60,014 13		60,014 13
Demand certificates of deposit-----		24,397 01	24,397 01
Time certificates of deposit-----			
Certified checks-----	13,500 00		13,500 00
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$101,610 54	\$30,909 00	\$132,519 54

586. FARMERS & MERCHANTS' BANK OF BURBANK—BURBANK.

Incorporated March 27, 1913.

OFFICERS—W. L. Pollock, President; C. P. Nesselroad, Vice-President; F. A. Halburg, Vice-President; F. F. Scribner, Secretary,
 Treasurer and Cashier.
 DIRECTORS—F. F. Scribner, F. A. Halburg, C. P. Nesselroad, S. Fairburn, L. B. Doan, W. L. Pollock, F. E. Craig, W. J. Hornby,
 John E. Luttge.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$25,783 07	\$12,250 00	\$38,033 07
Overdrafts				12,074 00
Bonds, warrants, and other securities		12,074 00		15,140 59
Bank premises, furniture and fixtures		15,140 59		650 00
Safe deposit vaults		650 00		
Other real estate owned				
Due from reserve banks		2,488 46	651 27	3,139 73
Due from other banks				
Actual cash on hand		4,914 17	327 87	5,242 04
Exchanges for clearing house				
Checks and other cash items		215 61		215 61
Other resources				
Totals		\$61,265 90	\$13,229 14	\$74,495 04

LIABILITIES		Commercial department	Savings department	Combined
Capital stock paid in		\$20,000 00	\$5,000 00	\$25,000 00
Surplus				
Undivided profits, less expenses and taxes paid		1,734 07	1,232 43	2,966 50
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		25,515 25	6,996 71	32,511 96
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		3,279 18		3,279 18
Certified checks				
Cashier's checks		137 40		137 40
State, county and municipal deposits				
Postal savings deposits		10,600 00		10,600 00
Other liabilities				
Totals		\$61,265 90	\$13,229 14	\$74,495 04

587. BANK OF LOOMIS—LOOMIS.

Incorporated March 27, 1913.

OFFICERS—J. J. Brennan, President; S. C. Day, Vice-President; J. J. Callison, Secretary, Treasurer and Cashier.
 DIRECTORS—Andrew Ryder, James J. Brennan, E. L. Rippey, S. C. Day, James McBride, N. B. Lardner, R. T. Cook.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$43,944 72	\$37,620 41	\$81,565 13
Overdrafts		142 76		142 76
Bonds, warrants, and other securities		22,062 56	2,875 00	24,937 56
Bank premises, furniture and fixtures		1,925 00		1,925 00
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		8,607 04	1,074 45	9,681 49
Due from other banks				
Actual cash on hand		2,535 89	3,472 73	6,008 62
Exchanges for clearing house				
Checks and other cash items		100 00		100 00
Other resources				
Totals		\$79,319 06	\$45,042 59	\$124,361 65
LIABILITIES				
Capital stock paid in		\$20,000 00	\$5,000 00	\$25,000 00
Surplus		200 00	200 00	400 00
Undivided profits, less expenses and taxes paid		279 13	147 54	426 67
Other existing profits, collected, but not in undivided profits account		294 51	872 25	1,166 76
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		45,591 99		45,591 99
Savings deposits				
Time certificates of deposit		1,394 39	38,822 80	38,822 80
Demand certificates of deposit				1,394 39
Certified checks				
Cashier's checks		59 04		59 04
State, county and municipal deposits		11,500 00		11,500 00
Postal savings deposits				
Other liabilities				
Totals		\$79,319 06	\$45,042 59	\$124,361 65

588. BANK OF BRENTWOOD—BRENTWOOD.

Incorporated April 1, 1913.

OFFICERS—R. G. Dean, President; Robt. Wallace, Jr., Vice-President; Lee Durham, Secretary and Cashier; Alex. Burness, Treasurer; Richard J. Wallace, Assistant Cashier.

DIRECTORS—R. G. Dean, Robt. Wallace, Jr., Frank H. Ludlinghouse, Alex. Burness, R. F. MacLeod.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts				
Overdrafts		\$78,582 63		
Bonds, warrants, and other securities		5 76		
Bank premises, furniture and fixtures		13,429 70		
Safe deposit vaults		14,038 01		
Other real estate owned				
Due from reserve banks		10,042 66		
Due from other banks		1,615 44		
Actual cash on hand		8,289 20		
Exchanges for clearing house				
Checks and other cash items				
Other resources		16 00		
Totals		\$126,039 40		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus				
Undivided profits, less expenses and taxes paid		552 39		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		9,000 00		
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		54,416 53		
Savings deposits				
Demand certificates of deposit		26,588 98		
Time certificates of deposit		250 00		
Certified checks		236 50		
Cashier's checks				
State, county and municipal deposits		10,000 00		
Postal savings deposits				
Other liabilities				
Totals		\$126,039 40		

589. GLENDALE SAVINGS BANK—GLENDALE.

Incorporated April 28, 1913.

OFFICERS—E. M. Lee, President; E. U. Emery, Vice-President; W. W. Lee, Vice-President; M. P. Harrison, Secretary; C. D. Lusby, Treasurer, Cashier and Assistant Secretary.
 DIRECTORS—E. U. Emery, W. S. Perrin, W. W. Lee, Ed M. Lee, Jacob H. Flower, David Francy, George T. Paine.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----		\$158,832 25	-----
Overdrafts	-----			-----
Bonds, warrants, and other securities	-----		20,501 30	-----
Bank premises, furniture and fixtures	-----		3,606 05	-----
Safe deposit vaults	-----			-----
Other real estate owned	-----		12,770 04	-----
Due from reserve banks	-----		6,947 84	-----
Due from other banks	-----		11,448 43	-----
Actual cash on hand	-----		497 59	-----
Exchanges for clearing house	-----			-----
Checks and other cash items	-----			-----
Other resources	-----			-----
Totals	-----		\$214,603 50	-----
LIABILITIES				
Capital stock paid in	-----			-----
Surplus	-----		\$50,000 00	-----
Undivided profits, less expenses and taxes paid	-----		700 00	-----
Other existing profits, collected, but not in undivided profits account	-----		235 69	-----
Bills payable (including certificates of deposit representing money borrowed)	-----		1,736 99	-----
Deposits, due to banks	-----			-----
Dividends unpaid	-----			-----
Individual deposits subject to check	-----			-----
Savings deposits	-----		79,531 48	-----
Demand certificates of deposit	-----			-----
Time certificates of deposit	-----		66,389 34	-----
Certified checks	-----			-----
Cashier's checks	-----			-----
State, county and municipal deposits	-----			-----
Postal savings deposits	-----		16,100 00	-----
Other liabilities	-----			-----
Totals	-----		\$214,603 50	-----

590. "SANTA YNEZ VALLEY BANK"—SOLVANG.

Incorporated May 8, 1913.

OFFICERS—J. M. Gregersen, President; P. B. Montanaro, Vice-President; Harold Harkson, Secretary, Treasurer and Cashier.
 DIRECTORS—Harold Harkson, J. T. Torrence, J. M. Gregersen, M. P. Hourihan, P. P. Hornsyld, P. B. Montanaro, Marcus Nielsen.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$54,982 58		
Overdrafts		230 03		
Bonds, warrants, and other securities		33 11		
Bank premises, furniture and fixtures		12,306 90		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		15,738 24		
Due from other banks				
Actual cash on hand		4,566 98		
Exchanges for clearing house				
Checks and other cash items		137 20		
Other resources				
Totals		\$88,075 06		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus		1,000 00		
Undivided profits, less expenses and taxes paid		1,434 28		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		46,264 25		
Savings deposits				
Demand certificates of deposit		486 35		
Time certificates of deposit		12,740 52		
Certified checks		1 10		
Cashier's checks		1,148 56		
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$88,075 06		

591. "BANK OF DAVIS"—DAVIS.

Incorporated May 8, 1913.

OFFICERS—G. W. Sanders, President; W. D. Chiles, Vice-President; F. P. Wray, Secretary, Treasurer and Cashier.

DIRECTORS—R. W. Weise, J. B. Anderson, C. A. Snyder, W. D. Chiles, G. W. Sanders, J. F. Chiles, J. I. Thompson, R. J. Gibson, F. W. Palmer.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$84,218 70	\$48,060 00	\$132,298 70
Overdrafts		36 32		36 32
Bonds, warrants, and other securities		14,000 00		14,000 00
Bank premises, furniture and fixtures		3,657 34		3,657 34
Safe deposit vaults		1,800 00		1,800 00
Other real estate owned				
Due from reserve banks		13,191 54	354 76	13,546 30
Due from other banks				
Actual cash on hand		5,928 38	1,823 93	7,752 31
Exchanges for clearing house		44 25		44 25
Checks and other cash items		125 00		125 00
Other resources				
Totals		\$123,091 53	\$50,258 69	\$173,350 22
LIABILITIES				
Capital stock paid in		\$20,000 00		\$25,000 00
Surplus		3,000 00		3,200 00
Undivided profits, less expenses and taxes paid		2,921 02	119 23	3,040 25
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		68,600 51		68,600 51
Demand certificates of deposit			44,939 46	44,939 46
Time certificates of deposit		16,000 00		16,000 00
Certified checks		70 00		70 00
Cashier's checks				
State, county and municipal deposits		12,500 00		12,500 00
Postal savings deposits				
Other liabilities				
Totals		\$123,091 53	\$50,258 69	\$173,350 22

592. BANK OF CHOWCHILLA—CHOWCHILLA.

Incorporated June 10, 1913.

OFFICERS—W. D. Cardwell, President; Lyda M. Border, Vice-President; A. L. Gambrill, Secretary, Treasurer and Cashier; Earl S. Cardwell, Assistant Cashier.

DIRECTORS—J. B. Otcease, W. D. Cardwell, A. L. Gambrill, Lyda M. Border, Earl S. Cardwell.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$76,966 59		
Overdrafts.....				
Bonds, warrants, and other securities.....		71 23		
Bank premises, furniture and fixtures.....		14,060 00		
Safe deposit vaults.....		800 00		
Other real estate owned.....				
Due from reserve banks.....		7,073 87		
Due from other banks.....				
Actual cash on hand.....		6,559 28		
Exchanges for clearing house.....				
Checks and other cash items.....		83 93		
Other resources.....				
Totals.....		\$105,654 92		
LIABILITIES				
Capital stock paid in.....		\$25,000 00		
Surplus.....		700 00		
Undivided profits, less expenses and taxes paid.....		128 54		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		14,000 00		
Deposits, due to banks.....		12 53		
Dividends unpaid.....				
Individual deposits subject to check.....		52,859 06		
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....		11,222 70		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		1,732 09		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$105,654 92		

593. THE BANK OF CORNING—CORNING.

Incorporated July 9, 1913.

OFFICERS—William Dale, President; E. C. Dale, Vice-President; R. D. Owen, Secretary, Treasurer and Cashier.

DIRECTORS—William Dale, E. C. Dale, R. D. Owen.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----	\$103,437 46	-----	-----
Overdrafts	-----	183 54	-----	-----
Bonds, warrants, and other securities	-----	-----	-----	-----
Bank premises, furniture and fixtures	-----	5,293 00	-----	-----
Safe deposit vaults	-----	-----	-----	-----
Other real estate owned	-----	2,200 15	-----	-----
Due from reserve banks	-----	11,970 02	-----	-----
Due from other banks	-----	2,856 81	-----	-----
Actual cash on hand	-----	9,206 68	-----	-----
Exchanges for clearing house	-----	-----	-----	-----
Checks and other cash items	-----	1,631 15	-----	-----
Other resources	-----	832 76	-----	-----
Totals	-----	\$137,793 57	-----	-----
LIABILITIES				
Capital stock paid in	-----	\$32,000 00	-----	-----
Surplus	-----	784 00	-----	-----
Undivided profits, less expenses and taxes paid	-----	-----	-----	-----
Other existing profits, collected, but not in undivided profits account	-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)	-----	4,305 27	-----	-----
Deposits, due to banks	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----
Individual deposits subject to check	-----	80,629 07	-----	-----
Savings deposits	-----	-----	-----	-----
Demand certificates of deposit	-----	5,871 46	-----	-----
Time certificates of deposit	-----	14,201 37	-----	-----
Certified checks	-----	2 40	-----	-----
Cashier's checks	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	-----	-----
Postal savings deposits	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----
Totals	-----	\$137,793 57	-----	-----

594. "NOVATO BANK"—NOVATO.

Incorporated July 30, 1913.

OFFICERS—James B. Burdell, President; Hermann Rudolf, Vice-President; G. D. Morrison, Secretary, Treasurer and Cashier.
 DIRECTORS—James B. Burdell, A. D. Scott, Andre Azevedo, Hermann Rudolf, A. V. DeBorba, F. J. Silva, G. D. Morrison, W. H. Early,
 M. T. Freitas.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$38,815 00	\$32,240 00	\$71,055 00
Overdrafts				
Bonds, warrants, and other securities		6,202 07	17,124 75	23,326 82
Bank premises, furniture and fixtures		3,450 00		3,450 00
Safe deposit vaults			200 00	200 00
Other real estate owned				
Due from reserve banks		3,446 61	8,433 87	11,880 48
Due from other banks				
Actual cash on hand		4,041 01	2,384 71	6,425 75
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$55,954 69	\$40,383 36	\$116,338 05
LIABILITIES				
Capital stock paid in				
Surplus		\$15,000 00	\$10,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		750 00	750 00	1,500 00
Other existing profits, collected, but not in undivided profits account		1,301 72		1,301 72
Bills payable (including certificates of deposit representing money borrowed)			681 27	681 27
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		34,813 72		34,813 72
Savings deposits				
Demand certificates of deposit		3,289 25	38,952 09	38,952 09
Time certificates of deposit		800 00		3,289 25
Certified checks				800 00
Cashier's checks				
State, county and municipal deposits			10,000 00	10,000 00
Postal savings deposits				
Other liabilities				
Totals		\$55,954 69	\$40,383 36	\$116,338 05

595. BANK OF ALEX. BROWN—WALNUT GROVE.

Incorporated July 3, 1913.

OFFICERS—Alex. Brown, President; Arthur A. Brown, Vice-President; John S. Brown, Secretary, Treasurer and Cashier; Alex. R. Brown, Assistant Cashier.

DIRECTORS—Alex. Brown, John S. Brown, Arthur A. Brown, Alex. R. Brown, Ardella F. Brown.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----			
Overdrafts-----	\$230,457 68		
Bonds, warrants, and other securities-----	441 37		
Bank premises, furniture and fixtures-----	85,329 73		
Safe deposit vaults-----	19,326 88		
Other real estate owned-----			
Due from reserve banks-----			
Due from other banks-----	286,716 04		
Actual cash on hand-----	1,200 00		
Exchanges for clearing house-----	42,519 11		
Checks and other cash items-----	70 00		
Other resources-----			
Totals-----	\$662,060 81		
LIABILITIES			
Capital stock paid in-----			
Surplus-----	\$50,000 00		
Undivided profits, less expenses and taxes paid-----	25,000 00		
Other existing profits, collected, but not in undivided profits account-----	287 88		
Bills payable (including certificates of deposit representing money borrowed)-----	5,605 44		
Deposits, due to banks-----			
Dividends unpaid-----	20 00		
Individual deposits subject to check-----			
Savings deposits-----	552,670 52		
Demand certificates of deposit-----			
Time certificates of deposit-----	16,184 03		
Certified checks-----	12,247 94		
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----	45 00		
Totals-----	\$662,060 81		

596. SECURITY COMMERCIAL & SAVINGS BANK OF SAN DIEGO—SAN DIEGO.

Incorporated August 14, 1913.

OFFICERS—Willet S. Dorland, President; Sam Ferry Smith, Vice-President; O. E. Darnall, Secretary, Treasurer and Cashier; Paul C. Kelly, Assistant Cashier.

DIRECTORS—Sam Ferry Smith, Willet S. Dorland, Orton E. Darnall, Dr. L. C. F. Hugo, H. C. Elling.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$210,209 49		\$419,140 25
Overdrafts		130 17		130 17
Bonds, warrants, and other securities		90,208 30		198,200 95
Bank premises, furniture and fixtures		4,000 00	107,962 65	13,000 00
Safe deposit vaults		5,000 00	9,000 00	5,000 00
Other real estate owned				5,000 00
Due from reserve banks		34,787 80	10,279 34	10,279 34
Due from other banks		1,875 00	12,593 03	47,380 83
Actual cash on hand		66,195 83	9,015 66	1,875 00
Exchanges for clearing house		12,925 13	456 72	75,240 90
Checks and other cash items		2,141 96		13,381 85
Other resources		9,416 49	19,429 66	2,141 96
Totals		\$436,979 67	\$377,697 82	\$814,677 49
LIABILITIES				
Capital stock paid in		\$75,000 00		\$111,100 00
Surplus				
Undivided profits, less expenses and taxes paid		4,929 20	3,194 90	8,124 10
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		397 42		397 42
Dividends unpaid				
Individual deposits subject to check		263,491 76		263,491 76
Savings deposits				
Demand certificates of deposit		3,922 01	321,402 92	321,402 92
Time certificates of deposit		36,515 81		3,922 01
Certified checks				36,515 81
Cashier's checks		3,203 86		190 00
State, county and municipal deposits		38,500 00		3,303 86
Postal savings deposits			17,000 00	55,500 00
Other liabilities				
Totals		\$436,979 67	\$377,697 82	\$814,677 49

597. SARATOGA STATE BANK—SARATOGA.

Incorporated September 10, 1913.

OFFICERS—L. H. Schellbach, President; Dr. R. L. Hogg, Vice-President; J. A. Kerr, Secretary, Treasurer and Cashier.
 DIRECTORS—L. H. Schellbach, R. L. Hogg, J. A. Kerr, L. D. Bohnett, Neil Carmichael, L. McGuire, Geo. W. Burgess.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$38,273 65	\$27,150 00	\$65,423 65
Overdrafts-----		433 08		433 08
Bonds, warrants, and other securities-----		5,817 16	600 00	6,417 16
Bank premises, furniture and fixtures-----		8,800 00		8,800 00
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		7,326 77	1,531 40	8,858 17
Due from other banks-----				
Actual cash on hand-----		3,689 76	909 21	4,598 97
Exchanges for clearing house-----				
Checks and other cash items-----		59 30		59 30
Other resources-----				
Totals-----		\$84,419 72	\$30,190 61	\$114,610 33
LIABILITIES				
Capital stock paid in-----		\$20,000 00	\$5,000 00	\$25,000 00
Surplus-----				
Undivided profits, less expenses and taxes paid-----		1,736 23	1,644 42	3,370 65
Other existing profits, collected, but not in undivided profits account-----		6,000 00		6,000 00
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		38,800 49		38,800 49
Savings deposits-----			23,546 19	23,546 19
Demand certificates of deposit-----		208 00		208 00
Time certificates of deposit-----		12,750 00		12,750 00
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----		4,875 00		4,875 00
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$84,419 72	\$30,190 61	\$114,610 33

598. BANK OF GUSTINE—GUSTINE.

Incorporated September 13, 1913.

OFFICERS—J. LeRoy Nickel, President; J. F. Clyne, Vice-President; Bruce Greig, Secretary, Treasurer and Cashier.
 DIRECTORS—J. F. Clyne, M. M. Silvia, R. F. Kerr, P. F. Bladt, Sr., Bruce Greig, J. LeRoy Nickel, A. V. Klose.

Statement of June 30, 1916.

RESOURCES	Commercial department			Savings department	Combined
Loans and discounts.....	\$132,402 29			\$75,791 42	\$208,283 71
Overdrafts.....	82 45				82 45
Bonds, warrants, and other securities.....	1,070 00				1,070 00
Bank premises, furniture and fixtures.....	14,027 50			14,027 50	14,027 50
Sale deposit vaults.....				412 80	412 80
Other real estate owned.....				3,251 09	3,251 09
Due from reserve banks.....	25,581 26			11,382 13	36,963 39
Due from other banks.....					
Actual cash on hand.....	7,850 83			2,569 72	10,450 55
Exchanges for clearing house.....					
Checks and other cash items.....	52 00				52 00
Other resources.....					
Totals.....	\$167,128 83			\$107,464 66	\$274,593 49
LIABILITIES					
Capital stock paid in.....	\$75,000 00			\$25,000 00	\$100,000 00
Surplus.....	1,600 00			640 00	1,600 00
Undivided profits, less expenses and taxes paid.....	2,313 26			952 41	3,255 67
Other existing profits, collected, but not in undivided profits account.....	491 29			801 81	1,293 10
Bills payable (including certificates of deposit representing money borrowed).....					
Deposits, due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....	83,713 03				83,713 03
Demand certificates of deposit.....				80,110 44	80,110 44
Time certificates of deposit.....	161 65				161 65
Certified checks.....	1,293 27				1,293 27
Cashier's checks.....	2,383 92				2,383 92
State, county and municipal deposits.....	749 10				749 10
Postal savings deposits.....	23 31				23 31
Other liabilities.....					
Totals.....	\$167,128 83			\$107,464 66	\$274,593 49

599. "BANK OF DOWNEY"—DOWNEY.

Incorporated September 16, 1913.

OFFICERS—Xellis Gephart, President; James Quill, Vice-President; H. A. Scott, Secretary, Treasurer and Cashier.
 DIRECTORS—Xellis Gephart, R. B. Harper, James Quill, W. H. Porter, H. A. Scott.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$40,092 30		
Overdrafts		29 38		
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures		1,200 00		
Safe deposit vaults		600 00		
Other real estate owned				
Due from reserve banks		12,097 21		
Due from other banks				
Actual cash on hand		2,346 59		
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$56,365 48		
LIABILITIES				
Capital stock paid in				
Surplus		\$23,000 00		
Undivided profits, less expenses and taxes paid		300 00		
Other existing profits, collected, but not in undivided profits account		222 25		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		22,020 23		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		700 00		
Certified checks				
Cashier's checks				
State, county and municipal deposits		123 00		
Postal savings deposits				
Other liabilities				
Totals		\$56,365 48		

600. "THE IMPERIAL VALLEY SAVINGS BANK OF BRAWLEY, CALIFORNIA"—BRAWLEY.

Incorporated June 21, 1913.

OFFICERS—W. T. Dunn, President; W. H. Best, Vice-President; M. G. Doud, Secretary, Treasurer and Cashier; Roy R. Stilgebauer, Assistant Cashier.

DIRECTORS—W. T. Dunn, M. G. Doud, E. C. Pound, E. B. Stilgebauer, W. H. Best, R. A. Walker, A. T. Taecker.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$167,986 77	\$62,814 05	\$230,800 82
Overdrafts-----		754 26		754 26
Bonds, warrants, and other securities-----		4,389 74		4,389 74
Bank premises, furniture and fixtures-----		39,472 48		39,472 48
Safe deposit vaults-----				
Other real estate owned-----		500 00	600 00	1,100 00
Due from reserve banks-----		20,161 86	10,690 32	30,852 18
Due from other banks-----		73 64		73 64
Actual cash on hand-----		15,961 58	1,600 12	17,561 70
Exchanges for clearing house-----				
Checks and other cash items-----		1,797 31		1,797 31
Other resources-----		1,389 67		1,389 67
Totals-----		\$252,687 31	\$75,704 49	\$328,391 80
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$35,200 00	\$10,000 00	\$45,200 00
Undivided profits, less expenses and taxes paid-----		15,000 00		15,000 00
Other existing profits, collected, but not in undivided profits account-----		2,532 56	1,168 98	3,701 54
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		191,697 79		191,697 79
Savings deposits-----			63,407 65	63,407 65
Demand certificates of deposit-----		386 76		386 76
Time certificates of deposit-----		220 00	1,427 86	1,347 86
Certified checks-----		1,914 15		1,914 15
Cashier's checks-----		3,869 45		3,869 45
State, county and municipal deposits-----		1,800 00		1,800 00
Postal savings deposits-----				
Other liabilities-----		66 60		66 60
Totals-----		\$252,687 31	\$75,704 49	\$328,391 80

601. FIRST BANK OF LIVINGSTON—LIVINGSTON.

Incorporated November 1, 1913.

OFFICERS—H. P. Spencer, President; F. E. Crowell, Vice-President; G. H. Winton, Secretary, Treasurer and Cashier.
 DIRECTORS—H. P. Spencer, G. H. Winton, Finch Wilcock, Fred E. Pierce, J. Max Landrum, F. E. Crowell, S. R. Swan.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$61,304 94	\$14,961 85	\$76,356 79
Overdrafts.....				
Bonds, warrants, and other securities.....		10,613 00		10,613 00
Bank premises, furniture and fixtures.....		4,500 00		4,500 00
Safe deposit vaults.....			250 00	250 00
Other real estate owned.....				
Due from reserve banks.....		3,751 84	516 79	4,268 63
Due from other banks.....				
Actual cash on hand.....		285 38		285 38
Exchanges for clearing house.....		4,350 85	474 99	4,825 84
Checks and other cash items.....				
Other resources.....		219 29		219 29
Totals.....		\$85,145 30	\$16,203 63	\$101,348 93
LIABILITIES				
Capital stock paid in.....		\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....				
Undivided profits, less expenses and taxes paid.....		2,679 89	432 00	3,111 98
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		15,000 00		15,000 00
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits.....		36,708 14		36,708 14
Savings deposits.....			10,771 54	10,771 54
Demand certificates of deposit.....		45 66		45 66
Time certificates of deposit.....		1,570 00		1,570 00
Certified checks.....		81 61		81 61
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....		9,000 00		9,000 00
Other liabilities.....				
Totals.....		\$85,145 30	\$16,203 63	\$101,348 93

602. ALTURAS STATE BANK—ALTURAS.

Incorporated November 12, 1913.

OFFICERS—A. Gibson, President; W. S. Trumbo, Vice-President; A. Hafer, Secretary, Treasurer and Cashier.
 DIRECTORS—John Dannhauser, A. Gibson, A. Hafer, J. H. Derevan, Theodore Lee, Cahn Fogarty, E. B. Smalls, W. S. Trumbo, K. E. Hazelton.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$67,314 58		
Overdrafts.....		14 74		
Bonds, warrants, and other securities.....		4,416 04		
Bank premises, furniture and fixtures.....		1,647 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		15,223 06		
Due from other banks.....		16,893 20		
Actual cash on hand.....		5,126 28		
Exchanges for clearing house.....		735 57		
Checks and other cash items.....				
Other resources.....				
Totals.....		\$111,370 47		
LIABILITIES				
Capital stock paid in.....		\$30,000 00		
Surplus.....		500 00		
Undivided profits, less expenses and taxes paid.....		1,450 15		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		63,040 32		
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....		16,380 00		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$111,370 47		

603. SAVINGS BANK OF TULARE—TULARE.

Incorporated November 13, 1913.

OFFICERS—Jos. La Marche, President; A. Peterson, Vice-President; L. L. Abercrombie, Secretary and Cashier; A. E. Miot, Treasurer; W. P. Williams, Assistant Cashier.

DIRECTORS—Jos. La Marche, A. Peterson, J. W. Sturgeon, A. E. Miot, W. J. Higdon.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts				
Overdrafts			\$81,003 33	
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			4,102 56	
Due from other banks				
Actual cash on hand				
Exchanges for clearing house			2,639 70	
Checks and other cash items				
Other resources				
Totals			\$87,745 59	
LIABILITIES				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			1,000 00	
Other existing profits, collected, but not in undivided profits account			2,019 23	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			59,696 36	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$87,745 59	

604. UNION TRUST COMPANY OF SAN DIEGO—SAN DIEGO.

Incorporated November 26, 1913.

Officers—John F. Forward, President; W. L. Forward, Vice-President; A. H. Sweet, Vice-President; James D. Forward, Secretary and Treasurer; W. L. Forward, Trust Officer.
Directors—John F. Forward, W. L. Forward, James D. Forward, A. H. Sweet, M. F. Heller.

Statement of June 30, 1916.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts-----					
Overdrafts-----					
Bills, drafts and other securities-----					
Bank notes, promissory and fixtures-----			\$50,000 00	\$62,500 00	\$102,500 00
Safe deposit rentals-----				1,050 00	1,050 00
Other real estate owned-----					
Due from reserve banks-----				1,508 32	1,508 32
Due from other banks-----			437 50	2,880 94	3,318 44
Actual cash on hand-----					
Exchanges for clearing house-----					
Checks and other cash items-----					
Other resources-----					
Totals-----			\$50,437 50	\$57,999 46	\$108,436 96
LIABILITIES					
Capital stock paid in-----					
Surplus-----					
Undivided profits, less expenses and taxes paid-----					
Other existing profits collected, but not in undivided profits account-----					
Bills payable, including certificates of deposit representing money borrowed-----					
Notes rediscounted-----					
Deposits due to banks-----					
Dividends unpaid-----					
Individual deposits subject to check-----					
Savings deposits-----					
Demand certificates of deposit-----					
Time certificates of deposit-----					
Certified checks-----					
Cashier's checks-----					
State, county and municipal deposits-----					
Postal savings deposits-----					
Other liabilities-----					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees-----					
Totals-----			\$50,437 50	\$57,999 46	\$108,436 96
TRUST RESOURCES					
Personal assets received from executors, administrators, assignees, receivers or trustees-----					
Trust investments: (a) Personal property-----					
(b) Real property-----					
Due from banks-----					
Cash on hand-----					
Totals-----			\$3,174 15		\$3,174 15
TRUST LIABILITIES					
Personal assets received from executors, administrators, assignees, receivers or trustees-----					
Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee-----					
Private trusts, specially designated and construed as court trusts, under supervision-----					
Totals-----			\$3,174 15		\$3,174 15

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

605. FIRST BANK OF LA HABRA—LA HABRA.

Incorporated January 5, 1914.

Officers—John Luehm, President; J. C. Knupp, Vice-President; J. H. Walker, Secretary, Treasurer and Cashier.
 Directors—James H. Walker, Henry O. Price, John Luehm, Susan E. Price, J. C. Knupp, John Leutwiler, H. E. Hart.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$83,701 07		
Overdrafts		48 22		
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures		2,670 00		
Safe deposit vaults		313 56		
Other real estate owned				
Due from reserve banks		36,303 41		
Due from other banks				
Actual cash on hand		4,429 70		
Exchanges for clearing house				
Checks and other cash items		41 76		
Other resources				
Totals		\$107,507 72		
LIABILITIES				
Capital stock paid in				
Surplus		\$27,000 00		
Undivided profits, less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account		2,002 23		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		56,980 80		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		12,717 78		
Certified checks				
Cashier's checks				
State, county and municipal deposits		10,216 91		
Postal savings deposits				
Other liabilities				
Totals		\$107,507 72		

606. PEOPLES TRUST & SAVINGS BANK—RIVERSIDE.

Incorporated December 29, 1913.

OFFICERS—J. C. Odell, President and Treasurer; W. G. Irving, Vice-President; K. D. Harger, Secretary; R. L. McGrea, Cashier and Assistant Secretary.

DIRECTORS—W. G. Irving, F. O. Hoxie, J. C. Odell, F. L. Odell, K. D. Harger.

Statement of June 30, 1916.

RESOURCES	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts.....	\$49,861 54	\$85,021 54	\$50,000 00	\$50,745 20	\$180,228 28
Overdrafts.....					
Bonds, warrants and other securities.....	31,989 36			1,000 00	32,989 36
Bank premises, furniture and fixtures.....				3,918 03	3,918 03
Safe deposit vaults.....					
Other real estate owned.....	38,495 89	9,521 32			48,017 21
Due from reserve banks.....	10,941 96			2,411 12	12,983 08
Due from other banks.....	16,550 26	1,377 24		36 43	17,963 93
Actual cash on hand.....					
Exchanges for clearing house.....					
Checks and other cash items.....	499 30			200 00	699 30
Other resources.....					
Totals.....	\$147,938 31	\$16,520 10	\$50,000 00	\$58,340 78	\$302,799 19
LIABILITIES					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$50,000 00	\$50,000 00	\$150,000 00
Surplus.....	1,000 00	1,000 00		2,106 13	4,106 13
Undivided profits, less expenses and taxes paid.....				4,565 68	4,565 68
Reserve for contingencies paid up.....	716 09	1,110 70		1,608 97	3,435 76
Bills payable, including certificates of deposit representing money borrowed.....					
Notes rediscounted.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....	103,783 88				103,783 88
Savings deposits.....		19,409 40			19,409 40
Demanded certificates of deposit.....					
Time certificates of deposit.....	1,015 00				1,015 00
Unclaimed dividends.....					
Cashier's checks.....	1,123 31			1,123 31	2,246 62
State, county and municipal deposits.....	15,300 00				15,300 00
Postal savings deposits.....					
Other liabilities.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....					
Totals.....	\$147,938 31	\$16,520 10	\$50,000 00	\$58,340 78	\$302,799 19
TRUST RESOURCES					
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trust investments: (a) Personal property.....					
(b) Real property.....					
Due from banks.....					
Cash on hand.....					
Total.....					
TRUST LIABILITIES					
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....					
Private trusts, specially designated and construed as court trusts, under supervision.....					
Total.....					
Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.					
NOTE.—Changed name from Peoples Loan and Trust Company April 6, 1916.					

607. FIRST SAVINGS BANK—EMERYVILLE.

Incorporated March 21, 1914.

OFFICERS—F. J. Stoer, President; Theo. Westphal, Vice-President; C. L. Barham, Secretary, Treasurer and Cashier; A. Bertrand, Assistant Cashier.

DIRECTORS—F. J. Stoer, Theo. Westphal, F. Hahn, J. A. Nichols, C. L. Barham.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts		\$145,598 25	
Overdrafts			
Bonds, warrants, and other securities		11,000 00	
Bank premises, furniture and fixtures		276 65	
Safe deposit vaults			
Other real estate owned		11,071 64	
Due from reserve banks		9,172 44	
Due from other banks		4,782 42	
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items		30 96	
Other resources			
Totals		\$181,932 36	
LIABILITIES			
Capital stock paid in			
Surplus		\$25,000 00	
Undivided profits, less expenses and taxes paid		6,240 00	
Other existing profits, collected, but not in undivided profits account		1,668 51	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid		1,500 00	
Individual deposits subject to check			
Savings deposits		113,503 66	
Demand certificates of deposit			
Time certificates of deposit		21,620 19	
Certified checks			
Cashier's checks			
State, county and municipal deposits		10,000 00	
Postal savings deposits			
Other liabilities			
Totals		\$181,932 36	

608. PEOPLES SAVINGS & COMMERCIAL BANK—CHICO.

Incorporated March 30, 1914.

OFFICERS—J. F. Morehead, President; J. A. Bennett, Vice-President; H. S. Molr, Secretary,
Treasurer and Cashier; R. A. Mitchell, Assistant Cashier.
DIRECTORS—J. F. Morehead, J. H. Richardson, C. B. Swain, A. H. Smith, D. McRae, J. A. Bennett, Jesse Bennett, Lee Richardson,
A. H. Mahon.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$56,052 50	\$148,477 15	\$204,529 65
Overdrafts.....				
Bonds, warrants, and other securities.....		33,210 01		33,210 01
Bank premises, furniture and fixtures.....		9,535 00		9,535 00
Safe deposit vaults.....				
Other real estate owned.....			1,240 55	1,240 55
Due from reserve banks.....		8,620 01	3,562 09	12,182 10
Due from other banks.....		3,948 09	127 40	4,075 49
Actual cash on hand.....		5,555 59	3,334 09	9,089 68
Exchanges for clearing house.....				
Checks and other cash items.....		142 03		142 03
Other resources.....				
Totals.....		\$117,063 23	\$156,941 28	\$274,004 51
LIABILITIES				
Capital stock paid in.....		\$40,000 00	\$25,000 00	\$65,000 00
Surplus.....				
Undivided profits, less expenses and taxes paid.....		520 06	1,250 04	1,770 10
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		52,538 17		52,538 17
Savings deposits.....		435 00	130,691 24	130,691 24
Demand certificates of deposit.....				485 00
Time certificates of deposit.....				
Certified checks.....		50 00		50 00
Cashier's checks.....				
State, county and municipal deposits.....		23,500 00		23,500 00
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$117,063 23	\$156,941 28	\$274,004 51

609. MARINE COMMERCIAL AND SAVINGS BANK—LONG BEACH.

Incorporated April 21, 1914.

Officers—E. J. Wightman, President; I. H. Hellman, Vice-President; A. Dixon, Vice-President; E. H. Wallace, Vice-President; Ben H. Smith, Secretary and Cashier; M. F. McNie, Treasurer; Julius Blum, Assistant Cashier.
 Directors—E. J. Wightman, B. H. Paul, M. F. McNie, Chas. Malcom, S. M. Swartz, C. J. Hargis, H. L. Pillsbury.
 Wallace, J. B. McAllister, B. H. Paul, M. F. McNie, Chas. Malcom, S. M. Swartz, C. J. Hargis, H. L. Pillsbury.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	-----	\$213,022 11	\$141,900 00	\$354,922 11
Overdrafts	-----	15 83	-----	15 83
Bonds, warrants, and other securities	-----	53,903 70	34,307 70	88,411 40
Bank premises, furniture and fixtures	-----	13,423 43	-----	13,423 43
Safe deposit vaults	-----	7,984 52	-----	7,984 52
Other real estate owned	-----	-----	-----	-----
Due from reserve banks	-----	30,538 85	14,109 72	44,648 57
Due from other banks	-----	1,219 28	-----	1,219 28
Actual cash on hand	-----	30,766 16	4,775 82	35,541 98
Exchanges for clearing house	-----	4,016 31	-----	4,016 31
Checks and other cash items	-----	-----	-----	-----
Other resources	-----	227 10	-----	227 10
Totals	-----	\$355,167 29	\$195,293 24	\$550,460 53
LIABILITIES				
Capital stock paid in	-----	\$100,000 00	\$25,000 00	\$125,000 00
Surplus	-----	-----	5,000 00	5,000 00
Undivided profits, less expenses and taxes paid	-----	7,313 44	372 20	7,685 64
Other existing profits, collected, but not in undivided profits account	-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)	-----	-----	-----	-----
Deposits, due to banks	-----	25,000 00	-----	25,000 00
Dividends unpaid	-----	-----	-----	-----
Individual deposits subject to check	-----	138,032 46	-----	138,032 46
Savings deposits	-----	-----	164,921 04	164,921 04
Demand certificates of deposit	-----	100 00	-----	100 00
Time certificates of deposit	-----	71,695 90	-----	71,695 90
Certified checks	-----	196 66	-----	196 66
Cashier's checks	-----	680 83	-----	680 83
State, county and municipal deposits	-----	21,500 00	-----	21,500 00
Postal savings deposits	-----	-----	-----	-----
Other liabilities	-----	618 00	-----	618 00
Totals	-----	\$355,167 29	\$195,293 24	\$550,460 53

610. KASPARE COHN COMMERCIAL & SAVINGS BANK—LOS ANGELES.

Incorporated June 22, 1914.

OFFICERS—Kaspere Cohn, President; Ben R. Meyer, Vice-President; Milton E. Getz, Vice-President; Morris Klein, Secretary and Assistant Cashier; Paul C. Turman, Treasurer, Cashier and Assistant Secretary; C. L. Schloessmann, Assistant Cashier.
DIRECTORS—Kaspere Cohn, Milton E. Getz, Ben R. Meyer, Alexander Meyer, Herman Levi, Sam Behrendt, Henry W. Louis.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$241,209 54	\$513,795 00	\$1,055,004 54
Overdrafts-----		181 69		181 69
Bonds, warrants, and other securities-----		26,660 00	196,443 61	223,103 61
Bank premises, furniture and fixtures-----		7,000 00		7,000 00
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		64,831 13	120,413 81	185,244 94
Due from other banks-----		6,371 98	20,000 00	26,371 98
Actual cash on hand-----		48,133 10	57,929 93	106,063 03
Exchanges for clearing house-----		1,439 32	449 32	1,888 64
Checks and other cash items-----		12,676 86		12,676 86
Other resources-----		1,830 50		1,830 50
Totals-----		\$710,334 12	\$909,031 67	\$1,619,365 79
LIABILITIES				
Capital stock paid in-----		\$200,000 00	\$100,000 00	\$300,000 00
Surplus-----		2,000 00	1,000 00	3,000 00
Undivided profits, less expenses and taxes paid-----		6,954 54	901 42	7,855 96
Other existing profits, collected, but not in undivided profits account-----				
Bills payable including certificates of deposit representing money borrowed-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		382,179 75		382,179 75
Savings deposits-----			807,130 25	807,130 25
Demand certificates of deposit-----		5,000 00		5,000 00
Time certificates of deposit-----		99,785 45		99,785 45
Certified checks-----		332 90		332 90
Cashier's checks-----		13,687 21		13,687 21
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----		74 27		74 27
Totals-----		\$710,334 12	\$909,031 67	\$1,619,365 79

611 AND 611A. HIBERNIAN SAVINGS BANK—LOS ANGELES.

Incorporated June 22, 1914.

OFFICERS—Geo. Chaffey, President; G. Allan Hancock, Vice-President; A. M. Chaffey, Vice-President; A. E. Huntington, Vice-President; A. M. Gibbs, Secretary and Treasurer; Geo. A. J. Howard, Cashier; T. E. Ivey, Jr., Assistant Cashier; Alma R. Dodge, Assistant Cashier; E. P. Glenn, Assistant Cashier.

DIRECTORS—A. M. Chaffey, G. Allan Hancock, Frederick J. Mullen, Geo. A. F. Howard, O. M. Souden, W. D. Woolwine, W. D. Whelan, J. Wiseman Macdonald, E. P. Boshyshell, Geo. Chaffey, A. M. Gibbs, Jas. O. Sword, A. E. Huntington, E. A. Taylor, W. M. Eason.

Statement of June 30, 1916.

RESOURCES

	Commercial department	Savings department	Combined
Loans and discounts-----	\$434,655 73	\$3,212,503 48	\$3,677,159 21
Overdrafts-----	214 72	214 72	214 72
Bonds, warrants, and other securities-----	94,423 71	486,772 40	581,196 11
Bank premises, furniture and fixtures-----	55,918 77	55,918 77	55,918 77
Safe deposit vaults-----	6,229 50	6,229 50	6,229 50
Other real estate owned-----	15,500 00	15,500 00	15,500 00
Due from other banks-----	44,073 78	611,371 40	655,445 18
Due from other banks-----	58,791 82	106,500 00	165,291 82
Actual cash on hand-----	36,423 73	15,344 01	51,367 74
Exchanges for clearing house-----	3,487 88		3,487 88
Checks and other cash items-----			
Other resources-----			
Totals-----	\$671,701 37	\$4,570,139 56	\$5,241,840 93

LIABILITIES

Capital stock paid in-----	\$75,000 00	\$275,000 00	\$350,000 00
Surplus-----		11,500 00	11,500 00
Undivided profits, less expenses and taxes paid-----		62,136 38	62,136 38
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----		45 00	45 00
Savings deposits-----	527,407 05		527,407 05
Demand certificates of deposit-----	13,273 54	4,071,377 29	4,071,377 29
Time certificates of deposit-----		150,080 80	150,080 80
Certified checks-----	400 18		400 18
Cashier's checks-----	40,370 60		40,370 60
State, county and municipal deposits-----	10,000 00		10,000 00
Postal savings deposits-----	5,250 00		5,250 00
Other liabilities-----			
Totals-----	\$671,701 37	\$4,570,139 56	\$5,241,840 93

NOTE.—The above statement includes the business of a branch office at Los Angeles.

612 AND 612A. AMERICAN STATE BANK—BRAWLEY.

Incorporated June 24, 1914.

OFFICERS—P. P. Hovley, President; F. S. Lack, Vice-President; Wm. M. Smith, Secretary, Treasurer and Cashier; Victor R. Sterling, Assistant Cashier and Assistant Secretary; S. Somerville, Assistant Cashier.
 DIRECTORS—Geo. Nowlin, Dewey Carey, J. L. Taechter, Harry Withrow, Peter F. Hovley, F. S. Lack, Ray C. Griswold, William Farr, J. S. Nickerson.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts	7,000 00			7,000 00
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures	2,303 46		2,000 00	4,303 46
Safe deposit vaults	40,027 16		107 23	40,134 39
Other real estate owned				
Due from reserve banks	11,613 28		167 19	11,780 47
Due from other banks				
Actual cash on hand	8,281 45			8,281 45
Exchanges for clearing house	7,775 26			7,775 26
Checks and other cash items				
Other resources	\$200,404 12		\$7,319 27	\$207,723 39
Totals	\$183,400 51		\$5,044 85	\$188,445 36
LIABILITIES				
Capital stock paid in	\$47,500 00		\$2,500 00	\$50,000 00
Surplus				
Undivided profits, less expenses and taxes paid	4,185 27		1,342 66	5,527 93
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)	10,000 00			10,000 00
Deposits, due to banks				
Deposits, due to individuals				
Dividends unpaid	159,501 99		2,606 61	159,501 99
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit	36,500 00		870 00	36,500 00
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits	2,716 86			2,716 86
Postal savings deposits				
Other liabilities				
Totals	\$200,404 12		\$7,319 27	\$207,723 39

NOTE.—The above statement includes the business of a branch office at Calipatria.

613. CITIZENS COMMERCIAL AND SAVINGS BANK OF SANTA ANA—SANTA ANA.

Incorporated August 20, 1914.

OFFICERS—E. E. Vincent, President; John A. Harvey, Vice-President; L. M. Doyle, Secretary, Treasurer and Cashier.
 DIRECTORS—E. E. Vincent, John A. Harvey, L. M. Doyle, A. G. Finley, R. E. Miles, J. A. Maag, M. M. Doyle.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$75,438 96	\$28,877 65	\$104,015 71
Overdrafts		10 79		40 79
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			6,841 15	6,841 15
Safe deposit vaults		1,500 00	1,000 00	2,500 00
Other real estate owned				
Due from reserve banks		18,296 77	972 71	19,269 48
Due from other banks				
Actual cash on hand		6,797 88	1,821 41	8,619 29
Exchanges for clearing house		2 6 14		2 6 14
Checks and other cash items		60 88		60 88
Other resources				
Totals		\$102,080 32	\$39,512 92	\$141,593 44
LIABILITIES				
Capital stock paid in		\$10,000 00	\$10,000 00	\$20,000 00
Surplus				
Undivided profits, less expenses and taxes paid		1,883 55		1,883 55
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		54,886 95		54,886 95
Demand certificates of deposit			29,512 92	29,512 92
Time certificates of deposit		40 00		40 00
Certified checks		4,170 02		4,170 02
Cashier's checks		1,050 00		1,050 00
State, county and municipal deposits		50 00		50 00
Postal savings deposits				
Other liabilities				
Totals		\$102,080 32	\$39,512 92	\$141,593 44

614. WILLITS COMMERCIAL BANK—WILLITS.

Incorporated August 22, 1914.

OFFICERS—W. T. Saxon, President; G. A. Smart, Vice-President; H. B. Ramsey, Secretary, Treasurer and Cashier.
 DIRECTORS—H. L. Preston, John W. Long, Edwin Simonson, Geo. H. Ellis, H. B. Ramsey, G. A. Smart, W. T. Saxon.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$67,339 66		
Overdrafts				
Bonds, warrants, and other securities		6,000 00		
Bank premises, furniture and fixtures		12,205 42		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		17,850 81		
Due from other banks		1,009 08		
Actual cash on hand		5,991 12		
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$110,306 09		
LIABILITIES				
Capital stock paid in		\$25,000 00		
Surplus				
Undivided profits, less expenses and taxes paid		2,501 09		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		45,307 61		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		32,077 39		
Certified checks		110 00		
Cashier's checks				
State, county and municipal deposits		5,100 00		
Postal savings deposits				
Other liabilities				
Totals		\$110,306 09		

615. BANK OF WESTERN PLACER—LINCOLN.

Incorporated May 5, 1914.

OFFICERS—F. C. Crosby, President; John Moore, Vice-President; Guy E. Green, Secretary and Cashier; James French, Treasurer; E. H. Sanderson, Assistant Cashier.

DIRECTORS—H. S. Williamson, I. E. Thayer, James French, John Moore, R. O. Adams, F. C. Crosby, Wm. D. Ingram.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$47,971 75	\$24,925 00	\$72,896 75
Overdrafts.....		365 29		365 29
Bonds, warrants, and other securities.....		10,247 82		10,247 82
Bank premises, furniture and fixtures.....		10,389 25	4,216 91	14,606 16
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		9,213 10	1,478 25	10,691 35
Due from other banks.....				
Actual cash on hand.....		3,243 58	732 87	3,976 45
Exchanges for clearing house.....		298 11		298 11
Checks and other cash items.....		3 50		3 50
Other resources.....		91 29		91 29
Totals.....		\$81,753 69	\$31,353 03	\$113,106 72
LIABILITIES				
Capital stock paid in.....		\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....				
Undivided profits, less expenses and taxes paid.....		732 20	44 11	776 31
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		9,600 00		9,600 00
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		40,988 19		40,988 19
Savings deposits.....			26,308 89	26,308 89
Demand certificates of deposit.....				
Time certificates of deposit.....		5,468 00		5,468 00
Certified checks.....				
Cashier's checks.....		445 30		445 30
State, county and municipal deposits.....		4,500 00		4,500 00
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$81,753 69	\$31,353 03	\$113,106 72

616. BANK OF SAN GABRIEL—SAN GABRIEL.

Incorporated September 25, 1914.

OFFICERS—Wm. R. Fee, President; Jacob Rudel, Vice-President; Albert May, Vice-President; E. J. Aye, Secretary, Treasurer and Cashier.
 DIRECTORS—Newman Essick, August Johnson, Jacob Rudel, Albert May, A. J. Cunco, Edwin K. Alpaugh, Wm. R. Fee, A. W. Ashburn, Jr., F. Daken.

Statement of June 30, 1916.

RESOURCES

Loans and discounts.....	Commercial department	Savings department	Combined
Overdrafts.....	\$34,638 55	\$31,707 00	\$66,345 55
Bonds, warrants, and other securities.....	10,174 06		10,174 06
Bank premises, furniture and fixtures.....	6,876 82		6,876 82
Safe deposit vaults.....	1,603 00		1,603 00
Other real estate owned.....			
Due from reserve banks.....	17,900 79	3,000 00	20,900 79
Due from other banks.....			
Actual cash on hand.....	4,100 48	3,749 87	7,850 35
Exchanges for clearing house.....	1,167 43		1,167 43
Checks and other cash items.....			
Other resources.....			
Totals.....	\$76,761 83	\$38,456 87	\$115,218 70

LIABILITIES

Capital stock paid in.....			
Surplus.....	\$15,000 00	\$10,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid.....		1,643 41	437 05
Other existing profits, collected, but not in undivided profits account.....	\$1,206 36		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	31,500 47	36,583 46	51,560 47
Savings deposits.....			26,563 46
Demand certificates of deposit.....		250 00	250 00
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....	140 00		140 00
State, county and municipal deposits.....	11,267 72		11,267 72
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$76,761 83	\$38,456 87	\$115,218 70

* Deficit.

617. STATE BANK OF OWENSMOUTH—OWENSMOUTH.

Incorporated October 1, 1914.

OFFICERS—R. E. Whitley, President; M. H. Sherman, Vice-President; A. I. Smith, Vice-President; H. J. Whitley, Vice-President; O. J. Wigdal, Vice-President; John L. Waring, Secretary, Treasurer and Cashier; I. W. Ketchum, Assistant Cashier and Assistant Secretary.

DIRECTORS—R. P. Sherman, Geo. Hanna, John L. Waring, I. W. Ketchum, A. T. Brant, Geo. W. Burch, Wm. T. Hopper, O. J. Wigdal, Frank X. Pfaffinger, Harry Chandler, M. H. Sherman, John Haas, A. I. Smith, S. O. Houghton, Jr., Lewis E. Bliss, H. J. Whitley, W. F. Whitsett, Richard J. Wigdal, Geo. W. Scott, R. E. Whitley.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$68,504 88		
Overdrafts		19,753 00		
Bonds, warrants, and other securities		15,645 16		
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		18,672 09		
Due from other banks		1,341 73		
Actual cash on hand		3,565 21		
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$127,482 07		
LIABILITIES				
Capital stock paid in		\$40,000 00		
Surplus				
Undivided profits, less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account		2,131 58		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		47,668 10		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		19,617 79		
Certified checks				
Cashier's checks		64 60		
State, county and municipal deposits		18,000 00		
Postal savings deposits				
Other liabilities				
Totals		\$127,482 07		

618. CULVER CITY COMMERCIAL AND SAVINGS BANK—CULVER CITY.

Incorporated December 24, 1914.

OFFICERS—Harry H. Culver, President; Geo. W. Somerville, Vice-President; G. E. McHugh, Secretary and Cashier; W. I. Hollingsworth, Treasurer.
 DIRECTORS—Harry H. Culver, W. I. Hollingsworth, E. P. Clark, G. E. McHugh, C. H. Warner, L. M. Welsh, Geo. W. Somerville, H. C. Nutt, L. Fred Edmisten, Herbert J. Gray, C. B. McHugh.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts				
Overdrafts		\$21,215 09	\$11,000 00	\$32,215 09
Bonds, warrants, and other securities		102 82		102 82
Bank premises, furniture and fixtures				
Safe deposit vaults		11,866 98		11,866 98
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		7,001 72	1,337 88	8,339 60
Due from other banks				
Actual cash on hand		6,073 92	3,239 61	9,313 53
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$46,891 13	\$15,577 49	\$62,468 62
LIABILITIES				
Capital stock paid in				
Surplus				
Undivided profits, less expenses and taxes paid		\$20,000 00	\$5,000 00	\$25,000 00
Other existing profits, collected, but not in undivided profits account		1,468 00	1,468 82	3,464 82
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		2,706 13	1,808 67	24,766 13
Savings deposits				1,808 67
Demand certificates of deposit				
Time certificates of deposit				
Certified checks		19 00	7,300 00	7,300 00
Cashier's checks		110 00		19 00
State, county and municipal deposits				110 00
Postal savings deposits				
Other liabilities				
Totals		\$46,891 13	\$15,577 49	\$62,468 62

619 AND 619A. ANTELOPE VALLEY BANK—LANCASTER.

Incorporated May 10, 1915.

OFFICERS—John Roberts, President; Earle L. Roberts, Vice-President; I. E. Dodge, Secretary and Cashier; M. J. Reynolds, Treasurer; L. M. Denison, Assistant Cashier and Manager Palmdale Branch.

DIRECTORS—John Roberts, Earle L. Roberts, W. T. Graham, I. E. Dodge, Jay E. Randall, M. J. Reynolds, C. J. Hamilton.

Statement of June 30, 1916.

RESOURCES	Commercial department	Savings department	Combined
Loans and discounts-----	\$127,172 94		
Overdrafts-----	1,180 03		
Bonds, warrants, and other securities-----	28,525 00		
Bank premises, furniture and fixtures-----	10,871 98		
Safe deposit vaults-----	1,000 00		
Other real estate owned-----			
Due from reserve banks-----	9,897 80		
Due from other banks-----	1,382 40		
Actual cash on hand-----	6,331 48		
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----	230 27		
Totals-----	\$196,301 90		
LIABILITIES			
Capital stock paid in-----	\$50,000 00		
Surplus-----			
Undivided profits, less expenses and taxes paid-----	1,813 05		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----	16,000 00		
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	89,233 99		
Savings deposits-----			
Demand certificates of deposit-----			
Time certificates of deposit-----	12,948 42		
Certified checks-----			
Cashier's checks-----	1,306 44		
State, county and municipal deposits-----	25,000 00		
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$196,301 90		

NOTE.—The above statement includes the business of a branch office at Palmdale.

620 AND 620A. CALIFORNIA SAVINGS AND COMMERCIAL BANK—LOS ANGELES.

Incorporated November 30, 1915.

OFFICERS—M. P. Snyder, President; Newman Essick, Vice-President; W. C. Durgin, Vice-President; F. L. Crandall, Secretary, Cashier, Treasurer and Custodian of Funds; H. L. Holland, Assistant Cashier and Assistant Secretary; F. E. Middleton, Assistant Cashier.
 DIRECTORS—M. P. Snyder, W. F. Callender, W. C. Durgin, Jas. V. Baldwin, W. M. Hughes, J. W. Kays, M. A. Bresce, R. A. Fowler, W. W. Phelps, W. W. Hitchcock, Philip L. Wilson, Newman Essick, Thos. R. Cooke, Philip A. Stanton, J. W. McKinley, W. W. Mines, D. F. Martin, L. M. Davenport, Henry Klein, E. C. Moore, J. D. Radford, E. T. Parke, Wm. Brill, J. B. Millard.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts.....		\$1,331,638 90		\$3,634,064 14
Overdrafts.....		1,138 00	\$2,302,445 24	1,138 00
Bonds, warrants, and other securities.....		72,065 25	148,107 03	215,172 23
Bank premises, furniture and fixtures.....		7,354 66	6,000 00	13,354 66
Safe deposit vaults.....		15,500 00		15,500 00
Other real estate owned.....		7,037 07	45,808 22	52,845 29
Due from reserve banks.....		567,586 30	302,429 91	960,028 21
Due from other banks.....		33,916 69	10,476 84	44,423 53
Actual cash on hand.....		197,016 30	94,375 42	291,391 72
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....		8,423 83	123 50	8,547 33
Totals.....		24,456 40		24,456 40
		\$2,206,173 40	\$2,991,856 16	\$5,201,029 56
LIABILITIES				
Capital stock paid in.....		\$250,000 00		\$500,000 00
Surplus.....				
Undivided profits, less expenses and taxes paid.....		94,766 57	\$250,000 00	94,766 57
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		137,077 57		137,077 57
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....		1,411,070 02		1,411,070 02
Demand certificates of deposit.....			2,295,839 44	2,295,839 44
Time certificates of deposit.....		27,550 00		27,550 00
Certified checks.....			449,016 72	449,016 72
Cashier's checks.....		12,087 71		12,087 71
State, county and municipal deposits.....		197,459 17		197,459 17
Postal savings deposits.....		128,000 00		128,000 00
Other liabilities.....				
Totals.....		8,162 36		8,162 36
		\$2,206,173 40	\$2,991,856 16	\$5,201,029 56

NOTE.—The above statement includes the business of a branch office at Los Angeles.

621. "THE FARMERS AND MERCHANTS BANK OF LORDSBURG"—LORDSBURG.

Incorporated December 21, 1915.

OFFICERS—L. C. Klinzman, President; George B. Cross, Vice-President; D. S. Newcomer, Secretary, Treasurer and Cashier.
 DIRECTORS—L. C. Klinzman, J. H. Price, E. C. Kenyon, D. S. Newcomer, George B. Cross, B. H. McCurdy, S. M. Kepner.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----		\$19,486 39	\$6,000 00	\$25,486 39
Overdrafts-----		3 38		3 38
Bonds, warrants, and other securities-----		3,600 00		3,600 00
Bank premises, furniture and fixtures-----		2,526 08		2,526 08
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		26,486 86	1,073 65	27,560 51
Due from other banks-----				
Actual cash on hand-----		2,973 56	420 38	3,393 94
Exchanges for clearing house-----		4 90		4 90
Checks and other cash items-----				
Other resources-----		6 00		6 00
Totals-----		\$55,037 23	\$7,493 93	\$62,531 16
LIABILITIES				
Capital stock paid in-----		\$20,000 00	\$5,000 00	\$25,000 00
Surplus-----				
Contingent fund, less expenses and taxes paid-----		1,134 40		1,134 40
Other existing profits, collected, but not in undivided profits account-----		739 71		739 71
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		28,000 62	2,493 93	30,494 55
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----		10 00		10 00
State, county and municipal deposits-----		4,762 41		4,762 41
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$55,037 23	\$7,493 93	\$62,531 16

622. CENTRAL BANK OF VALLEJO—VALLEJO.

Incorporated April 17, 1916.

OFFICERS—L. G. Harrier, President; L. K. David, Vice-President and Treasurer; W. J. Torney, Secretary and Cashier.
 DIRECTORS—R. E. Doyle, G. E. Baugle, L. G. Harrier, W. J. Torney, F. C. McInnis, L. K. David, W. S. Thompson, J. R. Wilson,
 J. P. Hams.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$85,349 93	\$12,558 50	\$17,993 43
Overdrafts		8 63		8 63
Bonds, warrants, and other securities		10,233 75	5,193 41	15,427 16
Bank premises, furniture and fixtures		8,808 25		8,808 25
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		37,217 31	11,928 21	49,145 52
Due from other banks		234 25		234 25
Actual cash on hand		3,982 16	2,000 73	5,982 89
Exchanges for clearing house				
Checks and other cash items		1,228 48		1,228 48
Other resources				
Totals		\$97,082 76	\$31,680 85	\$128,763 61
LIABILITIES				
Capital stock paid in		\$50,000 00	\$25,000 00	\$75,000 00
Surplus		4,772 54	63 81	4,836 35
Contingent expense fund				
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		28,777 32		28,777 32
Savings deposits				
Demand certificates of deposit		8,025 00	6,617 04	14,642 04
Time certificates of deposit				
Certified checks		1,402 70		1,402 70
Cashier's checks		4,045 20		4,045 20
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$97,082 76	\$31,680 85	\$128,763 61

623. "THE SECURITY SAVINGS BANK OF EXETER"—EXETER.

Incorporated May 5, 1916.

OFFICERS—T. A. Pogue, President; E. H. Miles, Vice-President; A. W. Quinn, Secretary and Treasurer; H. R. Mills, Cashier; S. G. Reid, Assistant Cashier.

DIRECTORS—A. W. Quinn, J. F. Dungan, T. A. Pogue, Frank W. Mixter, George E. Waddell, Fred Gill, E. H. Miles.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts			\$17,300 00	
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures				
Safe deposit vaults			14,000 00	
Other real estate owned				
Due from reserve banks			2,747 02	
Due from other banks			501 83	
Due from other hands			935 62	
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items			91 07	
Other resources				
Totals			\$35,575 54	
LIABILITIES				
Capital stock paid in			\$25,000 00	
Surplus				
Undivided profits, less expenses and taxes paid			524 99	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			6,085 55	
Demand certificates of deposit				
Time certificates of deposit			715 00	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits			3,250 00	
Other liabilities				
Totals			\$35,575 54	

624. "FARMERS BANK"—CAMARILLO.

Incorporated April 10, 1916.

OFFICERS—J. W. Phelps, President; J. F. Lewis, Vice-President; C. I. Thacker, Vice-President; H. A. Hawley, Secretary and Cashier;
J. A. Murphy, Treasurer.
DIRECTORS—J. F. Lewis, Thos. McCormick, R. L. Beardsley, C. I. Thacker, W. S. Dunshee, M. W. Wright, James Birkenshaw, Guy E. Lewis, J. A. Murphy, J. W. Phelps, Russ Avery.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts		\$7,490 00		\$7,490 00
Overdrafts				
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures		1,177 50		1,177 50
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		35,870 73	\$12,190 00	48,060 73
Due from other banks		3,072 00		3,072 00
Actual cash on hand		4,078 61	59 14	4,137 75
Exchanges for clearing house				
Checks and other cash items		8 25		8 25
Other resources				
Totals		\$51,697 09	\$12,249 14	\$63,946 23
LIABILITIES				
Capital stock paid in		\$10,000 00	\$10,000 00	\$50,000 00
Surplus				
Undivided profits, less expenses and taxes paid		4,030 10		4,030 10
Other existing profits, collected but not in undivided profits account		206 42		206 42
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		7,456 25		7,456 25
Demand certificates of deposit			2,249 14	2,249 14
Time certificates of deposit				
Certified checks				
Cashier's checks		4 22		4 22
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$51,697 09	\$12,249 14	\$63,946 23

625. THE BANK OF CORONADO—CORONADO.

Incorporated May 19, 1916.

Officers—John D. Spreckels, President; H. L. Titus, Vice-President; Read G. Dilworth, Vice-President; Frank Von Tesmar, Secretary, Treasurer and Cashier.

Directors—John D. Spreckels, H. L. Titus, Read G. Dilworth, C. L. Williams, Frank Von Tesmar.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----				
Overdrafts-----				
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----				
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		\$30,000 00	\$25,000 00	\$55,000 00
Due from other banks-----				
Actual cash on hand-----				
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----		\$30,000 00	\$25,000 00	\$55,000 00
LIABILITIES				
Capital stock paid in-----				
Surplus-----				
Contingent expense fund, less expenses and taxes paid-----				
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----		\$25,000 00	\$25,000 00	\$50,000 00
Deposits, due to banks-----		5,000 00		5,000 00
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$30,000 00	\$25,000 00	\$55,000 00

626. FARMERS & MERCHANTS BANK OF LODI, CALIFORNIA—LODI.

Incorporated May 5, 1916.

OFFICERS—Christ Albright, President; Lot Lachenmair, Vice-President; Jno. Mettler, Jr., Secretary and Cashier; Wm. Heil, Treasurer.
 DIRECTORS—Christ Albright, John Bittner, Gottlieb Deering, Wm. Heil, J. L. Hellwig, Lot Lachenmair, Fritz Michelsen.

Statement of June 30, 1916.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts-----				
Overdrafts-----				
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----		\$176 99		\$176 99
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		27,692 00	\$5,008 46	32,700 46
Due from other banks-----				
Actual cash on hand-----				
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----		\$27,868 99	\$5,008 46	\$32,877 45
LIABILITIES				
Capital stock paid in-----				
Surplus-----		\$25,000 00	\$5,000 00	\$30,000 00
Contingent expense fund, less expenses and taxes paid-----		2,896 66		2,896 66
Other existing profits, collected, but not in undivided profits account-----		42 83	8 46	50 79
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$27,868 99	\$5,008 46	\$32,877 45

STATEMENT OF BANKS IN LIQUIDATION.

Loss	Balance not proved	
Balance (book value)	Additional liabilities not shown by books of the bank	
Collected	For dividends	\$34,636 04
Offset	Claims proved	\$29,375 47
Loss	Offset	4,251 35
Balance (book value)	Balance not proved	366 01
Assets acquired by purchase or exchange during liquidation—		
Additional assets acquired during liquidation—		
Interest	Liabilities remaining at this date not proved	613 21
Collected		\$4,372 06
Offset		
Stockholders' liability		
Collected		
Offset		
Sundry		
Collected		
Net resources at this date (book value)		
		\$21,199 07
Resources (book value), as of March 24, 1911		
Additional assets (acquired during liquidation)		
Total		\$66,132 40
Less:		72,321 31
Offsets		
Losses		
Disbursements		
Balance of resources remaining:		
Cash		
Book value of other assets		
Excess book value of liabilities over resources		
		\$1,065,473 71
		\$19,915 46
		318,890 42
		708,468 76
		\$21,199 07
		68,069 37
		\$80,268 44

RECAPITULATION.

RECAPITULATION.

Liabilities shown by the books of the bank as of March 24, 1911		\$765,382 92
Additional liabilities not shown by the books of the bank		34,636 04
Total: Claims proved for dividends		\$683,479 02
Claims proved preferred and paid		140,175 84
Claims proved and offset and correction of errors		21,792 04
Claims not proved		4,572 06
Less:		
Claims preferred and paid		\$140,175 84
Claims offset and correction of errors		21,792 04
Dividends paid		348,782 64
Liabilities remaining:		
Proved		\$84,696 38
Not proved		4,572 06
		\$89,268 44

DIVIDENDS DECLARED.

November 23, 1911, No. 1 of 75% paid		
Not paid		
Total		
December 12, 1912, No. 3 of 4% paid		
Not paid		
Total		
August 21, 1912, No. 2 of 8% paid		
Not paid		
Total		
November 23, 1911, No. 1 of 75% paid		\$24,536 41
Not paid		985 64
Total		\$25,522 05
December 12, 1912, No. 3 of 4% paid		
Not paid		
Total		
August 21, 1912, No. 2 of 8% paid		
Not paid		
Total		

STATEMENT OF THE CONDITION OF THE JAPANESE BANK OF SACRAMENTO, IN LIQUIDATION, AS OF THE CLOSE OF SEPTEMBER 30, 1916.

Bank Closed October 13, 1909.

RESOURCES.		LIABILITIES.	
Cash—		Bills payable (money borrowed), as of October 13, 1909	\$1,785 15
On hand as of October 13, 1909	\$362 50	Claims proved { For dividends	
Collected during liquidation		Preferred and paid	\$1,581 68
Disbursements—		Offset	78 53
Preferred claims	\$1,794 18	Balance not proved	
Interest, taxes, etc.	1,869 30	Deposits due to banks, as of October 13, 1909	\$6 71
Assets acquired by purchase	2,396 20	Claims proved { For dividends	
Legal expenses	3,139 89	Preferred and paid	
Special deputy superintendent's salary	4,215 00	Offset	
All other expenses	5,900 10	Balance not proved	
Dividends	33,301 78	Deposits, including certificates, due to individuals, as of October 13, 1909	\$97,273 49
Balance		Claims proved { For dividends	\$92,910 64
Loans, as of October 13, 1909	\$110,938 60	Preferred and paid	1,623 91
Collected		Offset	16 30
Offset	\$44,654 29	Correction of error in bank's books	
Loss	2,187 92	Balance not proved	
Real estate acquired for debt	53,092 14	Certified checks, cashier's checks, letters of credit, drafts, as of	
Balance (book value)	4,468 21	For dividends	
Overdrafts, as of October 13, 1909		Preferred and paid	
Collected	\$918 10	Offset	
Offset	58 85	Balance not proved	
Loss	475 39	State, county and municipal deposits, as of	
Balance (book value)		Claims proved { For dividends	
Bonds and other securities, as of	\$1,452 34	Preferred and paid	
Collected		Offset	
Offset		Balance not proved	
Loss		Postal savings deposits, as of	
Balance (book value)		For dividends	
Bank premises, furniture and fixtures, safe deposit vaults, as of October 13, 1909	\$3,232 23	Preferred and paid	
Collected		Offset	
Offset	\$1,123 70	Balance not proved	
Loss	2,108 53	Other real estate owned, as of	
Balance (book value)		Collected	
Other real estate owned, as of		Offset	
Collected		Loss	
Offset		Balance (book value)	
Loss		as of October 13, 1909	
Balance (book value)		Collected	
Due from banks, exchange, checks, drafts, etc., as of October 13, 1909	\$18,895 80	Offset	
Collected		Loss	
Offset	\$3,389 48	Additional liabilities not shown by books of the bank	\$11,916 52

Claims proved	For dividends	\$10,416 10
Preferred and paid		212 50
Offset		665 47
Correction of error in bank's books		10
Balance not proved		622 35
Liabilities remaining at this date not proved		\$3,176 64

RECAPITULATION.

Liabilities shown by the books of the bank, as of October 13, 1909	\$99,065 35
Additional liabilities not shown by the books of the bank	11,916 52
Total: Claims proved for dividends	\$103,926 74
Claims proved preferred and paid	1,794 18
Claims proved and offset and correction of errors	2,384 31
Claims not proved	3,476 64
Less:	
Claims preferred and paid	\$1,794 18
Claims offset and correction of errors	2,384 31
Dividends paid	33,301 78
Liabilities remaining:	
Proved	\$70,024 96
Not proved	3,476 64

Balance (book value)	15,503 41
Collected as of	
Offset	
Loss	
Balance (book value)	
Assets acquired by purchase or exchange during liquidation—	
Real estate acquired by purchase	4,468 21
Additional assets acquired during liquidation—	2,396 20
Interest	\$5,160 54
Collected	\$5,039 40
Offset	121 14
Stockholders' liability	
Collected	
Offset	
Sundry	\$2,071 36
Collected	2,071 36
Net resources at this date (book value)	\$34,249 24

RECAPITULATION.

Resources (book value), as of October 13, 1909	\$134,881 56
Additional assets (acquired during liquidation)	7,231 90
Total	\$142,113 46
Less:	
Offsets	\$2,367 91
Losses	55,676 06
Disbursements (less assets acquired by purchase)	49,820 25
Balance of resources remaining:	
Cash	\$5,542 38
Book value of other assets	28,706 86
Excess book value of liabilities over resources	39,232 36
	\$34,249 24
	39,232 36
	\$73,501 60

DIVIDENDS DECLARED.

January 15, 1912, No. 1 of 25% paid	\$24,213 38
Not paid	684 43
Total	\$24,897 81
January 20, 1913, No. 2 of 10% paid	\$9,088 40
Not paid	870 76
Total	\$9,959 16

STATEMENT OF THE CONDITION OF THE UNION STATE BANK, OF SAN FRANCISCO, IN LIQUIDATION, AS OF THE CLOSE OF
SEPTEMBER 30, 1916.
Bank Closed July 17, 1909.

RESOURCES.		LIABILITIES.	
Cash—		Bills payable (money borrowed), as of July 17, 1909	\$20,000 00
On hand as of July 17, 1909		Claims proved	
Disbursements—		For dividends	
Collected during liquidation	\$4,576 32	Preferred and paid	\$20,000 00
Preferred claims		Offset	\$20,000 00
Interest, taxes, etc.	\$14 00	Balance not proved	
Assets acquired by purchase	747 35	Deposits due to banks, as of July 17, 1909	\$4,718 33
Legal expenses	111 35	For dividends	
Special deputy superintendent's salary	75 00	Preferred and paid	\$4,718 33
All other expenses	1,127 19	Offset	
Dividends		Balance not proved	
	2,074 80	Deposits, including certificates, due to individuals, as of July 17, 1909	\$115 65
Balance	\$2,501 43	For dividends	
Loans, as of July 17, 1909	\$28,832 50	Preferred and paid	
Collected		Offset	
Offset	\$20,000 00	Claims proved	
Loss	8,832 50	For dividends	
Balance (book value)		Preferred and paid	\$1,000 00
Overdrafts, as of July 17, 1909	\$3,543 89	Offset	11 00
Collected		Offset	2,000 00
Offset		Balance not proved	
Loss	\$3,543 89	State, county and municipal deposits, as of July 17, 1909	\$3,018 50
Balance (book value)		For dividends	
Bonds and other securities, as of July 17, 1909		Preferred and paid	
Collected		Offset	
Offset		Balance not proved	
Loss		Postal savings deposits, as of July 17, 1909	
Balance (book value)		For dividends	
Bank premises, furniture and fixtures, safe deposit vaults, as of July 17, 1909	\$19,672 59	Preferred and paid	
Collected		Offset	
Offset	\$4,367 00	Balance not proved	
Loss	2,000 00	Claims proved	
Balance (book value)	13,305 59	For dividends	
Other real estate owned, as of July 17, 1909		Preferred and paid	
Collected		Offset	
Offset		Balance not proved	
Loss		as of July 17, 1909	
Balance (book value)		For dividends	
Due from banks, exchange, checks, drafts, etc., as of July 17, 1909	\$5,140 70	Preferred and paid	
Collected		Offset	
Offset	\$24 70	Balance not proved	

Loss -----	5,125 00	Additional liabilities not shown by books of the bank -----	\$2,516 80
Balance (book value) -----		For dividends -----	\$2,516 80
as of -----		Claims proved -----	
Collected -----		Offset -----	
Offset -----			
Loss -----		Liabilities remaining at this date not proved -----	\$120 15
Balance (book value) -----			
Assets acquired by purchase or exchange during liquidation -----			
Additional assets acquired during liquidation -----			
Interest -----	\$184 62		
Collected -----			
Offset -----			
Stockholders' liability -----			
Collected -----			
Offset -----			
Net resources at this date (book value) -----	\$7,026 43		
RECAPITULATION.			
Resources (book value), as of July 17, 1909 -----	\$37,198 68	Liabilities shown by the books of the bank as of July 17, 1909 -----	\$27,852 48
Additional assets (acquired during liquidation) -----	184 62	Additional liabilities not shown by the books of the bank -----	2,516 80
Total -----	\$37,383 30	Total: Claims proved for dividends -----	\$8,235 13
Less: -----		Claims proved preferred and paid -----	14 00
Offsets -----	\$22,000 00	Claims proved and offset -----	22,000 00
Losses -----	25,681 98	Claims not proved -----	120 15
Disbursements -----	2,074 80	Less: -----	
		Claims preferred and paid -----	\$14 00
Balance of resources remaining: -----		Claims offset -----	22,000 00
Cash -----	\$2,501 43	Dividends paid -----	
Book value of other assets -----	5,125 00	Liabilities remaining: -----	
Excess book value of liabilities over resources -----		Proved -----	\$8,235 13
		Not proved -----	120 15
			\$8,355 28

DIVIDENDS DECLARED.

Not paid -----, 191--, No. 1 of ----- % paid -----		Not paid -----, 191--, No. 3 of ----- % paid -----	
Total -----		Total -----	
Not paid -----, 191--, No. 2 of ----- % paid -----		Not paid -----, 191--, No. 4 of ----- % paid -----	
Total -----		Total -----	

STATEMENT OF THE CONDITION OF THE KIMMON GINKO (THE GOLDEN GATE BANK), OF SAN FRANCISCO, IN LIQUIDATION, AS OF THE CLOSE OF SEPTEMBER 30, 1916.

Bank Closed March 29, 1909.

RESOURCES.

Cash—			
On hand as of March 29, 1909	\$559 82	\$152,994 34	\$153,554 16
Collected during liquidation			
Disbursements—			
Preferred claims	\$11,300 00		
Interest, taxes, etc.	2,317 07		
Assets acquired by purchase	840 07		
Legal expenses	6,770 83		
Special deputy superintendent's salary	9,712 50		
All other expenses	22,061 06		
Dividends	79,100 74		
		132,132 27	
Balance		\$21,421 89	
Loans, as of March 29, 1909	\$313,905 79		
Collected		\$75,614 80	
Offset		36,059 43	
Loss		79,785 82	
Real estate acquired for debt		2,503 40	
Balance (book value)			119,912 16
Overdrafts, as of March 29, 1909	\$9,497 79		
Collected		\$4,305 00	
Offset		994 32	
Loss		403 67	
Balance (book value)			3,794 71
Bonds and other securities, as of March 29, 1909	\$5,132 40		
Collected		\$3,132 40	
Offset			
Loss			
Balance (book value)			
Bank premises, furniture and fixtures, safe deposits vaults, as of March 29, 1909	\$17,451 01		
Collected		\$3,650 20	
Offset			
Loss		13,800 81	
Balance (book value)			
Other real estate owned, as of			
Collected			
Offset			
Loss			
Balance (book value)			
Due from banks, exchange, checks, drafts, etc., as of March 29, 1909	\$48,200 45		
Collected		\$42,598 71	

LIABILITIES.

Bills payable (money borrowed), as of March 29, 1909	\$11,300 00		
Claims proved {			
For dividends			
Preferred and paid	\$11,300 00		
Offset			
Balance not proved			
Deposits due to banks, as of March 29, 1909	\$3,511 93		
Claims proved {			
For dividends			
Preferred and paid	\$1,545 30		
Offset			
Correction of error in bank's books			
Balance not proved			
Deposits, including certificates, due to individuals, as of March 29, 1909	1,613 94		\$252 84
Claims proved {			
For dividends			
Preferred and paid	\$285,177 92		
Offset			
Correction of error in bank's books			
Balance not proved			
Certified checks, cashier's checks, letters of credit, drafts, as of March 29, 1909	\$2,246 16		
Claims proved {			
For dividends			
Preferred and paid	113 84		
Offset			
Balance not proved			
State, county and municipal deposits, as of			
Claims proved {			
For dividends			
Preferred and paid	1,805 43		
Offset			
Balance not proved			
Postal savings deposits, as of			
Claims proved {			
For dividends			
Preferred and paid			
Offset			
Balance not proved			
as of			
Claims proved {			
For dividends			
Preferred and paid			
Offset			
Balance not proved			

\$42,598 71

Additional liabilities not shown by books of the bank		\$66,645 67	
Claims proved	For dividends	\$53,380 22	
	Preferred and paid	3,586 75	
Correction of error in bank's books	Offset	05	
Balance not proved		9,678 65	
Liabilities remaining at this date not proved		\$22,430 05	
RECAPITULATION.			
Liabilities shown by the books of the bank as of March 29, 1909		\$354,692 20	
Additional liabilities not shown by the books of the bank		66,645 67	
Total	Claims proved for dividends	\$340,217 28	
	Claims proved preferred and paid	11,300 00	
	Claims proved and offset and correction of errors	47,390 54	
	Claims not proved	22,430 05	\$421,337 87
Less:	Claims preferred and paid	\$11,300 00	
	Claims offset and correction of errors	47,390 54	
	Dividends paid	79,100 74	137,791 28
Liabilities remaining:			
Proved		\$22,430 05	
Not proved		261,116 54	\$283,546 59
DIVIDENDS DECLARED.			
March 15, 1912, No. 1 of 25% paid		\$79,100 74	
Not paid		4,410 85	
Total		\$83,511 59	
Not paid			
Total			

Offset	8 70	
Loss		5,653 04
Balance (book value)		
as of		
Collected		
Offset		
Loss		
Balance (book value)		
Assets acquired by purchase or exchange during liquidation—		
Real estate acquired for debt	2,503 49	
Real estate acquired by purchase	840 07	
Additional assets acquired during liquidation—		
Interest	\$20,517 04	
Collected	\$17,595 86	
Offset	2,921 18	
Stockholders' liability		
Collected		
Offset		
Sundry	\$4,067 19	
Collected	\$4,067 19	
Net resources at this date (book value)		\$154,125 36

RECAPITULATION.

Resources (book value), as of March 29, 1909		\$394,837 26	
Additional assets (acquired during liquidation)		24,584 23	
Total		\$419,421 49	
Less:			
Offsets	\$39,983 63		
Losses	94,020 80		
Disbursements (less assets acquired by purchase)	131,292 20		
Balance of resources remaining:			
Cash	\$21,421 89		
Book value of other assets	132,703 47		
Excess book value of liabilities over resources			
		\$154,125 36	
		129,421 23	
		\$283,546 59	

DIVIDENDS DECLARED.

March 15, 1912, No. 1 of 25% paid		\$79,100 74	
Not paid		4,410 85	
Total		\$83,511 59	
Not paid			
Total			

STATEMENT OF THE CONDITION OF THE STATE SAVINGS AND COMMERCIAL BANK, OF SAN FRANCISCO, IN LIQUIDATION, AS OF THE CLOSE OF SEPTEMBER 30, 1916.

Bank Closed July 17, 1909.

RESOURCES.

Cash—				
On hand as of July 17, 1909	\$473 82	\$116,601 38	\$117,075 20	
Collected during liquidation				
Disbursements—				
Preferred claims	\$21,830 11			
Interest, taxes, etc.	4,327 43			
Assets acquired by purchase				
Legal expenses	6,951 31			
Special deputy superintendent's salary	5,955 00			
All other expenses	11,493 87			
Dividends	59,951 22			
		110,508 94		
Loans, as of July 17, 1909	\$174,040 08		\$4,566 26	
Collected		\$92,644 02		
Offset		11,195 38		
Loss		64,761 50		
Real estate acquired for debt		2,059 29		
Balance (book value)			3,379 80	
Overdrafts, as of July 17, 1909	\$296 82			
Collected		\$2 19		
Offset		3 29		
Loss		291 34		
Balance (book value)				
Bonds and other securities, as of July 17, 1909	770 00			
Collected				
Offset				
Loss				
Balance (book value)			770 00	
Bank premises, furniture and fixtures, safe deposit vaults, as of July 17, 1909	\$6,692 69			
Collected		\$1,751 05		
Offset		4,951 64		
Loss				
Balance (book value)				
Other real estate owned, as of				
Collected				
Offset				
Loss				
Balance (book value)				
Due from banks, exchange, checks, drafts, etc., as of July 17, 1909	\$6,274 49			
Collected		\$1,521 41		
Offset		21 75		
Loss				
Balance (book value)			4,718 83	

LIABILITIES.

Bills payable (money borrowed), as of July 17, 1909	\$15,000 00			
For dividends				
Preferred and paid	\$15,000 00			
Offset				
Balance not proved				
Deposits due to banks, as of July 17, 1909	\$290 32			
For dividends				
Preferred and paid				
Offset	\$290 32			
Balance not proved				
Deposits, including certificates, due to individuals, as of July 17, 1909	\$114,843 48			
For dividends				
Preferred and paid	\$98,551 05			
Offset	1,550 55			
Claims proved	8,872 19			
Correction of error in bank's books	2,136 63			
Balance not proved				\$3,753 06
Certified checks, cashier's checks, letters of credit, drafts, as of July 17, 1909	\$4,200 79			
For dividends				
Preferred and paid				
Offset	\$1,084 00			
Claims proved	2,000 00			
Correction of error in bank's books	1,000 10			
Balance not proved				116 69
State, county and municipal deposits, as of				
For dividends				
Preferred and paid				
Offset				
Claims proved				
Balance not proved				
Postal savings deposits, as of				
For dividends				
Preferred and paid				
Offset				
Claims proved				
Balance not proved				
as of				
For dividends				
Preferred and paid				
Offset				
Claims proved				
Balance not proved				
Additional liabilities not shown by books of the bank	\$11,095 79			

as of		as of	
Collected	-----	Collected	-----
Offset	-----	Offset	-----
Loss	-----	Loss	-----
Balance (book value)	-----	Balance (book value)	-----
Assets acquired by purchase or exchange during liquidation—	-----	Assets acquired by purchase or exchange during liquidation—	-----
Real estate acquired for debt	-----	Real estate acquired for debt	-----
Additional assets acquired during liquidation—	-----	Additional assets acquired during liquidation—	-----
Interest	\$17,359 02	Interest	-----
Collected	-----	Collected	-----
Offset	-----	Offset	-----
Stockholders' liability	-----	Stockholders' liability	-----
Collected	\$899 80	Collected	-----
Offset	-----	Offset	-----
Sundry	\$3,533 27	Sundry	-----
Collected	-----	Collected	-----
Offset	-----	Offset	-----
Net resources at this date (book value)	\$17,493 77	Net resources at this date (book value)	-----
RECAPITULATION.		RECAPITULATION.	
Resources (book value), as of July 17, 1902	\$188,547 90	Resources (book value), as of July 17, 1902	\$188,547 90
Additional assets (acquired during liquidation)	21,632 09	Additional assets (acquired during liquidation)	21,632 09
Total	\$210,189 99	Total	\$210,189 99
Less:	-----	Less:	-----
Offsets	\$12,182 80	Offsets	\$12,182 80
Losses	70,014 48	Losses	70,014 48
Disbursements	110,508 94	Disbursements	110,508 94
Balance of resources remaining:	-----	Balance of resources remaining:	-----
Cash	\$6,566 26	Cash	\$6,566 26
Book value of other assets	10,927 51	Book value of other assets	10,927 51
Excess book value of liabilities over resources	-----	Excess book value of liabilities over resources	-----
Total	\$48,329 52	Total	\$48,329 52
DIVIDENDS DECLARED.		DIVIDENDS DECLARED.	
August 25, 1911, No. 1 of 50% paid	\$47,605 68	August 25, 1911, No. 1 of 50% paid	\$47,605 68
Not paid	317 03	Not paid	317 03
Total	\$47,922 71	Total	\$47,922 71
August 8, 1913, No. 2 of 15% paid	\$12,345 54	August 8, 1913, No. 2 of 15% paid	\$12,345 54
Not paid	2,031 28	Not paid	2,031 28
Total	\$14,376 82	Total	\$14,376 82
(For dividends)		(For dividends)	
Claims proved	-----	Claims proved	-----
Preferred and paid	-----	Preferred and paid	-----
Offset	-----	Offset	-----
Liabilities remaining at this date not proved	-----	Liabilities remaining at this date not proved	-----
Total	\$4,795 94	Total	\$4,795 94
RECAPITULATION.		RECAPITULATION.	
Liabilities shown by the books of the bank as of July 17, 1909	\$134,334 59	Liabilities shown by the books of the bank as of July 17, 1909	\$134,334 59
Additional liabilities not shown by the books of the bank	11,095 79	Additional liabilities not shown by the books of the bank	11,095 79
Total: Claims proved for dividends	\$104,410 99	Total: Claims proved for dividends	\$104,410 99
Claims proved preferred and paid	21,830 11	Claims proved preferred and paid	21,830 11
Claims proved and offset and correction of errors	15,319 53	Claims proved and offset and correction of errors	15,319 53
Claims not proved	3,869 75	Claims not proved	3,869 75
Less:	-----	Less:	-----
Claims preferred and paid	-----	Claims preferred and paid	-----
Claims offset and correction of errors	-----	Claims offset and correction of errors	-----
Dividends paid	-----	Dividends paid	-----
Liabilities remaining:	-----	Liabilities remaining:	-----
Proved	\$44,459 77	Proved	\$44,459 77
Not proved	3,869 75	Not proved	3,869 75
Total	\$48,329 52	Total	\$48,329 52

Claims proved	For dividends	\$52,062 91
	Preferred and paid	1,162 70
	Offset	
Balance not proved		18,233 17
Liabilities remaining at this date not proved		\$73,130 47

Offset	1,267 40
Loss	
Balance (book value)	5,558 03
Offset	
Collected	
Loss	
Balance (book value)	
Assets acquired by purchase or exchange during liquidation	
Real estate acquired for debt	\$82,532 57
Collected	450 00
Real estate acquired by purchase	
Notes receivable	
Office furniture	
Additional assets acquired during liquidation	
Interest	\$19,060 91
Collected	\$17,497 91
Offset	517 43
Real estate acquired for debt	
Stockholders' liability	1,045 57
Collected	
Offset	
Sundry	\$797 95
Collected	448 92
Offset	349 03
Net resources at this date (book value)	\$341,336 63

RECAPITULATION.

Liabilities shown by the books of the bank as of October 18, 1909	\$433,726 84
Additional liabilities not shown by the books of the bank	71,463 78
Total: Claims proved for dividends	\$299,913 95
Claims proved preferred and paid	116,342 86
Claims proved and offset	15,803 34
Claims not proved	73,130 47
Less:	
Claims preferred and paid	\$116,342 86
Claims offset	15,803 34
Dividends paid	
Liabilities remaining:	
Proved	\$299,913 95
Not proved	73,130 47
	\$373,044 42

DIVIDENDS DECLARED.

Not paid	191., No. 1 of	% paid
Total		
Not paid	191., No. 2 of	% paid
Total		
Not paid	191., No. 3 of	% paid
Total		
Not paid	191., No. 4 of	% paid
Total		

STATEMENT OF THE CONDITION OF THE KERN VALLEY BANK, OF BAKERSFIELD, IN LIQUIDATION, AS OF THE CLOSE OF
SEPTEMBER 30, 1916.
Bank Closed May 12, 1911.

RESOURCES.

Cash—					
On hand, as of May 12, 1911.....	\$15,034 79				
Collected during liquidation		\$504,921 20	\$519,955 99		
Disbursements—					
Preferred claims.....	\$89,647 07				
Interest, taxes, etc.....	3,353 86				
Assets acquired by purchase.....					
Legal expenses.....	33,726 60				
Special deputy superintendent's salary.....	5,210 00				
All other expenses.....	15,793 62				
Dividends.....	362,003 37				
Balance.....		509,644 52			
Loans, as of May 12, 1911.....	\$548,308 63		\$10,311 47		
Collected.....		\$348,430 29			
Offset.....		47,520 71			
Loss.....		4,088 72			
Bonds.....		4,743 75			
Bonds acquired by exchange.....					
Balance (book value).....			143,525 16		
Overdrafts, as of May 12, 1911.....	\$15,367 99				
Collected.....		\$15,096 62			
Offset.....					
Loss.....					
Balance (book value).....			271 37		
Bonds and other securities, as of May 12, 1911.....	\$403,799 58				
Collected.....		\$48,163 30			
Offset.....					
Loss.....		2,662 85			
Balance (book value).....			352,973 43		
Bank premises, furniture and fixtures, safe deposit vaults, as of May 12, 1911.....	\$35,265 58				
Collected.....		\$31,000 00			
Offset.....					
Loss.....		4,265 58			
Balance (book value).....					
Other real estate owned, as of May 12, 1911.....	\$17,433 68				
Collected.....		\$7,161 37			
Offset.....					
Loss.....		10,272 31			
Balance (book value).....					
Due from banks, exchange, checks, drafts, etc., as of May 12, 1911.....	\$6,950 01				
Collected.....		\$6,897 61			
Offset.....		52 40			
Loss.....					

LIABILITIES.

Bills payable (money borrowed), as of.....					
For dividends.....					
Claims proved.....					
Offset.....					
Balance not proved.....					
Deposits due to banks, as of May 12, 1911.....	\$49,643 54				
For dividends.....					
Claims proved.....	\$4,617 39				
Preferred and paid.....	41,439 16				
Offset.....	3,586 99				
Balance not proved.....					
Deposits, including certificates, due to individuals, as of May 12, 1911.....	\$735,434 43				
For dividends.....					
Claims proved.....	\$683,255 45				
Offset.....	200 00				
Correction of error in bank's books.....	48,437 19				
Balance not proved.....					
Correction of error in bank's books.....	\$136 40				
Certified checks, cashier's checks, letters of credit, drafts, as of May 12, 1911.....	\$13,703 23				
For dividends.....					
Claims proved.....	\$13,085 73				
Preferred and paid.....	465 00				
Offset.....	50 00				
Correction of error in bank's books.....					
Balance not proved.....					
State, county and municipal deposits, as of May 12, 1911.....	\$41,000 00				
For dividends.....					
Claims proved.....	\$41,000 00				
Preferred and paid.....					
Offset.....					
Balance not proved.....					
Postal savings deposits, as of.....					
For dividends.....					
Claims proved.....					
Preferred and paid.....					
Offset.....					
Balance not proved.....					
Clearing house checks, as of May 12, 1911.....	\$2,665 27				
For dividends.....					
Claims proved.....	\$2,665 27				
Preferred and paid.....					
Offset.....					
Balance not proved.....					
Additional liabilities not shown by books of the bank.....	\$14,559 03				

\$3,678 19

102 50

Balance (book value)		as of May 12, 1911		For dividends	
Warrants and collections,		Preferred and paid		Offset	
Collected	\$9,029 45				
Offset	57 53				
Loss					
Balance (book value)					12,957 89
Assets acquired by purchase or exchange during liquidation—					
Bonds acquired by exchange					4,743 75
Additional assets acquired during liquidation—					
Interest	\$38,146 98				
Collected					
Offset	\$36,986 06				
Stockholders' liability					
Collected	1,160 92				
Offset					
Sundry					
Collected	\$6,067 87				
Offset					
Net resources at this date (book value)					\$224,783 17
RECAPITULATION.					
Resources (book value), as of May 12, 1911					
Additional assets (acquired during liquidation)	\$1,061,295 23				
Total	44,214 85				
Less:					
Offsets	\$52,702 63				
Losses	21,289 46				
Disbursements	509,644 52				
Balance of resources remaining:					
Cash	\$10,311 47				
Book value of other assets	514,471 70				
					\$524,783 17

DIVIDENDS DECLARED.

April 1, 1912, No. 1 of 40% paid	\$281,587 36	September 1, 1915, No. 3 of 2% paid	\$11,103 21
Not paid	4,309 40	Not paid	3,191 63
Total	\$285,896 76	Total	\$14,294 84
August 4, 1913, No. 2 of 10% paid	\$69,312 80	Not paid	
Not paid	2,161 39	Total	
Total	\$71,474 19		

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS.

Reports from Banks Showing Deposits Which Were Unclaimed for More Than Twenty Years, January 1, 1916, and Which Were Subject to Deposit With the State Treasurer.

(Section 15 of the Bank Act.)

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
65. Bank of Dixon, Dixon.					
Patterson, D. -----	-----	5-10-95	\$10 00	-----	\$10 00
166. Bank of Lemoore, Lemoore.					
Davis, Samuel (deceased)---	Lemoore -----	10- 3-03	\$400 00	-----	\$400 00
Shibayama, S. (deceased)---	Lemoore -----	5-13-11	38 00	-----	38 00
			\$438 00	-----	\$438 00
57. Bank of Napa, Napa.					
Walsh, John -----	Veterans' Home, Napa County, Cal. -----	9-20-94	\$50 00	-----	\$50 00
80. Bank of Suisun, Suisun.					
Bihler, Henry -----	Suisun -----	1895	\$10 00	-----	\$10 00
Goodain, Ed -----	Suisun -----	1895	7 22	-----	7 22
Longmire, S. C. -----	Suisun -----	1895	7 75	-----	7 75
			\$24 97	-----	\$24 97
49. Bank of Woodland, The, Woodland.					
Bonds, G. W. -----	-----		\$30 00	-----	\$30 00
Blair, Mary R. -----	Woodland, Cal. -----	10-23-90	45 00	-----	45 00
Barnes, R. J. -----	Woodland, Cal. -----	9-19-90	49	-----	49
Becket & Nason -----	Dunnigan, Cal. -----	6 30-94	5 50	-----	5 50
Constable & Hamilton -----	-----	5-31-93	27	-----	27
Clark, Dr. J. -----	Woodland, Cal. -----	11-11-87	4 77	-----	4 77
Dameron, Mae -----	Woodland, Cal. -----	10- 9-89	70	-----	70
Eakle, H. P. -----	Woodland, Cal. -----	11-13-95	2 50	-----	2 50
Golinsky, Carl -----	-----	5-20-86	1 56	-----	1 56
Gutter, L. and M. -----	Woodland, Cal. -----	11-18-92	40	-----	40
Gibson, M. J. -----	-----	11- 2-95	19 56	-----	19 56
Glasscock, E. A., Adm. -----	Colusa, Cal. -----	1- 1- 89	75 18	-----	75 18
Hevel, J. B. -----	Woodland, Cal. -----	10- 5-85	78 42	-----	78 42
Hoge, C. M. -----	-----	10- 6-92	2 00	-----	2 00
Heine, O. E. -----	-----	1-16-86	2 39	-----	2 39
Hoffmann, August -----	-----	1- 4-77	42 88	-----	42 88
Heaton, Warren -----	Oakland, Cal. -----	12-15-84	4 85	-----	4 85
Jacobs, Anna -----	Woodland, Cal. -----	5- 2-84	9 60	-----	9 60
Keatinge, E. M. -----	Woodland, Cal. -----	12- 3-92	19 93	-----	19 93
Mitchell, Thomas -----	-----	9-14-85	100 00	-----	100 00
Norton, Chas. F. -----	Eagle Pass, Texas -----	12-13-93	6 89	-----	6 89
Nelson, Oia -----	Woodland, Cal. -----	5- 7-89	200 00	-----	200 00
Nelson, Oia -----	Woodland, Cal. -----	3- 1-90	100 00	-----	100 00
Nelson, Oia -----	Woodland, Cal. -----	6-12-90	210 00	-----	210 00
Nelson, Oia -----	Woodland, Cal. -----	3-13-91	210 00	-----	210 00
Nelson, Oia -----	Woodland, Cal. -----	3-31-94	70 08	-----	70 08
Pierce, C. H. -----	Medford, Oregon -----	6- 6-92	51 50	-----	51 50
Stephens, B. W. -----	Woodland, Cal. -----	10- 5-92	35	-----	35
Scott, Maria A., Admx. -----	Woodland, Cal. -----	5-14-89	17	-----	17
Strong, H. E. -----	Woodland, Cal. -----	10-22-92	4 47	-----	4 47
Slaven, H. H. -----	-----	9- 1-92	1 14	-----	1 14
Watkins, Jason, Adm. Est. of H. A. Rogers. -----	Woodland, Cal. -----	7-18-87	32 55	-----	32 55
Wood, W. H. -----	-----	10- 5-85	10 07	-----	10 07
			\$1,343 22	-----	\$1,343 22

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
167. Berkeley Bank of Savings and Trust Company, Berkeley.					
Mervyn, Hardy	No address	12-31-95	\$2 00	\$1 75	\$3 75
27. The Canadian Bank of Commerce, San Francisco.					
Anderson, W.	Unknown	7-31-75	\$6 70		\$6 70
Borrows, W. F.	Unknown	7-9-87	7 00		7 00
Crosgrave & Co.	Unknown	10-1-76	10 00		10 00
Mackintosh, R.	Unknown	10-6-85	8 33		8 33
Meredith, E. W.	England	2-27-92	24 25		24 25
Pascoe, J.	Unknown	11-15-92	158 38		158 38
Ver Mehr, Amy	Unknown	10-21-84	9 50		9 50
			\$224 16		\$224 16
159. Central Savings Bank of Oakland.					
Baumann, Martin	1113 Jefferson st., Oakl'd		\$4 10		\$4 10
Blinn, Frank L.	1757 19th av., Oakland		1 91		1 91
Brady, T. J.	812 Castro st., Oakland		10 14		10 14
Broderson, Wilhelmine	Oakland		6 03		6 03
Butler, P. T.	847 Jackson st., Oakland		32 80		32 80
Cameron, A. W.	215 E. 17th st., Oakland		2 09		2 09
Cole, Ella F.	906 Broadway, Oakland		11 68		11 68
Conkling, John O., by Amos Conkling, Gdn.	Oakland		11 55		11 55
Connor, Mrs. Jennie O.	San Leandro		4 95		4 95
Crawford, Sadie Le Saer, by F. M. Crawford, Gdn.	961 Jackson st., Oakland		10 93		10 93
Crowell, E. E.	1465 9th st., Oakland		65 01		65 01
Fair, Fred H.	2269 Telegraph av., Oakl'd		4 92		4 92
Fox, H. F.	863 Union st., Oakland		2 57		2 57
Frisch, Adolph	1636 23d av., Oakland		1 85		1 85
George, Robert H.	Oakland		28 72		28 72
Girvan, Edna E.	875 Filbert st., Oakland		27 85		27 85
Gray, May R.	836 Alice st., Oakland		9 22		9 22
Haven, Clarence	807 Market st., Oakland		13 10		13 10
Huntley, P. C.	Temescal		6 28		6 28
Johnson, Nellie M.	Oakland		7 12		7 12
Jonson, Charlotte	1020 Oak st., Oakland		28 07		28 07
Jordan, John T.	Oakland		45 02		45 02
Keane, Mrs. Clara P.	San Leandro		92 95		92 95
Leemons, Robert	Oakland		6 75		6 75
Mengel, Gertrude	Home for Adult Blind, Oakland		21 58		21 58
Metcalf, Peyton Wyeth	Berkeley		5 06		5 06
Moir, Peter Lawson	616 Valdez st., Oakland		1 64		1 64
Montague, Ellen	754 Harrison st., Oakland		2 80		2 80
Moore, O. E.	2345 Howard st., S. F.		47 23		47 23
Perez, Lorenzo M.	816 Washington st., Oak.		42 71		42 71
Roberts, Sophie P.	480 24th st., Oakland		22 89		22 89
Shaw, W. C.	461 11th st., Oakland		68 65		68 65
Selk, S. T.	Healdsburg, Sonoma Co.		55 73		55 73
			\$703 90		\$703 90
81. Citizens Bank, Nevada City.					
Nance, N. (cert. of dep.)	Grass Valley, Cal.	3-29-94	\$10 00		\$10 00
17. Columbus Savings and Loan Society, San Francisco.					
Martinelli, Mary	719 Green st., S. F.	7-31-95	\$5 00		\$5 00

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
114. Commercial Bank, San Luis Obispo.					
Anthony, G. J.	Not known	12-10-90	\$3 00		\$3 00
Avila, M. P.	Not known	10- 3-94	44		44
Anderson, Chas. W.	San Luis Obispo	7-13-93	75		75
Austin, Royal	Not known	5-31-95	85		85
Adams, F.	533 Kearny st., S. F.	11-22-93	1 23		1 23
Barbattini Bros.	Not known	12-29-93	2 17		2 17
Bianchi, C.	Not known	9-21-88	180 00		180 00
Bonetti, J. G.	Not known	10-21-90	26		26
Brown, John H.	San Luis Obispo	12- 1-93	36 93		36 93
Brown, R. J.	San Luis Obispo	9-18-95	13		13
Cal. Canyon Road.	San Luis Obispo	4- 9-91	90		90
Caramini, L.	San Luis Obispo	10-13-91	25		25
Carrizal Mining and Smelting Co.	Not known	12-26-91	88		88
Cordoza, Maria	Not known	8-11-93	1 25		1 25
Crafts, Virginia	Not known	6-30-95	85		85
Crossman, E. A.	Not known	5-18-95	49		49
Dambruch, Wm.	Not known	10- 1-90	41		41
Davies, Albert	Not known	1-15-90	1 00		1 00
De la Cuesta, Elena	Not known	10- 3-88	1 11		1 11
De la Cuesta, J.	Not known	4-30-94	15		15
De la Cuesta, Virginia	Not known	10-13-90	40		40
De Nise, W. C.	San Luis Obispo	6-11-94	1 25		1 25
Dennis, A. C.	San Luis Obispo	9- 6-95	9 50		9 50
De Tonneau, L.	Not known	2- 7-94	50		50
Dockery, John	Not known	7- 8-95	5 00		5 00
Dorn, F. A., Trustee	San Francisco	8-29-90	16		16
Dinghi, Mrs. R.	San Luis Obispo	12-16-95	40		40
Fash, A. W.	San Luis Obispo	6- 3-95	5 00		5 00
Farrini & Giottini	San Luis Obispo	11- 9-94	13		13
Franklin, B. H.	Not known	5-19-90	85		85
Fry, P.	Not known	5-29-94	1 87		1 87
Garcia, A. F.	San Luis Obispo	9- 4-90	65		65
Geriasa, B.	Not known	2- 7-94	6 80		6 80
Godfrey, Henry	Not known	10-29-91	5 05		5 05
Hammond, J. D.	Not known	6-13-93	27 50		27 50
Hough, Della (special)	Not known	6- 7-94	20 00		20 00
Jacobs, Mary C.	San Luis Obispo	11-23-88	75		75
Janness, H. H.	212 Eddy st., S. F.	9-19-88	70		70
Joppini, P.	Not known	10-22-92	12 45		12 45
Jordan, W. F.	Not known	7-18-91	3 31		3 31
Lierly, W. S.	Not known	3-23-90	53		53
Levy, H. L.	Not known	7-24-94	3 35		3 35
Lewis, Walter	La Panza, Cal.	10-18-95	55		55
Lynch, J. P.	San Luis Obispo	9-14-95	31		31
McDonald & Steele	Not known	3- 1-92	4 95		4 95
McFaddin, Y.	El Centro, Cal.	8-11-92	1 30		1 30
McGillivray, John	Not known	9-19-91	2 33		2 33
McHenry, Pat	San Luis Obispo	5-12-90	11		11
Merrill, C. S., Jr.	Not known	4-27-93	2 22		2 22
Moog, Albert	Not known	10-24-92	45 00		45 00
Noah & Brown	San Luis Obispo	11-22-90	90		90
Nipomo Water Co.	Nipomo, Cal.	4-15-90	4 83		4 83
Nonella, S.	Not known	7- 2-92	47 94		47 94
Pallanda, Carlo	Not known	10-29-94	5 00		5 00
Perinoni & Tappa	San Luis Obispo	7- 1-93	20		20
Peterson, Andrew	San Luis Obispo	7-16-90	2 65		2 65
Pezzoni, Antone	Not known	8-20-90	10		10
Pico, E. A.	San Luis Obispo	9-24-92	20		20
Pierce, B. B.	San Luis Obispo	3- 7-94	12 22		12 22
Pope, F. E., and Fisher, G. A.	San Luis Obispo	6-29-93	1 21		1 21
Rudolph, H. S.	San Luis Obispo	9-15-90	29		29
Rice, C. A.	San Luis Obispo	6- 2-92	79		79
San Luis Obispo Impt. and Dev. Co.	San Luis Obispo	1-15-94	3 47		3 47
San Miguel Bridge Co.	San Miguel	12-27-90	13 02		13 02

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

114. Commercial Bank, San Luis Obispo—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Short, M. H.	Not known	4-29-90	\$0 10	-----	\$0 10
Short, Shaw & Mighell	Not known	2-21-95	5 20	-----	5 20
Smith, Levi	Not known	4-15-95	2 84	-----	2 84
Spinney, J. C.	Not known	8-12-90	50	-----	50
Steele, Post Fred	San Luis Obispo	4-1-90	20	-----	20
Stevens, C. H.	San Luis Obispo	10-2-94	1 35	-----	1 35
Sullivan, H. G.	San Luis Obispo	11-12-91	80	-----	80
Thompson, Andrew	San Luis Obispo	1-13-94	94	-----	94
Tuley, Mrs. G. B.	San Luis Obispo	7-23-95	19	-----	19
Vanoli, Guiseppe	Not known	4-3-94	61	-----	61
Vierra, Frank	Creston, Cal.	5-12-92	40 00	-----	40 00
Ward, H. O.	Not known	6-21-89	19 00	-----	19 00
Welsh, F. E.	Not known	7-3-94	378 00	-----	378 00
Wilcox, Chas. D.	Not known	8-23-93	59	-----	59
Willson, Peter	San Luis Obispo	9-3-94	2 00	-----	2 00
			\$941 11	-----	\$941 11

7. The Donohoe-Kelly Banking Company, San Francisco.

Bassett, Thos. R.	San Francisco	9-19-95	\$0 03	-----	\$0 03
Brashery, Geo. R.	San Francisco	9-19-95	7 35	-----	7 35
Beatty, S. G.	San Francisco	9-19-95	88	-----	88
Blake, W. P.	San Francisco	9-23-95	1 83	-----	1 83
Carson, S.	San Francisco	9-19-95	03	-----	03
Caswell, A. L.	San Francisco	9-19-95	2 80	-----	2 80
Conran, T. S.	San Francisco	9-19-95	01	-----	01
Coulter, S. & Son.	San Francisco	9-20-95	2 16	-----	2 16
Campbell, Patrick	San Francisco	9-19-95	85 81	-----	85 81
Doran, Alex.	San Francisco	9-24-95	4 67	-----	4 67
Nokes, Mrs. O. L.	San Francisco	11-25-95	3 21	-----	3 21
O'Connon, W. B.	San Francisco	11-25-95	18	-----	18
O'Sullivan, J.	San Francisco	11-25-95	48	-----	48
Parnell Fund	San Francisco	11-25-95	6 48	-----	6 48
Quill, W. P.	San Francisco	11-25-95	2 00	-----	2 00
Smith, Etta Jones	San Francisco	11-25-95	14	-----	14
Troy, E. P. E.	San Francisco	11-25-95	73	-----	73
Van Callem, S.	San Francisco	11-25-95	2 50	-----	2 50
Wilson & Co.	San Francisco	11-25-95	07	-----	07
			\$121 36	-----	\$121 36

182. Farmers and Merchants Savings Bank of Oakland, California, Oakland.

Hall, H. W.	Power House, Elmhurst, Cal.	3-16-94	\$1 00	\$2 19	\$3 19
Sullivan, Mary	1265 Harrison st., Oakland, Cal.	5-8-93	2 50	2 09	4 59
			\$3 50	\$4 28	\$7 78

141. German American Trust and Savings Bank, Los Angeles.

Baker, Will	Central Av. Gardens, L. A.	1-23-94	\$1 00	\$0 71	\$1 71
Baker, W.	Nadeau Hotel, L. A.	11-30-91	1 00	86	1 86
Boggs, Eva	218 Gates st.	1-7-92	1 00	87	1 87
Boggs, Myrtle	218 Gates st.	1-7-92	1 00	87	1 87
Breen, Sadie	414 Grand av.	1-23-92	1 00	77	1 77
Budinger, Lydia L.	436 S. Hill st.	5-17-93	1 00	66	1 66
Collins, Emma B.	Los Angeles	5-19-93	1 00	69	1 69
Kelly, John T.	369 N. Main st.	12-28-95	1 00	25	1 25
Lemon, Willy	431 S. Hayes st.	2-14-95	1 15	71	1 86
McNamas, Patsy (E. S. Fancher, Tr.)	— Wilmington st.	7-19-95	1 05	65	1 70
Oxarart, T. J.	830 Bartlett st.	3-13-95	1 06	64	1 70
Perry, Pearl (by E. F. Kysor)	Care of Morgan & Walls	3-11-95	1 06	58	1 64

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

141. German American Trust and Savings Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Phillips, Lee (by S. B. Phillips)	402 Wall st.	2-14-95	\$1 11	\$0 70	\$1 81
Pierrett, Hortense	417 S. Los Ang. st.	3-15-95	1 84	1 18	3 02
Porter, Myrtle May (by Ella Porter)	1424 Temple st.	2- 6-95	2 23	1 41	3 64
Smith, E. W.	General delivery, L. A.	10- 1-95	1 51	88	2 39
Shanker, Jessie	No address	3- 8-95	1 10	66	1 76
Steppler, Paulina	University P. O.	3- 3-95	1 06	65	1 71
Swearingen, Milton	1926 S. Main st.	3- 6-95	1 11	64	1 75
Swearingen, Walter	1926 S. Main st.	3- 6-95	2 21	1 56	3 77
Williams, Ella	243 15th st., L. A.	3-14-95	1 05	70	1 75
			\$25 54	\$16 64	\$42 18

6. The German Savings and Loan Society, San Francisco.

Ablers, J. D.	Silver City, N. M.	3-13-85	\$8 04	\$23 02	\$31 06
Anderson, J. E. or Mary, trustees for Thelena J.	Isleton, Calif.	6- 2-98	5 00	10 34	15 34
Ardin, Charles A.	2d st., S. F.	6-23-94	1,769 06	2,065 19	3,834 25
Asmussen, Aug. H. P.	5th st.	3- 7-91	100 00	129 12	229 12
Baldwin, Wm. J.	Box 1106, Atlanta, Ga.	5-11-91	10 17	14 48	24 65
Bauduin, Oliver	512 Bush st.	11- 9-82	6 10	15 04	21 14
Baumeister, Hermann	1 August alley, off Green st.	4- 7-80	2 00	4 00	6 00
Beger, Fritz	26 Steuart st.	6-30-82	100 00	272 71	372 71
Benjamin, Rachel	San Jose	10-14-93	9 61	11 97	21 58
Bernardini, Andrew	Occidental Hotel	10-10-81	4 27	10 08	14 35
Betge, Robert or Augusta	San Francisco	5-23-72	2 00	9 30	11 30
Bittorf, George W.	German Hospital	6-10-85	4 00	7 12	11 12
Blöbel, Paul	112 4th st.	2- 9-89	6 34	10 07	16 41
Boesel, August	Tulare, Calif.	11- 1-95	7 16	8 23	15 39
Bonde, Jorgen	N.E. cor. Kearny and Broadway	3-14-78	3 15	10 06	13 21
Borng, Ernst	Martinez	8-19-95	5 97	6 38	12 35
Bowen, F. E.	Care W. U. T. office	10- 5-78	2 94	7 30	10 24
Brefin, John	American Exchange	6-26-83	2 00	3 24	5 24
Briggs, Juliet A.	West Berkeley	12-26-89	5 00	26 44	31 44
Brown, Frankie	Portland, Ore.	12-14-91	1 37	2 67	4 04
Cain, Charles F.	15 Willow av., S. F.	1-25-94	5 00	4 98	9 98
Cambais, Louis	R. R. House, Pacific st.	8-29-94	3 94	15 16	19 10
Chapman, John P.	1513 Buchanan st.	10-28-79	1 21	22 35	23 56
Claveau, Louis	California Hotel	3- 1-92	6 23	9 84	16 07
Cleary, P., trustee for Julia F.	San Francisco	10-28-71	2 02	17 11	19 13
Dempsey, Mary	1809 Sutter st.	11-11-95	5 00	34 12	39 12
Dexter, Otto	290 East st.	6-18-91	15 00	22 23	37 23
Dolles, Emma	San Francisco	4- 2-73	2 00	9 58	11 58
Doscher, Heinrich	Cor. Rich and Natoma sts.	2-16-77	3 50	12 56	16 06
Dorcy, Peter	20 Stockton st.	8- 6-95	5 70	16 45	22 15
Eby, E. W.	Vallejo	2-26-83	5 02	16 57	21 59
Eickhoff, J. F.	Care Kohler & Chase	10- 5-78	2 90	7 02	9 92
Eisenrath, Wilhelm	San Francisco	3- 3-83	3 00	5 82	8 82
Erikson, Niels	730 4th st.	9-13-89	334 23	567 65	901 88
Fstlimbaum, Jacob	810 Clay st.	3-23-75	10 00	38 69	48 69
Felthouse, George	Bonanza House, S. F.	2- 8-79	20 00	28 67	48 67
Fischer, Lina	110 Ellis st.	3-27-92	20 12	29 51	49 63
Folsom, Ann	11th av., near R. R. South	8- 4-83	3 15	7 59	10 74
Friedman, Max	Hotel Rhein	12-12-72	2 00	7 43	9 43
Friedrich, Conrad, trustee for Conrad, Jr.	245 8th st.	1-31-81	5 00	11 66	16 66
Fries, Elizabeth	921 Post st.	1-30-92	5 24	6 65	11 89
Gerhardy, Wilhelm, or Piere Assis	512 Howard st.	12- 2-86	11 89	29 48	41 37
Gerken, John	946 Valencia st.	8-17-92	5 00	6 11	11 11
Girard, F. P.	San Francisco	11- 1-75	2 80	12 86	15 66

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

6. The German Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Goetsch, O.	San Francisco	1- 9-69	\$2 00	\$11 07	\$13 07
Gourguet, A. D.	Bear Val., Mariposa Co., Calif.	12-20-80	2 60	11 45	14 05
Green, Thos. W.	118 Main st.	3-23-88	5 47	9 61	15 08
Grutschwitz, Carl	German Hospital	10-28-73	25 00	89 72	114 72
Gutmann, Moritz	Victoria, B. C.	10- 2-91	7 07	12 63	19 70
Habersang, Charles	Yreka, Calif.	11- 2-85	545 36	1,063 02	1,608 38
Hagemann, Caspar	Petaluma, Calif.	6- 1-95	14 71	16 11	30 82
Hagemeister, Johan	1007 Battery st.	8-29-72	6 45	34 53	40 98
Harris, William	25th st., S. F.	7-27-91	5 00	5 25	10 25
Hart, Jas. D. or Angie	138 McAllister st.	11-19-80	2 50	5 40	7 90
Hastings, Horace M.	San Francisco	10- 5-78	4 31	11 78	16 09
Havens, H. B.	Occidental Hotel	7-19-94	6 60	10 75	17 35
Havens, Louise L.	321 18th st.	5-27-84	5 00	9 81	14 81
Hawes, Emmily	1636 Market st.	5-27-86	5 00	6 58	11 58
Helmken, Frederick	67 Everett st.	3-12-95	5 28	6 04	11 32
Heiner, Henry	Fort Bowie, A. T.	5-11-92	8 80	14 91	23 71
Henrich, Annie or Joseph	1 5th st.	4- 9-91	233 66	382 83	616 49
Hild, Joseph and Mary	Mission and 3d st.	6- 2-81	2 35	29 36	31 71
Hillenbrand, Wilhelm or Philip Klose (see Klose)	32 Turk st.				
Hinckley, Emily M.	Hinckley & Newman	1-12-74	2 00	6 57	8 57
Hinshaw, F. Edith	320 Taylor st.	11-23-95	5 00	5 64	10 64
Holt, Harry E.	Stockton, Calif.	1- 5-80	2 00	4 03	6 03
Hurlbutt, J. M.	San Francisco	8- 8-77	5 80	20 40	26 20
Illemann, Frederick	Newark, Calif.	8-22-93	5 14	9 25	14 39
Jacobs, Betty, trustee for Sadie	822 Turk st.	4- 2-83	5 00	1 17	6 17
Jensen, Julius P. R.	26 Steuart st.	12-17-77	3 56	19 65	23 21
Jewett, William D.	Care Monroe & Co., No. 7 Rue Scribe, Paris.	5-18-95	5 00	4 63	9 63
Jobmann, Julius	730 Vallejo st.	8-18-77	4 24	11 92	16 16
Johnson, Peter, trustee for Agnes Berntson	727 Treat av.	12-27-83	8 37	17 77	26 14
Jordan, A. D.	Noe and 25th sts.	1-16-82	4 50	9 84	14 34
Jungesbluth, Wilhelm	Commercial Hotel	4-25-90	16 25	25 39	41 64
Kaiser, P. J.	San Francisco	1-12-81	9 36	23 61	33 00
Kamena, Bernhard	Care Isthmus House	11-10-74	2 00	6 28	8 28
Kaup, Simon	Helvetia Hotel	7- 9-77	70 00	185 31	255 31
Kelley, Maud C., or C. P. Moore	14½ Moss st.	2- 7-90	6 09	11 82	17 91
Kimball, Dexter S.	126 Capp st.	3-30-95	7 41	7 97	15 38
Kleiner, Frank, trustee for Barbara Wolgemuth	Vallejo, Calif.	5-17-92	25 00	32 77	57 77
Klose, Philip, or Wilhelm Hillenbrand	32 Turk st., S. F.	7-10-88	5 57	37 85	43 42
Koch, Samuel G.	San Francisco	10- 2-74	3 67	36 92	40 59
Kolling, George	228 5th st., S. F.	6-30-94	7 95	8 78	16 73
Koop, Margaret	128 Langton st.	9-11-90	8 94	14 23	23 17
Kothe, Dr. Charles	258 8th st.	3-12-90	5 00	6 96	11 96
Kroehe, Jacob	Visalia, Calif.	11-10-82	3 71	8 68	12 39
Kuhn, Ewald	263 East st.	11-21-91	4 70	13 09	17 79
Kunz, Emil	960 Grove st., Oakland.	2-10-90	17 07	30 10	47 17
Kuzanick, Leopold	312 Stockton st.	10-29-81	3 00	5 89	8 89
Ladenburger, Amalia	N.E. cor. Lombard and Leavenworth sts.	9- 2-93	7 80	15 04	22 84
Lambert, Flore	701 Ashbury st.	4-11-94	5 00	12 55	17 55
Lancaster, A. L.	Vallejo	7-11-82	15 78	36 67	52 45
Lawrenz, Albert	Commercial House	11- 8-88	200 00	308 11	508 11
Lorenz, Louise (dead, estate closed)	776 Folsom st.	6-19-95	130 39	127 77	258 16
Maas, Friedrich	Nebraska st., bet. 25th and 26th sts.	6-30-94	5 00	4 36	9 36
Marty, Franz	1212½ Kearny st.	6-11-94	5 00	4 84	9 84
Matthias, Christian	Benicia, Calif.	3-26-72	5 59	36 16	41 75
Matz, Oscar	Atlantic Hotel	9- 1-84	100 00	171 08	271 08
Meehan, Hugh C.	3105 Geary st.	8- 6-94	12 03	13 43	25 46

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

6. The German Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Mescha, Johan	Commercial Lodging House	4-17-90	\$700 00	\$1,042 09	\$1,742 09
Meyer, Ernst G.	33 Glen Park av.	3- 6-94	9 71	11 94	21 65
Minges, Joseph	San Francisco	1- 7-76	33 78	104 03	137 81
Moore, C. P., or Maud C. Kelley, see Maud Kelley.					
Nelson, Elizabeth A.	8 Essex st.	9-24-91	51 96	57 41	109 37
Nelson, John	Potrero	5- 4-94	79 70	84 84	164 54
Nicholl, Ruth A.	San Pablo	1-31-91	8 28	11 20	19 48
Nickels, Christian	Newcastle	2-15-83	23 72	37 90	61 62
Nikolai, Margaretha	1808 Gough st.	8-22-89	15 62	28 65	44 27
Nilson, Charls	133 Steuart st.	11- 9-77	60 00	170 75	230 75
Nitchy, Walter H.	1025 Washington st.	4-29-92	20 00	26 17	46 17
Norton, Katharine	205 Post st.	2- 1-86	7 63	14 86	22 49
Nougues, Cecilia	518 Jones st.	8-20-90	6 13	6 85	12 98
O'Connor, Minerva	124 McAllister st.	12-21-90	5 70	12 06	17 76
Ostrum, Lina	290 Hayes st.	1-22-92	105 11	127 34	232 45
Peipers, Richard P.	1043 Folsom st.	7- 7-92	11 27	14 39	25 66
Peters, Albert	421 Mission st.	2-28-83	4 85	12 91	17 76
Peters, Julius	421 Mission st.	12-13-92	5 64	13 71	19 35
Petersen, F. M.	506 Battery st.	5-16-92	11 41	31 93	43 34
Petri, Katharina	908 Van Ness av.	7-19-76	5 80	21 43	30 23
Plath, Fritz	1322 Pacific st.	2-15-87	20 00	34 40	54 40
Prince, A. H.	Coso House	3-30-78	2 50	6 01	8 51
Raymond, Fred	3 Mary lane.	3-19-92	35 00	30 86	65 86
Renner, Mathias	Prescott House	8-30-94	5 00	7 51	12 51
Reynolds, Ada M.	2329 Fillmore st., S. F.	6-23-93	5 00	7 93	12 93
Risdon, Carrie A.	Olema, Calif.	9-20-82	3 12	8 04	11 16
Rozier, Alphonse, trustee for May	1057 Wood st., Oakland, Calif.	10-17-91	5 00	6 09	11 09
Sandmann, Helene	1605 Scott st.	10-16-94	6 63	9 96	16 59
Santorlasci, Basilio	Care Lippi Bros.	8-19-74	3 52	18 59	22 11
Schaber, Charles	Ellsworth, Nev.	1-21-79	11 06	36 12	47 18
Schaer, Caesar	San Francisco	1-26-77	12 33	42 78	55 11
Schmenkel, Robert	S. P. Hotel	8- 3-89	16 11	26 86	42 97
Schoberth, Adam	240 Sutter st.	2-19-90	5 30	7 93	13 23
Schoen, Alois	Care Hackmeir's Hotel	3-31-88	5 00	8 28	13 28
Schultz, Marie	Holly Park	10-24-95	5 16	5 79	10 95
Schwartz, Henrietta, trustee for Ellen Thorsten	29 Pacific st.	2-26-92	5 00	6 04	11 04
Seaman, Mary	1320 California st.	8-14-80	2 48	5 77	8 25
Seymour, Henry	Main and Mission sts.	8-31-91	9 16	18 28	27 44
Spencer, J. D.	729 California st.	3- 4-84	2 16	12 03	14 19
Stahl, Henry C., or Margaretha	Isleton, Calif.	8-25-91	5 69	11 75	17 44
Steffan, Henry	308 Clementina st.	10-17-88	223 02	336 02	559 04
Stegelitz, Franz	620 Washington st.	4- 8-95	5 00	7 19	12 19
Strauss, Bernhard	1142 Mission st.	12- 5-83	2 00	3 07	5 07
Stuhlmacher, Catherine M.	212 Townsend st.	3- 6-00	5 00	11 38	16 38
Swain, Susan W.	2321 Octavia st.	10-26-92	5 59	8 94	14 53
Sweeny, George J.	Park Hotel, S. F.	4-16-94	5 00	5 91	10 91
Taysen, Caroline P.	San Francisco	8- 7-95	14 60	16 44	31 04
Teunissen, H. John (dead)	22 Turk st.	6-30-90	5 33	9 15	14 48
Thilo, C. A.	33 Market st.	4-11-85	5 00	9 49	14 49
Thomahlen, Heinrich	1st and Howard sts.	5-11-75	5 00	49 20	54 20
Thurber, George	1934 Broderick st.	5 2-95	5 23	7 21	12 44
Timm, Amanda	Vacaville	11-13-91	10 00	11 58	21 58
Trimble, Mary	25 13th st.	9- 3-90	5 00	32 63	37 63
Voss, Anna	33 Turk st.	11- 2-93	2 00	1 69	3 69
Wheeler, Mark	International Hotel	11-30-83	2 00	3 00	5 00
Widmer, Barbara	1808 Mason st.	7- 7-82	9 06	20 83	29 89
Wolter, Edgar	New York	4-22-93	6 02	7 10	13 12
Wong Lung	710 19th st.	10-17-84	5 19	11 66	16 85
Wright, Wm. Y.	317 Eddy st.	12-19-94	2 00	1 63	3 63
Young, Dorothea	Alameda	6- 7-86	25 00	29 12	54 12
Zurmuhlen, August	213 Clara st.	5-23-95	5 00	16 23	21 23
			\$3,837 78	\$9,358 81	\$15,196 59

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
2. The Hibernia Savings and Loan Society, San Francisco.					
Archambault, Xaviers	Tulare, Calif.	9- 3-94	\$482 85	\$516 28	\$999 13
Barrett, Milton	Bodie, Calif.	11- 5-88	211 22	329 44	540 66
Bombosoff, N.	222½ 1st st., S. F.	12- 4-95	529 35	513 37	1,042 72
Brett, Edward	115½ Gilbert st., S. F.	5- 7-95	85 45	87 77	173 22
Bryson, Mary (dead)	233 Beale st., S. F.	5-28-77	40 00	127 82	167 82
Buckley, Michael	Mendocino, Calif.	5-28-90	196 26	279 83	475 61
Cardenos, Jennie (dead)	Menlo Park, Calif.	7- 1-84	28 14	52 09	80 23
Delaney, Stephen	San Francisco	2- 1-89	124 20	178 52	302 72
Dunsford, John	Howard st., bet. 5th and 6th sts., S. F.	4-24-89	6 89	81 03	87 92
Ericsen, August	228 Pacific st., S. F.	7-24-90	90 78	118 68	209 46
Feeney, Maggie	1011 Stevenson st., S. F.	2-13-95	293 97	303 12	597 09
Fry, John Henry	East side Mason st., near Pacific st., S. F.	6-12-94	80 88	91 84	172 72
Graham, James	Truckee, Calif.	6-22-82	200 00	403 66	603 66
Hogan, Thomas	Steamer "Pelican"	3-16-87	70 00	109 18	179 18
Hughes, Charles	Napa City, Calif.	12-21-94	490 62	601 59	1,092 21
Kuster, Anna B.	Brooklyn, Alameda Co., Calif.	3- 4-72	141 05	731 75	872 80
Manchen, Ella	318 Kearny st., S. F.	3- 3-88	135 79	227 91	363 70
Mellor, Henry	23 Natoma st., S. F.	4-29-89	110 00	153 64	263 64
Murphy, Thomas	Portland, Ore.	1- 6-91	700 00	888 20	1,588 20
McGauley, Stephen	416 Tehama st., S. F.	2-27-91	100 00	125 17	225 17
McTimpney, John	117 Drumm st., S. F.	3-27-79	22 65	61 63	84 28
Olsen, Andrew	12 Jackson st., S. F.	5-21-91	201 23	249 52	450 75
O'Brien, Dennis	Point Reyes, Calif.	3- 8-86	86 29	211 48	297 77
O'Neill, Ann	18 Clara st., S. F.	7-23-74	147 91	611 59	759 50
O'Neill, Joseph	55 Clementina st., S. F.	2- 5-95	1,654 14	1,703 44	3,357 58
Pacific Coast Quarrymen's Protective Union	Penryn, Calif.	3- 6-93	57 42	68 67	126 09
Pradel, H.	Gaillard Hotel, S. F.	1-18-94	67 20	74 35	141 55
Reilly, John	Fort McDermitt, Nev.	7-21-90	171 45	223 51	394 96
Richter, Otto	22 Turk st., S. F.	11- 3-87	35 00	53 51	88 51
Sheehan, John	315 Bryant st., S. F.	6- 2-88	100 00	148 24	248 24
Silvera, Manuel L.	116 Jackson st., S. F.	11-29-71	199 93	1,089 12	1,289 05
Sullivan, Ellen	Cor. Broadway and Sansome sts., S. F.	1-31-94	151 32	166 92	318 24
Thomson, Joseph	Folsom, Calif.	9-24-95	586 28	583 04	1,169 32
Adams, Miss Hattie	121½ Mission st., S. F.	6-17-90	1 10	79	1 89
Anderson, William S., trustee for Laura Anderson	20 Haight st., S. F.	1- 1-74	10 00	29 03	39 03
Andreassen, Hans Peter	32 Tehama st., S. F.	11- 2-78	1 45	6 23	7 68
Agnew, Mrs. John	San Francisco	8- 9-79	1 00	90	1 90
Alden, Dener	4 Bernard st., S. F.	7- 3-83	1 59	1 05	2 64
Allen, James	Pacific st., near Gough, S. F.	2-13-85	3 71	3 88	7 59
Andrews, Edward	554½ Tehama st., S. F.	5-18-84	2 70	2 18	4 88
Anderson, W. N.	Broadway and Montgomery sts., S. F.	1- 2-85	1 10	67	1 77
Anderson, Bernard	150 Steuart st., S. F.	3-10-90	15 35	11 01	26 36
Anderson, Robert J.	35 Natoma st., S. F.	10-13-90	1 37	79	2 16
Andrews, Mrs. Julia, or Nellie, a minor	293 22d st., S. F.	3-24-90	3 00	1 53	4 53
Alexander, B.	22a Prosper st., S. F.	2- 8-93	1 00	42	1 42
Andersson, A.	511 Howard st., S. F.	9-19-92	5 20	4 61	9 81
Anderson, Andro	Davisville, Calif.	1-28-93	5 84	2 54	8 38
Anderson, Elizabeth	Brunswick House, corner Howard and 6th sts., S. F.	1-18-95	7 33	3 44	10 77
Ankele, Artie	1101 Howard st., S. F.	4- 8-95	28 07	16 51	44 58
Anderson, Belle E.	820 Grove st., S. F.	4-28-94	1 24	65	1 89
Allen, William F.	Virginia City, Nev.	4- 2-95	8 86	6 33	15 19
Aickley, Charles or Agnes C.	865½ Market st., S. F.	12- 2-90	1 74	8 06	9 80
Addison, Walter D.	San Francisco	4-25-92	2 21	1 30	3 54
Alcorn, Andrew	San Francisco	9-28-68	4 12	23 65	27 77
Arnold, Mrs. Maggie G.	1506 7th st., W. Oakland, Calif.	7- 5-82	1 38	94	2 32
Armstrong, Mary	1601 Geary st., S. F.	9-19-87	17 47	15 80	33 27

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Arnold, Mrs. Ann or Richard	425 3d st., S. F.	11-19-87	\$0 99	\$1 38	\$2 37
Ahlstrom, John (dead)	417 Bush st., S. F.	12-26-88	5 45	18 51	23 96
Armstrong, William	1217 California st., S. F.	12-10-88	2 00	1 04	3 04
Abbott, Granville S.	927 Golden Gate av., S. F.	7-10-90	11 70	6 59	18 20
Anson, Richard John	823 Larkin st., S. F.	3-20-93	1 07	1 72	2 79
Armstrong, John	San Francisco	7- 1-92	12 37	6 08	18 45
Anthony, Juliet	216½ Austin st., S. F.	5-24-95	1 38	69	2 07
Alcock, Sam	Tombstone, Ariz.	12-16-95	12 57	9 36	21 93
Austin, E.	1222 Union st., S. F.	1- 5-92	2 27	90	3 17
Ayers, C. L.	1650 Hayes st., S. F.	6-16-92	2 00	81	2 81
Barry, James	San Francisco	1-31-85	1 25	87	1 92
Brander, George	San Pablo, Contra Costa Co., Calif.	1- 2-84	1 31	75	2 06
Bauer, Annie	419 Sutter st., S. F.	7-20-85	5 07	4 36	9 43
Blake, John	519 Mission st., S. F.	3-23-78	1 00	1 18	2 18
Basch, Arthur	403 Kearny st., S. F.	9-14-74	3 61	8 48	12 12
Bartman, John	118 Berry st., S. F.	11-10-74	4 77	14 78	19 55
Bassett, Mary Augusta	East Oakland, Calif.	5- 3-75	1 16	2 05	3 21
Brady, James	Eureka, Nev.	3-11-71	3 32	17 23	20 55
Bradley, Anna M.	Governor Hights, Alameda, Calif.	11- 4-79	1 89	11 99	13 80
Barini, Charles	802 Larkin st., S. F.	9- 7-78	1 00	95	1 95
Badien, Cora E.	O'Farrell and Powell sts., S. F.	9- 6-80	1 88	2 48	4 36
Brady, John (assigned to H. Connor)	Baker County, Ore.	10-23-71	8 80	30 16	38 96
Barry, Ann	11th and R. R. av., S. F.	10-19-81	3 27	3 51	6 78
Barry, William	56 Everett st., S. F.	1- 3-83	1 67	1 17	2 84
Bates, W. E., M.D.	St. Luke's Hospital, S. F.	8-10-86	3 16	2 30	5 46
Barro, Jose	20 Commercial st., S. F.	11-14-87	5 37	5 07	10 44
Blanshard, Mrs. Mary Jane	1015 Post st., S. F.	7-15-87	2 50	1 45	3 95
Blake, Mrs. Margaret	628 Minna st., S. F.	10-25-86	6 00	1 13	7 13
Bradlee, Isabel	12th av., S. F.	1- 5-85	89		89
Barry, N. D.	Watsonville, Calif.	2-23-88	4 97	3 53	8 50
Baudry, Francois	6 Card alley, S. F.	7- 8-89	6 30	3 88	10 18
Babb, Miss Lottie	303 2d st., S. F.	11-17-91	7 46	3 97	11 43
Batchelder, Lewis G.	San Mateo, Calif.	3- 4-91	1 76	1 15	2 91
Bay, L. I.	Los Angeles, Calif.	2- 4-90	6 55	4 13	10 68
Blanchard, Wm. F.	928 Sutter st., S. F.	7-17-90	2 46	1 06	3 52
Bailey, Alfred	1023 Union st., S. F.	7- 5-93	1 05	35	1 40
Bailey, Auburn	Honakaa, Hamakuu, H. I.	7-27-93	9 03	3 87	12 90
Barton, Richard D., or Mrs. Francis Barton	1913 Hyde st., S. F.	9- 8-92	2 30	94	3 24
Brash, Elizabeth	1006 Stockton st., S. F.	9-29-94	4 01	2 12	6 13
Brackmann, J.	85 3d st., S. F.	2-21-94	3 09	1 50	4 59
Bachmann, John Ernest	420½ Natoma st., S. F.	2-16-95	1 57	37	1 94
Bannahan, Ellen	131 Lilly av., S. F.	10-12-95	21 82	10 92	32 74
Barry, Eliza	612 Post st., S. F.	8- 2-95	1 00	38	1 38
Bain, Robert	424 Bryant st., S. F.	6-21-95	1 00	86	1 86
Bailey, Patrick S.	Ukiah, Calif.	1- 2-95	15 28	7 54	22 82
Berg, Edward	San Francisco	12-20-73	58	14 81	15 39
Brewster, E. L.	Oakland, Calif.	12-21-76	73	2 43	3 16
Bell, Fide, in trust for Mattie Bell	54 Market st., S. F.	1- 7-82	7 14	8 01	15 15
Beyer, Edwin P. W.	Steamship "Columbia"	7-28-81	1 37	98	2 35
Berberich, Jos.	572 Folsom st., S. F.	7- 5-81	1 60	1 19	2 79
Benton, Chas. J. or Mary R.	1409 Guerrero st., S. F.	8-16-82	2 51	2 29	4 80
Benton, Mary R.	1409 Guerrero st., S. F.	1-10-82	2 37	2 19	4 56
Behrman, Maggie or Louis G.	1023 Market st., S. F.	5-12-87	1 00	57	1 57
Behan, Charles T.	101-103 Montgomery st., S. F.	2-18-84	1 31	1 61	2 92
Beck, Mary	144 Main st., S. F.	2- 1-86	1 74	1 02	2 76
Berry, Susan	31 Morton st., S. F.	5-29-89	3 86	2 63	6 49
Bellonger, Edward	29 Erie st., S. F.	2- 2-88	1 33	60	1 93
Bell, Geo. J.	P. C. S. S. Co., S. F.	3-11-89	11 92	8 35	20 27

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Beacon, Margaret	1918 Pacific av., S. F.	3-30-91	\$1 00	\$0 59	\$1 59
Becker, Margaret A.	127 5th st., S. F.	6-1-91	1 85	1 99	3 84
Beckwith, Chas. M.	326 Eddy st., S. F.	10-26-91	5 00	23 56	28 56
Bellew, Jas. B.	Vallejo, Calif.	3-31-90	2 12	3 17	5 29
Brennen, Mrs. Mary	1836 Turk st., S. F.	8-30-90	2 06	1 02	3 08
Beebe, Grace E.	211½ Polk st., S. F.	6-17-93	1 00	35	1 35
Begadon, Stephen	419 Stevenson st., S. F.	1-12-93	9 17	4 21	13 38
Birmingham, Sarah	Care Mendocino State Hospital, Ukiah, Calif.	6-15-94	1 30	80	2 10
Bennett, Alfred or Henry	502 Post st., S. F.	9-1-94	10 58	5 57	16 15
Berger, Julie M.	629 O'Farrell st., S. F.	9-22-94	7 01	3 44	10 45
Bristol, Mrs. Angeline	1023 Stockton st., S. F.	1-4-82	1 09	79	1 88
Bidabe, Martin	Paso Robles, Calif.	6-23-94	9 45	10 00	19 45
Britton, William	Hartford st., bet. 18th and 19th sts., S. F.	1-7-89	1 52	57	2 09
Briancon, Eugene	41 Eddy st., S. F.	9-29-94	2 08	14 30	16 38
Bourke, Mary	1st and Harrison sts., S. F.	10-31-78	1 00	2 12	3 12
Bourke, Henry	Hayward, Calif.	2-11-70	4 15	18 75	22 90
Brown, Theodore	Prospect place, S. F.	9-10-70	3 25	12 46	15 71
Brown, James	235 Sutter st., S. F.	1-25-69	7 70	36 53	44 23
Booken, Dora	123 5th st., S. F.	4-1-80	4 37	6 00	10 37
Broyer, John	623 2d st., S. F.	5-21-83	6 93	8 59	15 52
Brown, Mary E.	San Jose, Calif.	1-19-83	1 16	59	1 75
Brown, William C.	1019 Bush st., S. F.	8-31-87	1 33	2 24	3 57
Borowski, G.	231 Brannan st., S. F.	4-27-86	1 40	84	2 24
Bose, William	251 Stevenson st., S. F.	8-20-86	2 03	2 04	4 07
Bosher, Elsie	461 Bryant st., S. F.	3-16-89	7 55	5 26	12 81
Boyce, Annie	1017 Sutter st., S. F.	10-6-88	2 29	2 13	4 42
Brown, J. E.	866 Willow st., Oakland, Calif.	7-16-89	1 48	49	1 97
Boulard, George	824 Montgomery st., S. F.	11-5-91	2 72	14 36	17 08
Brown, Mrs. Elizabeth A.	701 Sycamore st., Oakland, Calif.	8-18-91	1 00	39	1 39
Browne, Hermance	14 Fern av., S. F.	2-12-91	9 61	5 39	15 00
Bolan, Maggie L., or Catherine P. Bolan	47½ Ritch st., S. F., and Navarro, Mendocino Co.	12-12-91	1 44	1 70	3 14
Boe, Erik	407 Spear st., S. F.	12-21-91	1 00	51	1 51
Broderick, Helen P.	San Diego, Calif.	10-30-93	1 55	1 36	2 91
Browne, Richard	Michigan st., bet. Chester and Sierra sts., S. F.	2-14-93	6 86	3 18	10 04
Bowhay, Maggie M.	702 Market st., S. F.	1-6-94	1 36	6 00	7 36
Broyer, Alexander B.	568 Bryant st., S. F.	9-27-95	5 23	13 84	19 07
Boyle, Miss Jessie	424 Minna st., S. F.	11-30-94	1 97	1 62	3 59
Brooks, Emma Rosina	329 17th st., S. F.	8-26-95	2 02	86	2 88
Bowles, John B.	317 Jones st., S. F.	4-12-95	1 10	39	1 49
Butler, Thomas	San Francisco	11-20-67	1 48	11 35	12 83
Bulger, Edward	1419 Folsom st., S. F.	11-20-78	5 00	16 53	21 53
Burns, James	Mountain View, Calif.	7-7-78	1 00	94	1 94
Burnett, Robert	Bakersfield, Calif.	7-5-83	10 70	11 19	21 89
Bund, Scolasta	822½ Sacramento st., S. F.	2-4-85	3 51	3 20	6 71
Bullock, William	503 Folsom st., S. F.	4-23-86	23 84	21 78	45 62
Butters, Charles	Berkeley, Calif.	12-19-87	1 00	55	1 55
Buhrmeister, Jane or John	529 Pine st., S. F.	12-1-91	3 02	6 85	9 87
Burke, Patrick	Emeryville, Calif.	4-28-91	20 04	12 48	32 52
Burns, Fannie E.	1325 Eddy st., S. F.	5-1-91	1 00	41	1 41
Burke, Mrs. Theresa V.	18 Willow av., S. F.	3-28-93	1 29	38	1 67
Burman, Henrick	315½ Stockton st., S. F.	11-2-92	1 00	37	1 37
Burman, Peter Magnes	2137 Market st., S. F.	11-2-90	1 00	37	1 37
Butterworth, James H.	1849½ Stevenson st., S. F.	11-12-92	1 00	85	1 85
Braker, Charlotte	283½ 16th st., S. F.	7-9-95	2 46	87	3 33
Bruguiere, Emil A., Jr.	1800 Franklin st., S. F.	9-20-95	5 00	2 78	7 78
Byrne, Patrick B.	Marine Hospital, S. F.	11-17-71	10 00	34 02	44 02
Byrne, Mary	Oakland, Calif.	6-29-72	8 05	28 23	36 28
Briggs, Arthur C.	311 East st., S. F.	3-8-92	3 27	4 93	8 20
Brown, Charles	"Petersons" Clay st., S. F.	9-30-87	1 00	55	1 55
Byrnes, Thomas	Belleville, Nev.	4-12-80	5 70	11 05	16 75

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Byrne, Mary (dead)-----	542 Minna st., S. F.-----	3-30-86	\$2 50	\$1 68	\$4 18
Byers, Helen F.-----	228 Shotwell st., S. F.-----	2- 2-87	2 65	2 02	4 67
Cahill, Stephen-----	523 Kearny st., S. F.-----	9-13-78	7 36	11 95	19 31
Calden, Bridget-----	1924 Sutter st., S. F.-----	2- 5-78	1 00	1 06	2 06
Clark, William-----	San Francisco-----	2-24-80	7 75	11 00	18 75
Clark, Lavinia-----	Howard st., near Main st., S. F.-----	6-17-74	1 06	3 21	4 27
Callahan, Dan-----	San Francisco-----	1-21-66	1 45	6 82	8 27
Carroll, Jas. or Dora H.-----	212 2d st., S. F.-----	5- 7-78	2 24	8 88	11 12
Cameron, Louisa or Fred'k.-----	Overland House, Sacra- mento st., S. F.-----	2- 6-77	6 14	11 33	17 47
Clarke, Frederick A.-----	24 O'Farrell st., S. F.-----	9-23-78	5 25	14 49	19 74
Callham, James-----	Tybo, Nev.-----	1-30-79	13 94	21 82	35 76
Chauvin, Eleanora-----	Oakland, Calif.-----	7-10-73	2 59	6 40	8 99
Cassidy, Bridget-----	250 Lopez av., S. F.-----	6- 7-83	1 72	3 92	5 64
Camblos, Frank, Jr.-----	995 Market st., S. F.-----	6-10-82	39	1 82	2 21
Caldwell, John-----	422 Brannan st., S. F.-----	10-19-80	10 25	12 46	22 71
Calyton, Daniel-----	Central Pac. Hotel, S. F.-----	1-29-83	5 00	5 13	10 13
Clarke, Maria-----	San Rafael, Calif.-----	11-21-78	1 96	2 31	4 27
Carson, Mary, trustee-----	186 Vandewater st., S. F.-----	5-13-84	1 72	1 91	3 63
Clausen, Reinert-----	Mr. Jensen's, Folsom st., cor. 2d st., S. F.-----	3-24-84	1 25	94	2 19
Clark, James-----	Merced, Calif.-----	12-10-84	1 31	88	2 19
Carli, Emilio-----	526 Broadway, S. F.-----	7- 1-84	3 13	2 60	5 73
Cass, Francis D.-----	St. Mary's College, S. F.-----	8- 8-84	5 00	4 42	9 42
Casey, A.-----	613 Linden av., S. F.-----	10-16-85	1 76	3 94	5 70
Clark, Ellen-----	178 Perry st., S. F.-----	11-12-86	2 51	2 52	5 03
Callaghan, Daniel T.-----	1003 Divisadero st., S. F.-----	9-28-88	6 19	4 79	10 98
Carter, John M.-----	Cor. Drumm and Wash- ington sts., S. F.-----	8-21-88	1 79	1 21	3 00
Carroll, Magie-----	534 Natoma st., S. F.-----	6-29-89	1 59	3 45	5 04
Craige, John-----	1011 Columbia st., S. F.-----	10-29-88	2 97	3 40	6 37
Cadenasso, Girolamo-----	Capay, Yolo County, Calif.-----	8-15-91	1 67	7 85	9 52
Campbell, C. E.-----	235 Stevenson st., S. F.-----	12-29-90	1 08	80	1 88
Carren, Patrick or Marie-----	727 Folsom st., S. F.-----	9- 5-90	22 35	13 02	35 37
Carter, J. Heneage-----	305 Tehama st., S. F.-----	12-17-90	25 73	18 38	44 11
Casey, Ellen A.-----	2416 Howard st., S. F.-----	5- 5-91	7 46	6 24	13 70
Claiborne, J. H., Jr.-----	2 20 Buchanan st., S. F.-----	1- 6-91	1 47	43	1 90
Clark, Mrs. Lillie-----	2 13th av., So. S. F.-----	11-28-90	2 99	1 67	4 66
Clausen, Harald C.-----	100½ 2d st., S. F.-----	8-25-90	5 00	2 54	7 54
Carroll, Philip-----	1184 Harrison st., S. F.-----	10-30-93	2 62	81	3 43
Caffery, Kate-----	506 Eddy st., S. F.-----	3- 9-95	2 26	86	3 12
Casey, David B.-----	1523 Howard st., S. F.-----	4-11-95	7 84	4 14	11 98
Charbonneau, Caroline-----	319 Vallejo st., S. F.-----	4-15-95	1 00	2 77	3 77
Clarke, F. E.-----	Niles, Calif.-----	8-10-95	4 62	1 93	6 55
Canavan, John (dead)-----	Amer. Ex. Hotel, S. F.-----	1-16-94	1 09	39	1 48
Centlivre, Francis-----	619 Mission st., S. F.-----	5-18-73	2 23	20 55	22 78
Clency, Morris-----	Northern Pacific Hotel, Jackson and Drumm sts., S. F.-----	10-12-84	1 00	17 07	18 07
Cheesman, Frank M.-----	317 3d st., S. F.-----	1-25-88	1 64	75	2 39
Cream, Catherine-----	San Francisco-----	6-27-93	1 00	45	1 45
Central M. E. Church of San Francisco, Cal.-----	San Francisco-----	2-14-94	9 01	6 61	15 62
Cleary, Jos. M.-----	2335 Peralta st., Oakland, Calif.-----	4-21-94	1 95	1 07	3 02
Christoffels, Stephen C.-----	Prescott House, S. F.-----	2- 9-76	1 78	2 82	4 60
Chisholm, Jennie-----	110 Stockton st., S. F.-----	4- 8-89	1 53	68	2 21
Chiosso, Andrea-----	1424 Greenwich st., S. F.-----	2- 4-91	1 00	7 48	8 48
Cridge, Veronica D.-----	524 Jones st., S. F.-----	11-16-91	1 00	35	1 35
Conroy, Patrick-----	114 Franklin st., S. F.-----	12-24-78	1 00	6 30	7 30
Connolly, Patrick-----	Stockton and Green sts., S. F.-----	4-25-72	4 65	18 24	22 89
Cox, Joseph-----	Howard st., bet. Steuart and Spear sts., S. F.-----	10- 1-74	4 57	26 87	31 44
Cowley, James-----	509 Davis st., S. F.-----	10-21-72	55	2 55	3 10

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Corbett, Ellen, or John Curtin, her husband.....	San Francisco	11-26-73	\$6 12	\$16 76	\$22 88
Coy, Daniel G.....	Woodward R. R., S. F.....	9-29-74	2 00	30 09	32 09
Coulon, Mrs. Emile.....	16 Metcalf st., S. F.....	9-7-76	88	1 30	2 16
Coppinger, Mary.....	621 Harrison st., S. F.....	7-22-75	3 00	6 21	9 21
Conners, Katie F.....	108 Ellis st., S. F.....	2-20-82	4 73	5 18	9 91
Cotter, Mary.....	Florida st., bet. 19th and 20th sts., S. F.....	7-26-78	2 19	2 79	4 98
Connolly, John.....	Mayfield, Santa Clara Co., Calif.....	5-29-78	1 28	1 47	2 75
Crosby, Mrs. Bridget.....	351 Stevenson st., S. F.....	8-7-78	2 50	3 21	5 71
Chockard, John.....	Stmr. "Geo. W. Elder".....	9-9-78	3 80	5 78	9 58
Conlon, Mrs. Mary A.....	Folsom st., bet. 11th and 12th sts., S. F.....	5-31-78	5 00	7 67	12 67
Cronin, Cornelius.....	Stevenson st., S. F.....	6-4-68	2 31	38 28	40 59
Cook, John.....	1133 Mission st., S. F.....	6-23-82	1 85	3 23	5 08
Chossot, Adelaide.....	St. Marks and Dupont sts., S. F.....	8-12-77	1 00	1 15	2 15
Cox, James.....	San Francisco.....	2-9-62	2 00	19 92	21 92
Crowley, Wm. J.....	965 Howard st., S. F.....	10-17-79	34	5 66	6 00
Cooke, Richard Pope.....	"Lovely House," Pine st., S. F.....	12-5-79	1 00	1 29	2 29
Cowell, Samuel H.....	1014 Bush st., S. F.....	1-3-82	20 98	24 91	45 89
Collins, George D.....	East side of Larkin st., bet. Pac. st. B'way, S. F.....	12-8-83	1 00	81	1 81
Cousins, Maggie.....	939 Tehama st., S. F.....	12-17-83	1 00	90	1 90
Coleman, John.....	15 Hayes st., S. F.....	1-28-85	20 00	19 04	39 04
Coleman, Bridget.....	1508 Sacramento st., S. F.....	10-27-85	1 30	2 47	3 77
Collie, Wm. H., executor.....	818 Octavia st., S. F.....	12-5-84	4 04	7 65	11 69
Cook, Herman.....	105 Stockton st., S. F.....	11-29-87	18 71	15 94	34 65
Cronin, Kate.....	1424 Pacific st., S. F.....	4-19-86	1 00	3 90	4 90
Cohen, Abraham.....	236 1st st., S. F.....	8-13-86	1 87	1 72	3 59
Connell, Jeremiah.....	McKinzie Ranch, near Sea View, Sonoma, Calif.....	3-31-86	1 62	2 81	4 43
Coreoran, John H.....	Menlo Park.....	8-31-86	7 19	9 02	16 21
Coelho, Manoel Silveira.....	117 Jackson st., S. F.....	8-2-86	1 89	8 84	10 73
Connor, John.....	18 1st st., S. F.....	11-23-87	7 38	91	8 29
Conlan, Mathew (dead).....	San Francisco.....	4-15-89	5 86	4 91	10 77
Coakley, John F. or Annie F.....	63 Minna st., S. F.....	10-21-89	15 00	9 29	24 29
Conner, Mary J.....	1328 Golden Gate av., S. F.....	1-27-88	2 00	1 14	3 14
Connell, Edward.....	1st Asst. Eng., S. S. "Australia".....	3-15-88	2 69	2 12	4 81
Corrigan, Patrick.....	716 Stockton st., S. F.....	1-12-88	3 12	1 92	5 04
Costello, Thomas.....	1143 Harrison st., S. F.....	6-30-84	48	-----	48
Conley, Rebecca W.....	408 Austin st., S. F.....	4-7-91	4 71	3 77	8 48
Connolly, Joseph.....	720 Natoma st., S. F.....	2-12-91	2 00	1 45	3 45
Connor, David.....	261 1st st., S. F.....	10-5-91	5 68	5 93	11 61
Cowan, Morgan.....	830 to 840 Folsom st., S. F.....	12-17-89	1 00	47	1 47
Cowin, Mrs. Rosetta, or Rosetta Josephine Salisbury, a minor.....	Vallejo Junction, Calif.....	8-8-91	3 96	1 83	5 79
Goffman, Miss Minnie.....	416 Shotwell st., S. F.....	3-31-92	1 68	1 12	2 80
Conrads, Augusta.....	294 Madison av., S. F.....	9-28-93	1 00	65	1 65
Cohn, Max, 1 year old.....	32 Turk st., S. F.....	5-20-93	4 92	4 14	9 06
Connellan, L. C.....	1662 Pacific st., Oakland, Calif.....	3-16-92	5 70	4 08	9 78
Corey, Maria.....	811 Harrison st., S. F.....	5-27-93	9 53	5 77	15 30
Corrigan, Patrick.....	Minna st., bet. 14th and 15th sts., S. F.....	3-22-92	1 58	2 04	3 62
Covarrubias, Alexander.....	22 12th st., S. F.....	9-26-93	1 00	32	1 32
Corea, Miss Gabriel.....	1826 Ellis st., S. F.....	10-13-94	6 95	4 79	11 74
Coffey, Richard.....	2005 Webster st., S. F.....	6-21-95	5 89	2 84	8 73
Corbett, Thomas.....	What Cheer House, S. F.....	10-10-91	3 18	1 43	4 61
Cook, Mrs. F. S.....	156 3d st., S. F.....	5-1-95	2 37	2 05	4 42
Cunningham, Catherine or James.....	7th and Minna sts., S. F.....	9-11-76	1 00	17 14	18 14
Cunningham, Mary Ann.....	13 7th st., S. F.....	9-20-76	2 30	3 89	6 19

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Curley, Patrick	109 Perry st., S. F.	2-1-78	\$3 38	\$5 27	\$8 65
Curley, Margaret	Oakland, Calif.	10-28-78	2 72	5 98	8 70
Cunningham, Mary	919 Linden st., Oakland, Calif.	1-28-82	15 19	17 91	33 10
Currie, Alice	743 Folsom st., S. F.	7-15-83	1 00	73	1 73
Culligan, James	San Francisco	5-29-82	4 01	6 75	10 76
Curley, Mary	17 Harriett st., S. F.	12-2-84	1 11	76	1 87
Curran, Charles	651 Market st., S. F.	5-1-85	1 00	72	1 72
Cullinan, Ellen	Powell and Geary sts., S. F.	6-15-85	6 93	7 45	14 38
Cuthbertson, Frederick W.	120 O'Farrell st., S. F.	9-7-87	1 76	5 25	7 01
Cuthbert, E. M.	54 Shipley st., S. F.	5-31-89	1 46	49	1 95
Cunniff, Mrs. Lizzie	145 Ellis st., S. F.	3-1-89	5 00	3 29	8 29
Cummings, Wm. H.	13 12th av., So. S. F.	4-15-91	13 07	8 84	21 91
Cusin, Emile	635 Washington st., S. F.	7-3-90	2 31	1 00	3 31
Cubitt, Annie E.	1408 Mission st., S. F.	10-24-92	1 04	52	1 56
Cruden, Alexander	918 Vallejo st., S. F.	4-27-93	2 96	1 19	4 15
Clunie, Maye M.	Bella Vista, Calif.	12-13-94	1 46	50	1 96
Daley, Catherine	5th av., S. F.	6-14-77	1 00	1 19	2 19
Davenport, Nellie	127 11th st., S. F.	8-14-77	2 45	3 78	6 23
Darcy, Patrick M.	San Rafael, Calif.	10-12-75	2 70	7 38	10 08
Davies, Ellen	238 Kearny st., S. F.	6-10-78	1 00	1 03	2 03
Daly, Thomas	Vallejo, Calif.	6-7-78	12 08	19 71	31 79
Dalton, Eugene Stanislaus	Fillmore st., near Page st., S. F.	1-2-85	1 59	94	2 53
Day, Daniel	25½ Zoe st., S. F.	8-4-85	11 30	16 41	27 71
Davis, Mrs. Caroline B.	3102 California st., S. F.	1-6-86	1 15	63	1 78
Dall, Martha	1829 Howard st., S. F.	3-3-86	5 93	6 65	12 58
Darcy, Ann or Edward	133 Folsom st., S. F.	1-19-87	3 18	2 13	5 31
Dasha, P. A.	No address	7-13-89	3 66	1 95	5 61
Davies, Mrs. Marianne	10½ Taylor st., S. F.	12-10-88	1 71	1 95	3 66
Davalle, Alessandro	619 Broadway, S. F.	12-27-88	12 09	25 15	37 24
Dargie, Jessie	30 Stanley place, S. F.	2-6-88	1 11	56	1 67
Dangerfield, Elizabeth	1201 Powell st., S. F.	9-10-89	3 71	2 06	5 77
De Silveria, Antonio Dos Santos	315 Drumm st., S. F.	8-4-88	1 76	4 15	5 91
Dahlstrom, Carl P.	606 Steuart st., S. F.	1-30-89	1 29	51	1 80
Dabanovich, A. M.	Steamer "Tiburon"	6-30-92	3 35	17 66	21 01
Davis, A. J. (dead)	327 N. 1st st., San Jose, Calif.	3-21-93	1 18	40	1 58
Davis, Katie	154 Solano st., S. F.	7-12-93	8 76	3 73	12 49
Daniell, George A.	9 Hollis st., S. F.	9-26-93	7 15	4 11	11 26
Dal Porto, Nickl	222 Broadway st., S. F.	12-5-92	1 00	2 24	3 24
Daly, Bridget	Fitzpatrick's, Bryant st., bet. 19th and 20th sts., S. F.	3-13-94	5 81	3 10	8 91
Davidson, John	31 Glen Park av., S. F.	3-5-95	1 19	35	1 54
Dereins, Hippolyte	San Francisco	3-9-96	2 10	17 21	19 31
De Laveaga, Jose M.	Stockton and Jackson sts., S. F.	9-30-72	6 98	24 15	31 13
Delahanty, Julia	Clarendon House, 2d and Folsom sts., S. F.	7-31-76	2 09	3 46	5 55
Desmond, Joseph	San Francisco	1-4-79	7 20	12 35	19 55
Devitt, Mary	510 6th st., S. F.	7-10-80	1 00	85	1 85
Deljari, Jean	Lafayette House, Pacific st., S. F.	1-15-79	5 03	7 31	12 34
Dean, Bertha J. O.	654 Willow av., S. F.	1-10-81	2 84	2 40	5 24
Demartini, Levia	533 Vallejo st., S. F.	12-17-84	1 39	3 84	5 23
De Mayer, Mrs. Ellen	27½ 4th st., S. F.	12-2-86	6 26	4 86	11 12
Deforest, Clark	San Mateo, Calif.	2-19-86	1 25	97	2 22
de Martini, Rosa	11 Union place, S. F.	9-17-89	5 31	6 91	10 45
Devine, Wm.	316 4th st., S. F.	10-16-88	6 29	7 27	13 56
De Mattos, Jose Silveira	315 Drumm st., S. F.	11-3-90	3 03	9 28	12 31
de Souza, Jose Martins	315 Drumm st., S. F.	11-9-91	12 48	16 51	28 99
De LaMontagnie, Mrs. Amelia	"Neocluse" House, S. F.	1-21-92	1 75	60	2 35
Deveaux, Elson	242 Jackson st., S. F.	11-11-92	1 77	2 74	4 51

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Deegan, Katie	2741 Pine st., S. F.	8- 1-93	\$2 75	\$1 04	\$3 79
De Mamiel, Emma.....	1210 Divisadero st., S. F.	9-24-92	2 02	1 14	3 16
Deboi, Mrs. Margaret.....	116 Montgomery st., S. F.	4-25-95	1 00	52	1 52
Dennett, Albert G., Jr.....	North Bloomfield, Calif.....	9-19-94	1 00	36	1 36
Dillon, Michael	115 Walsh st., S. F.	5-25-85	1 96	2 63	4 59
Dickinson, Mrs. R. C.	1341 Powell st., S. F.	10-15-89	2 50	1 78	3 68
Dillon, Ellen	1516 Powell st., S. F.	12- 2-89	5 00	3 78	8 78
Dillon, Daniel	Sacramento, Calif.	3-17-93	3 35	1 34	4 69
Dixon, Patrick T.	Signal, Ariz.	2- 8-92	8 74	4 63	13 37
Dowling, Margaret, as- signed to Wm. Dowling.....	1820 Howard st., S. F.	9-20-75	5 58	19 95	25 53
Dorsey, Margaret	No address	3-26-74	4 46	22 22	26 68
Donaly, Thomas	Washoe, Mont.	3- 8-75	8 23	25 61	33 89
Donnelly, Rose Ann.....	Broadway, near Steiner st., S. F.	10-15-72	1 18	3 56	4 74
Dougan, Wm. or Eliza.....	4 Larkin place, S. F.	3- 2-72	4 50	22 96	27 46
Douglass, Elizabeth A.	409 Tehama st., S. F.	9-10-78	1 48	3 50	4 98
Downey, Miss Kittie.....	759 Market st., S. F.	1-23-78	8 55	14 48	23 03
Dolet, A. A.	115 Francisco pl., S. F.	5-23-78	55	3 32	3 87
Dobinson, James A.	921 Greenwich st., S. F.	4-20-71	1 48	5 18	6 66
Donnelly, Ellen	Alameda, Calif.	10-11-73	2 91	9 38	12 29
Donohoe, James	Antioch, Calif.	4-24-85	5 02	6 37	12 29
Douglas, Charles	637 California st., S. F.	12-27-83	5 00	4 76	9 76
Donovan, Hannah	435 Eddy st., S. F.	7- 2-86	2 49	1 58	4 07
Donzel, Riah	Sobranite, Calif.	4-15-89	1 00	50	1 50
Dore, Ada	1215 Jones st., S. F.	6-22-89	3 05	3 18	6 23
Downs, John	Octavia and Lombard sts., S. F.	2-14-88	1 41	77	2 18
Dobi, John	727½ Folsom st., S. F.	8-28-91	1 00	39	1 39
Donahue, Martha E.	139 4th st., S. F.	6-30-90	1 02	1 46	2 48
Donnelly, Thomas	34 Stevenson st., S. F.	12- 7-89	1 26	1 84	3 10
Doran, Violet E.	327 Beale st., S. F.	2- 4-93	1 43	39	1 82
Dodge, Mrs. Annie F.	652½ Minna st., S. F.	5- 3-92	1 24	51	1 78
Doig, Wm. Simson	536 Sacramento st., S. F.	5-13-93	3 14	1 69	4 83
Donovan, Thomas	808 Leavenworth st., S. F.	3-11-93	24 27	12 21	36 48
Doherty, Rebecca	Penn Valley, Calif.	5-20-93	2 12	86	2 98
Donoghue, Mrs. Michael.....	310 Jessie st., S. F.	9-28-92	1 35	46	1 81
Donnelly, D. W.	San Mateo, care S. P. Co.	12-22-91	1 48	10 67	12 15
Doyle, Patrick (dead).....	Centerville, Calif.	1- 4-94	3 75	1 81	5 59
Dusold, Charles	629 Vallejo st., S. F.	6-12-75	1 00	1 48	2 48
Dupont, Auguste	200 Jessie st., S. F.	11- 5-81	3 44	5 09	8 53
Drury, William	Larkin st., S. F.	3-24-77	2 06	6 86	8 92
Dulion, Leon	705 Pacific st., S. F.	9-29-80	6 49	8 74	15 23
Duggan, James B.	22 2d st., S. F.	7-27-87	8 00	6 02	14 02
Dunphy, Mrs. A., in trust for Capt. W. Dunphy.....	1115 Leavenworth st., S. F.	2-14-87	3 75	9 02	12 77
Dugan, John	Newark, Alameda Co., Calif.	4-24-88	1 56	10 07	11 63
Dudley, Maud Florence.....	206 Ellis st., S. F.	11-23-89	5 00	2 78	7 78
Dunne, Ella G.	143 Perry st., S. F.	6-27-90	1 16	1 28	2 44
Dunphy, Mrs. M.	3½ Gilbert st., S. F.	10-21-90	1 17	57	1 74
Duperou, Matild	409 Turk st., S. F.	12-19-90	1 56	4 40	5 96
Dunn, Mattie	911 Ellis st., S. F.	4-20-94	1 48	1 50	2 98
Dunlap, Margery	8 Fair Oaks st., S. F.	2- 8-94	2 45	1 29	3 74
Dwyer, Wm. J.	1245 Mission st., S. F.	10-11-83	1 50	91	2 41
Dwyer, Joseph or Mary.....	29th and Sanchez sts., S. F.	2-17-88	5 97	4 55	10 52
Dyer, Michael	416 Tehama st., S. F.	10-24-94	5 00	3 52	8 52
Earle, Annie B.	120 Guerrero st., S. F.	4-29-85	5 00	5 54	10 54
Emanuel, Edgar V.	839 McAllister st., S. F.	1- 7-84	2 02	1 63	3 65
Edwards, E. J.	Tulare, Calif.	6-26-85	4 42	4 37	8 79
Evans, Wm.	424½ 7th st., S. F.	8-16-87	4 31	3 87	8 18
Edwards, William H.	923½ Mission st., S. F.	4- 2-91	5 00	2 63	7 63
Evans, William J.	9 Vassar st., S. F.	7-11-91	2 18	80	2 98
Evatt, Mrs. Emma, or John W., a minor.....	121 O'Farrell st., S. F.	5-12-90	1 63	5 19	6 82
Evatt, Florence, a minor.....	9 Virginia av., near 29th and Mission sts., S. F.	11- 1-93	2 00	70	2 70

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Evans, Agnes W., a minor.	510 Hayes st., S. F.	7- 2-94	\$1 88	\$0 55	\$2 43
Engelsman, H.	Schr. "Mary Cleveland"	8-27-78	2 90	4 79	7 69
Elwes, Robert	Stmr. "Mississippi"	4-14-84	5 68	11 72	17 40
Ellis, Allen A.	26 Natoma st., S. F.	2-14-81	18 96	23 43	42 39
Ericksen, Ida, trustee for Daniel Isaac Ernest Erickson	South Vallejo, Calif.	1- 2-83	74		74
Elitch, John, Jr.	428 Pine st., S. F.	1- 3-86	8 89	35 42	44 31
Ellis, Thomas L.	1209 Clay st., S. F.	11-13-86	3 74	7 47	11 21
Enwright, Joseph or Maggie	323½ Minna st., S. F.	10-19-86	10 00	8 92	18 92
Elitch, Mary Elizabeth	326 Mason st., S. F.	5-23-86	4 14	19 66	23 80
Erwing, William	Columbia, Calif.	9- 4-89	3 96	4 30	8 26
Elite Club	No address	10-20-91	1 78	2 62	4 40
Ellis, F.	1553 Howard st., S. F.	5-27-95	1 62	51	2 13
Enwright, Jos., a minor	651 Folsom st., S. F.	4-17-91	5 00	3 40	8 40
Edstrom, Anna	504 Dupont st., S. F.	7-27-76	2 54	4 34	6 88
Edmonds, Charles J.	331 Eddy st., S. F.	12- 6-89	1 85	2 17	4 02
Frazier, Joseph	San Francisco	1-16-62	2 50	25 30	27 80
Farrell, Kate	Garden and Harrison sts., S. F.	6-21-75	1 13	3 68	4 81
Frank, Charles	San Francisco	8-31-77	3 61	5 72	9 33
Frank, Charles	Logan, Cache Co., Utah	9- 5-79	2 06	2 31	4 37
Falconer, Mrs. Josephine	1324 Jackson st., S. F.	10- 5-81	5 00	8 68	13 68
Flaherty, John	22 Harriett st., S. F.	11-21-87	6 35	5 56	11 91
Farley, Miss May	318½ Hayes st., S. F.	2- 5-86	1 17	70	1 87
Flanagan, Kate	13th and Howard sts., S. F.	8-12-89	3 01	7 58	10 59
Franklin, J. C.	826 Folsom st., S. F.	12-16-90	1 00	43	1 43
Fay, Mary C. B., or George Hammond Buford Fay, a minor	809 Hyde st., S. F.	7-14-93	8 57	3 62	12 19
Farpeilha, J. T.	S.W. cor. Jessie and 3d sts., S. F.	6-20-92	1 21	54	1 75
Farren, Bridget	13th st. bet. Howard and Folsom, care La Grande Laundry, S. F.	8-23-95	4 28	1 84	6 12
Franke, Frederick H., or Florence J.	6 13th av., So. S. F.	4-10-94	1 07	59	1 66
Fleming, Annie	227 Hayes st., S. F.	8-17-77	2 25	3 67	5 92
Fenn, John H.	1505 Market st., S. F.	9-19-87	1 75	4 73	6 48
Feirley, Henrietta	Powell and B'way, S. F.	5- 1-76	1 79	4 17	5 96
French, Alban	Fort Cook	12-10-61	2 00	20 39	22 39
Fella, Charles	588 Stevenson st., S. F.	5-12-88	2 84	1 66	4 50
Ferguson, James	227 2d st., S. F.	5-23-89	3 72	4 59	8 31
Fremmer, Martin	Juneau, Alaska	10-25-95	1 41	4 27	5 68
Fennell, William J.	Chicago, Ill.	3-26-94	1 00	38	1 38
Fleming, T. W.	Honolulu, T. H.	9-11-88	5 00	3 29	8 29
Fleming, Mary	342 5th st., S. F.	11-20-91	1 02	47	1 49
Finnerty, John	20 Anna st., S. F.	8-12-78	2 29	3 03	5 32
Fitz Gerald, Mrs. Patrick	Vallejo, Calif.	7-14-77	8 15	21 31	29 46
Fitz Gerald, Jennie E.	1727 Vallejo st., S. F.	1-14-79	5 00	7 30	12 30
Fitzpatrick, Martha	Gold Hill, Nev.	9-30-78	6 25	25 10	31 35
Finerty, Thomas	723 Vallejo st., S. F.	7- 1-81	11 64	14 00	25 64
Fitz Gerald, Timothy, trustee for John W. Fitz Gerald	Pleasanton, Calif.	9-29-81	6 00	6 90	12 90
Finlay, Azro J.	Ellis and Taylor sts., S. F.	1- 2-83	10 54	11 39	21 93
Fitzgerald, Mrs. Margaret	738 Clementina st., S. F.	10- 1-78	5 90	29 52	35 42
Fay, Edward	335 Broadway, S. F.	4-25-94	1 06	39	1 45
Fitzgerald, Julia	232 Turk st., S. F.	12-20-89	1 93	1 06	2 99
Fitzgerald, Wm.	580 Mission st., S. F.	8-23-91	2 00	82	2 82
Fritz, Mamie	2526 Mission st., S. F.	12-10-89	1 53	96	2 22
Fitz Gerald, John, or Maggie Fitz Gerald	416 Clementina st., S. F.	11- 2-93	1 00	74	1 74
Fitz Gerald, Patrick J.	96 Colton st., S. F.	2-26-94	5 00	2 44	7 44
Fitz Gerald, John	1518 24th st., S. F.	4-20-95	1 06	33	1 39

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Fitzsimmons, Thos. (dead)	Salmon Creek, Calif.	3-26-94	\$9 77	\$5 31	\$15 08
Fox, Mary	38 Natoma st., S. F.	1-21-74	1 99	1 03	6 02
Fox, Catharine	83 Everett st., S. F.	3- 5-75	2 14	5 02	7 16
Foster, Julia	812 Powell st., S. F.	2- 5-73	12 48	35 88	48 36
Fromm, John	Petaluma, Calif.	5- 2-78	6 40	15 82	22 22
Frost, Chas. Henry	635 Sutter st., S. F.	9- 3-88	1 47	62	2 09
Folsom, Mary W.	1945 Geary st., S. F.	12-23-89	28 65	19 14	47 79
Ford, Annie	Selma, Calif.	8-21-90	3 02	1 94	4 96
Ford, Edward, Jr.	San Jose, Calif.	1-16-90	1 82	77	2 59
Forsyth, E. M.	1115 Golden Gate av., S. F.	6- 3-90	1 06	3 63	4 69
Fox, Jas. H., or Mary Fox.	San Rafael, Calif.	5-20-92	6 96	3 76	10 72
Fox, H. B.	1707 Mason st., S. F.	8-16-92	2 64	1 15	3 79
Foley, Mary Morgan	Redwood City, Calif.	3-29-93	3 01	1 31	4 32
Ford, Bridget	310 Union st., S. F.	3- 6-93	5 60	2 74	8 34
Flood, James or George	1414 Post st., S. F.	4-24-94	1 03	45	1 48
Fogel, Jacob	614 Grove st., S. F.	11- 1-95	28 50	20 07	48 57
Fuller, John E.	Oakland, Calif.	11-25-72	3 00	7 97	10 97
Fuller, Mrs. George E.	227 7th st., S. F.	11-21-91	9 99	5 76	15 75
Fuchs, H.	409 Stevenson st., S. F.	5- 6-92	1 44	4 63	6 07
Flynn, Patrick	953 Washington st., S. F.	9-13-87	5 92	7 76	13 68
Flynn, Mrs. Mary	620½ Natoma st., S. F.	8- 5-92	4 26	2 12	6 38
Flynn, John H.	651 Mission st., S. F.	12-13-93	5 57	3 81	9 38
Galloway, Joseph	San Francisco	11-17-71	10 03	35 72	45 75
Gallagher, Ann	San Francisco	8-16-77	1 87	2 56	4 43
Gallagher, James	381 Stockton st., S. F.	2-25-73	3 81	9 90	13 71
Gardner, James	U. S. Frigate "Pensacola"	1- 3-81	7 46	8 90	16 36
Gray, Margaretha	Tehama st., S. F.	12-23-82	5 00	7 07	12 07
Grandjouan, J. B.	San Francisco	10-16-62	2 50	22 83	25 33
Gaunce, Samuel Luther, assigned to Thos. Fraser	Candelaria, Nev.	1- 3-82	5 45	6 14	11 59
Gagan, Edward	Crescent and Laurel avs., S. F.	4-29-82	1 00	77	1 77
Gray, C. W.	512 4th st., S. F.	12- 1-84	1 00	67	1 67
Graham, Geo. W.	133 9th st., S. F.	2-23-87	1 06	59	1 65
Garry, Martha	San Mateo, Calif.	11- 7-87	1 22	75	1 97
Galloway, Nicholas	614 Folsom st., S. F.	12-15-87	4 00	2 65	6 65
Garness, Ema F.	50 South Park, S. F.	4-27-88	3 53	2 29	5 82
Graham, Margaret	523 2d st., S. F.	1-25-88	1 02	55	1 57
Glass, William or Theresa	110 7th st., S. F.	10- 4-90	1 77	91	2 68
Grace, Thomas	208 8th st., S. F.	4-23-90	10 50	8 28	18 78
Graham, Wm. J.	41 Sineca av., S. F.	12-28-91	1 70	1 68	3 38
Gallagher, Roy	1827 Howard st., S. F.	4-11-92	1 00	40	1 40
Gallagher, Edward J.	2208 Geary st., S. F.	11-21-93	1 77	48	2 25
Grady, John	Candelaria, Nev.	2-20-94	1 40	37	1 77
Gay, Sarah E.	Utica, N. Y.	2-15-95	1 03	46	1 49
Glasson, Jane	2333 Bryant st., S. F.	5-14-95	1 13	63	1 76
Galvin, Hellen	880 Eddy st., S. F.	8-10-95	4 54	1 92	6 46
Gauterau, Stanley	3012½ 16th st., S. F.	8- 7-94	3 19	2 68	5 87
Graney, Edw. M.	1526 McAllister st., S. F.	7-13-95	2 01	76	2 77
Gariot, Annie Belle	West Berkeley, Calif.	7-24-95	1 66	33	1 99
Green, James J. or Mary J.	Harrison st., S. F.	2-19-70	8 89	25 23	34 12
Green, Deming J.	15 2d st., S. F.	9-10-69	7 43	26 02	33 45
Greer, Louis	Saunders's Boarding House, Vallejo st., S. F.	10-20-70	1 00	99	1 99
Gleeson, Thomas D.	San Rafael, Calif.	5- 2-83	2 00	9 03	11 03
Geoghagen, Owen	Kings County, Calif.	11- 5-83	1 00	11 04	12 04
George, George H.	Astoria, Ore.	12-13-83	3 72	8 40	12 12
Grethen, Adolph	102 Stockton st., S. F.	11-19-84	1 00	1 12	2 12
George, Henry R.	517 Taylor st., S. F.	8- 3-85	1 60	93	2 53
Green, Thomas W.	1318 Steiner st., S. F.	8-19-87	2 05	1 30	3 35
Gleason, Kate	707 Grove st., S. F.	10- 7-87	15 31	13 06	28 37
Green, John Joseph	1411 Montgomery st., S. F.	11- 7-89	1 36	93	2 29
Gleeson, Mary L.	1217 California st., S. F.	4- 9-89	17 65	12 33	29 98
Greene, Nellie	Near Franconia House on San Bruno rd., S. F.	12-18-88	1 30	92	2 22

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Greely, Pat	S. V. W. W., San Mateo Co., Calif.	8-20-88	\$2 00	\$1 05	\$3 05
Greenhan, Frederick	215 Clay st., S. F.	12-27-90	6 17	3 50	9 67
Greenlaw, John	343 Bryant st., S. F.	1-17-91	7 30	3 87	11 17
Greenberg, Hyman	920 Jackson st., S. F.	10- 7-92	1 11	46	1 57
Glendenning, Belle V.	813 Geary st., S. F.	9-22-92	1 00	45	1 45
Greig, Elizabeth C.	Potrero av., off 10th st., S. F.	8-24-94	1 15	48	1 63
Greenbaum, Morris	1008b Golden Gate av., S. F.	4-22-95	1 00	9 24	10 24
Gibbon, Paul H.	814 Sacramento st., S. F.	4- 6-72	1 45	3 21	4 66
Gilday, Charles	Cor. 4th and Howard sts., S. F.	2- 6-78	1 16	1 18	2 34
Gilbert, Mrs. Rachael, trustee for Edna Olive Gilbert	No address	11-25-78	7 00	10 27	17 27
Grillo, Dominico	818 Sansome st., S. F.	1- 4-83	8 67	9 20	17 87
Gibbons, John	Steamer "Mexico"	8-10-83	5 67	5 73	11 40
Gibbon, Thomas	Valencia and 15th sts., S. F.	12-19-87	4 89	5 77	10 66
Gilbride, Roderick Augustus	125 15th st., S. F.	2- 8-89	2 58	1 34	3 92
Gill, Alfred	No. 1 Pacific st., S. F.	5-19-88	1 70	4 54	6 24
Griffin, Robert	36 Natoma st., S. F.	6-19-89	1 00	1 48	2 48
Griffith, Martha	Grant st., near Encinal av., Alameda, Calif.	9-10-91	3 23	1 64	4 87
Grismore, Forester or J. T.	Napa Junction, Calif.	11-19-90	1 26	3 48	4 74
Gilwich, Annie	422½ Powell st., S. F.	9-28-92	1 00	43	1 43
Gilligan, Annie	1717 Webster st., S. F.	2-28-93	28 24	13 70	41 94
Gilmartin, Mrs. James	1706½ Turk st., S. F.	2-26-95	1 10	37	1 47
Gilmartin, Thomas	257 Michigan st., S. F.	5- 7-94	9 52	9 51	19 03
Griffith, George	1063 Market st., S. F.	3-15-95	1 25	34	1 59
Gough, Francis W.	Potrero st., S. F.	8-25-73	6 46	19 39	25 85
Gould, Margaret	Oakland, Calif.	5- 6-78	2 91	10 51	13 42
Golten, Peder Nielson	138 Steuart st., S. F.	8- 7-76	10 00	19 47	29 47
Godsell, Charles H.	"Western House," 5½ Kearny st., S. F.	4-15-82	2 00	1 80	3 80
Goodrum, Frank W.	45 12th st., S. F.	8- 8-84	12 64	14 73	27 37
Goldsmith, Robert J.	Stockton and Chestnut sts., S. F.	8- 2-84	1 33	79	2 12
Goggin, Ellen M.	26th and Fair Oaks sts., S. F.	10- 1-90	5 00	2 64	7 64
Gold, Louis	1104 Market st., S. F.	11-30-91	1 00	39	1 39
Goodman, Catherine Mary	25th st., bet. Church and Sanchez, S. F.	4- 5-92	1 40	66	2 06
Goldsmith, Max	1363 Post st., S. F.	3- 6-94	1 17	1 34	2 51
Gourley, Robert	1 Chatham pl., S. F.	1-26-94	11 86	6 49	18 35
Gospodnetich, Dominick	522 Jessie st., S. F.	8-20-95	3 00	1 14	4 14
Guisolphe, Henry	Clay and Stockton sts., S. F.	1-30-73	1 00	1 87	2 87
Guerin, Felix	San Rafael, Calif.	12-31-83	4 47	10 68	15 15
Gumpell, Sarah Amelia	"Winsley House," Market st., S. F.	2-19-87	5 51	5 68	11 19
Guglielminetti, F. C.	710 Bush st., S. F.	2- 5-92	28 62	15 53	44 15
Gulick, Daniel H.	869 Mission st., S. F.	2-16-95	1 63	1 52	3 15
Glynn, John	728 Market st., S. F.	2-20-71	1 00	2 41	3 41
Glynn, Catharine	San Francisco	2- 7-77	3 00	5 17	8 17
Gwynn, William	1032 Market st., S. F.	1- 6-82	1 00	21 72	22 72
Gyselaar, Henry	1229 Ellis st., S. F.	1-19-91	2 00	86	2 86
Glynn, Wm.	16 Natoma st., S. F.	7- 1-92	8 54	4 13	12 67
Harrington, Maria	1114 Post st., S. F.	10-10-83	6 41	7 03	13 44
Harrigan, Bridget E.	823 Post st., S. F.	8-13-72	1 61	3 75	5 36
Hanlon, Rosanna	23 Clara st., S. F.	12-26-71	3 21	16 63	19 84
Hall, James	Clay and Webster sts., S. F.	8-22-72	1 22	2 36	3 58
Hamilton, Felix	Palace Hotel, S. F.	10-17-81	13 96	17 12	31 08
Hart, Mrs. James	302 O'Farrell st., S. F.	2-12-81	1 00	83	1 83
Hayes, Eliza	637 Mission st., S. F.	12- 6-73	78	11	89
Hayes, William	No address	6-16-68	2 33	14 46	16 79

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Hare, Edward	810 Montgomery st., S. F.	2-28-69	\$6 30	\$27 06	\$33 36
Harrington, Eliza	S. E. cor. Tyler and Leavenworth sts., S. F.	11-26-81	2 54	3 18	5 72
Hartigan, Catharine	130 O'Farrell st., S. F.	3-21-78	1 36	2 11	3 47
Haskell, N. S.	513 Howard st., S. F.	3-8-73	1 05	3 14	4 19
Harding, Henry	115 Natoma st., S. F.	4-22-81	2 81	3 66	6 47
Haase, Albert	726 California st., S. F.	1-11-82	1 18	79	1 97
Hansen, Bernardus	140 Folsom st., S. F.	1-2-83	2 76	2 46	5 22
Hasson, Annie	109 Dupont st., S. F.	6-29-82	2 00	2 43	4 43
Hazelten, Samuel	248 Minna st., S. F.	1-4-84	1 01	71	1 72
Hanifan, D. L.	Chatham pl., S. F.	8-12-84	1 63	1 08	2 71
Hall, Adelina	3 Margaret pl., S. F.	12-20-84	1 00	67	1 67
Halford, Clara	Verona pl., 3d st., S. F.	1-4-86	3 05	2 27	5 32
Harrison, Mrs. Mary	Duncan Mills, Calif.	7-20-86	1 63	90	2 53
Hamel, Leda	566 9th st., S. F.	7-6-87	2 08	1 24	3 32
Hall, Gustaf	511 1st st., S. F.	8-10-87	1 16	64	1 80
Hagan, Julia	123 Shipley st., S. F.	2-8-83	77		77
Hagan, P. O.	204 Montgomery st., S. F.	8-7-78	47		47
Hayman, Winnie	Baldwin Hotel, S. F.	4-6-88	1 64	12 05	13 69
Havey, R. J.	272 Magnolia st., Oakland, Calif.	2-13-88	8 00	6 28	14 28
Hazard, John	S. V. W. W., San Mateo Co., Calif.	4-15-89	2 75	2 57	5 32
Harris, Mary E. or John B.	1039 Valencia st., S. F.	2-18-90	1 28	1 49	2 77
Hanley, Mrs. Mary, or Mary A. Hanley, a minor	801 Hayes st., S. F.	11-13-93	3 60	1 81	5 41
Harrington, Willie	649 Minna st., S. F.	2-5-92	1 15	42	1 57
Hamilton, Bessie	225 Ellis st., S. F.	9-8-92	1 94	1 16	3 10
Harvey, James	133 7th st., S. F.	3-21-92	6 23	5 51	11 74
Hare, John J.	114 Hyde st., S. F.	12-22-91	84	97	1 81
Hansen, Anton	112 East st., S. F.	2-8-92	4 88	2 49	7 37
Hansen, Fredrik	409 Drumm st., S. F.	9-18-83	2 93	6 38	9 31
Hanlon, John	60 Mission st., S. F.	7-8-93	2 42	78	3 20
Harrison, Edward Alfred	215 Larkin st., S. F.	11-1-93	1 00	41	1 41
Harris, William (dead)	Cor. Taylor and California sts., S. F.	11-29-92	2 41	1 30	3 71
Hayes, Hannah	135 15th st., S. F.	12-20-94	13 98	7 73	21 71
Hannan, May L.	1182 E. 16th st., Oakland, Calif.	6-15-94	1 00	99	1 99
Hayden, Margaret or Dennis	1814 Dupont st., S. F.	11-19-95	2 04	1 33	3 37
Haffen, Mrs. Annie E.	1013 18th st., S. F.	6-4-95	10 85	4 98	15 83
Harvey, Frances E.	1221 O'Farrell st., S. F.	11-26-95	1 00	31	1 31
Hatheway, A. L.	20 Carolina st., Vallejo, Calif.	9-6-95	4 33	4 39	8 72
Hannum, Wm. C.	628 Sutter st., S. F.	12-6-95	15 00	6 57	21 57
Henehan, Annie	1620 Larkin st., S. F.	11-13-91	3 31	1 52	4 83
Henebery, Mary	1121 Pine st., S. F.	3-4-74	1 40	5 07	6 47
Hepburn, Ward A.	31 Essex st., S. F.	2-19-83	1 46	1 38	2 84
Heilmann, James H.	708 Brannan st., S. F.	3-10-83	1 25	84	2 09
Heaney, Kate	Oakland, Calif.	2-27-71	3 32	28 31	31 63
Heath, Charles	Grand Hotel, S. F.	10-23-80	1 87	1 77	3 64
Heath, Henry C.	461 Montgomery st., S. F.	10-11-81	6 55	8 18	14 73
Heider, Charles	218 O'Farrell st., S. F.	9-14-85	7 44	7 71	15 15
Henneken, A.	Shasta, Calif.	9-21-86	12 50	19 58	32 08
Herlerie, Chris	220 Linden av., S. F.	3-9-87	2 00	1 23	3 23
Healey, Thomas	Montgomery Hotel, S. F.	10-30-89	25 00	15 78	40 78
Henderson, Catharine	408 Larkin st., S. F.	10-30-89	2 23	1 13	3 36
Hedges, Geo. M.	1623 1/2 Turk st., S. F.	6-15-88	1 00	55	1 55
Head, F. F.	26 Turk st., S. F.	3-31-90	94	63	1 57
Healey, Patrick	131 3d st., S. F.	5-1-90	5 00	3 50	8 50
Hendrickson, Frederick	Steamer "McDowell"	8-5-90	5 27	2 94	8 21
Helanter, Ulrika	10 Austin pl., S. F.	5-8-94	1 07	3 59	4 66
Henchy, John	823 Folsom st., S. F.	1-17-95	2 84	1 10	3 94
Henry, Aimee	511 Bryant st., S. F.	10-2-95	12 85	15 52	28 37
Hill, David	160 Folsom st., S. F.	12-28-71	1 46	9 07	10 53

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Higgins, Mary A. C.	115 Jackson st., S. F.	1-28-71	\$1 03	\$15 48	\$16 51
Hillman, Theodore M.	743 Folsom st., S. F.	7- 5-83	2 00	1 69	3 69
Hickey, James	1116 Taylor st., S. F.	10- 8-83	20 00	20 77	40 77
Hillan, Henry	530 Mission st., S. F.	1- 3-84	6 25	8 06	14 31
Hilliard, Mrs. Charlotte	2230 Mission st., S. F.	11- 2-87	5 00	4 82	9 82
Hite, John R.	Hites Cove	9- 9-87	1 56	13 44	15 00
Higgins, James H.	Cor. Bay and Hyde sts., S. F.	10-10-88	1 00	82	1 82
Hickling, Annie	662 Howard st., S. F.	12-24-90	20 14	12 00	32 14
Hickey, Emmet or Thomas P. or Edward	Sawyer's Bar, Siskiyou County, Calif.	7-18-95	1 87	60	2 47
Hirschbach, Joseph	322 O'Farrell st., S. F.	7-17-95	2 65	93	3 58
Hilton, Mrs. Ida	720 Folsom st., S. F.	12- 5-95	1 00	55	1 55
Holmes, M. G.	Boca, Calif.	7-19-70	9 68	38 70	48 38
Homberger, John B.	Co. "H," U. S. Infantry	9-21-67	1 30	11 05	12 35
Hopkins, Catharine	13 Natoma st., S. F.	12-27-70	70	13 77	14 47
Holahan, John	Broadway Hotel, S. F.	9- 4-78	9 05	14 35	23 40
Horrigan, Michael (dead)	Columbia, Tuolumne Co., Calif.	6-17-69	2 52	36 60	39 12
Hopkins, Herbert L.	Ship "James Chester"	5-24-78	2 45	18 62	21 07
Howard, Frank	1328 Market st., S. F.	6-17-80	1 00	85	1 85
Hodnett, J. W.	309 17th st., S. F.	3-18-86	1 70	1 29	2 99
Holland, Maggie	19 6 California st., S. F.	2-23-87	4 67	4 70	9 37
Holland, Alfred	Catskill, N. Y.	5- 3-86	1 00	84	1 84
Holladay, Ben, Jr.	1325 Leavenworth st., S. F.	3-20-86	10 00	8 40	18 40
Horton, Chas. W. or Rose	1331½ Natoma st., S. F.	1-12-89	3 41	1 90	5 31
Howe, Mrs. C. M.	Phelan Bldg., S. F.	10-30-89	1 44	6 55	7 99
Hogan, John T.	1710 Leavenworth st., S. F.	4-29-90	3 00	2 71	5 71
Holden, E. J.	234 Montgomery st., S. F.	8-18-91	2 15	85	3 00
Howard, Charles	U. S. Stmr. "Mohican"	9- 1-91	19 64	11 01	30 65
Howard, Frankie E.	628½ Geary st., S. F.	3- 7-93	1 03	84	1 87
Horan, Jeremiah	Blue Canyon, Calif.	2-18-95	4 22	2 01	6 23
Howard, Charles Alfred	609½ Howard st., S. F.	2- 8-95	1 00	35	1 35
Hunt, Maggie	City Hotel, S. F.	12- 6-70	3 03	5 94	8 97
Hugot, F.	114 Mason st., S. F.	3- 7-77	2 30	33 79	36 09
Hubbert, Nellie	Modesto, Calif.	7- 2-83	2 30	1 97	4 27
Hudson, Mathew T.	765 Howard st., S. F.	7- 5-83	1 50	97	2 47
Huff, Antony	Cor. Minna and 2d sts., S. F.	4-21-87	7 79	8 64	16 43
Hughes, Katie	127½ Alabama st., S. F.	6-17-89	1 29	1 15	2 44
Hubert, Joseph	Golden Eagle Hotel, S. F.	6-18-91	1 42	3 56	4 98
Hutchison, J. W.	913 Bryant st., S. F.	9- 1-91	4 04	1 94	5 98
Hutton, A.	312 Sutter st., S. F.	12-30-89	1 00	67	1 67
Humphreys, Eva	211½ Jones st., S. F.	8- 6-92	1 28	45	1 73
Humphreys, Charles Ernest or Rose Marthana Humphreys, a minor	34 Hawthorne st., S. F.	12-28-92	5 00	2 17	7 17
Huovinen, John P. or Tili	Encinal Boat House, foot of Grant st., Alameda, Calif.	1-30-95	1 41	35	1 76
Hutton, Sadie N. or Peter L.	1827 Clay st., S. F.	8- 6-94	2 50	1 38	3 88
Hynes, Mrs. M. J.	1518 Larkin st., S. F.	3-10-92	5 55	4 63	10 18
Hyde, Mrs. Hattie	585 Gates st., S. F.	7-23-94	1 13	37	1 50
Irwin, Robert H.	Spear st., bet. Folsom and Harrison sts., S. F.	1- 6-79	7 25	10 88	18 13
Independent Guards of San Francisco	No address	9- 2-84	1 00	85	1 85
Jackson, Elizabeth	San Francisco	8-18-64	1 56	9 78	11 34
Jacobs, Sarah, trustee	11th and Washington sts., Oakland, Calif.	8- 8-86	1 00	60	1 60
Jamieson, Sarah	48 Clay st., S. F.	3-12-86	11 97	9 97	21 94
James, Charles Gawler	134 4th st., S. F.	10-29-89	1 00	70	1 70
Jacobson, A. George	Calico, San Bernardino County, Calif.	8-24-92	2 21	1 44	3 65
Jaqua, Clara F., or Claude Melnotte Jaqua, a minor	441 Clementina st., S. F.	9- 8-93	1 01	41	1 42

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Jackson, Chas. J.	37 Merritt st., S. F.	10-25-94	\$1 44	\$2 11	\$3 25
Jacobson, Ole	Tracy, San Joaquin Co., Calif.	4-13-95	2 32	5 28	7 60
Jenkins, Edward	Butler, Sierra Co., Calif.	4-1-73	8 72	24 69	33 41
Jeanjaquet, Maurice, trustee for Morris C. Newton	206 California st., S. F.	5-2-79	14 42	21 44	35 86
Jensen, Peter	5-8 Howard st., S. F.	4-19-88	1 94	2 93	4 90
Jewett, T. A.	1415 Baker st., S. F.	1-4-89	1 47	51	1 98
Jensen, Juliet E., or Alfred V. Haybl, a minor	Hollister, Calif., and 122 William st., S. F.	6-24-91	3 35	6 26	9 61
Jensen, Ann Kathrine	125 1/2 O'Farrell st., S. F.	6-24-91	3 35	6 26	9 61
Jones, Daniel, Jr.	312 Folsom st., S. F.	11-2-93	1 00	46	1 46
Johnston, Jane	57 Shipley st., S. F.	2-29-78	4 20	11 75	15 95
Jordan, Thomas L.	2-7 Clara st., S. F.	4-25-76	4 75	21 22	25 97
Johnson, Mary J.	1618 Powell st., S. F.	11-3-72	12 29	33 65	45 94
Johnson, Hugh	Miner's Home, Broadway, S. F.	10-23-77	1 64	1 88	3 52
Jourdan, Charles	1002 Montgomery st., S. F.	6-20-83	8 07	8 15	16 22
Johnson, Charles	No address	11-12-79	1 00	1 22	2 22
Johnson, Frank A.	"Lick House," S. F.	1-11-83	13 37	14 03	27 40
Jones, John	11 Natoma st., S. F.	3-28-81	6 33	5 13	11 46
Jones, Mrs. Lizzie, trustee	Silver State House, Ellis and Mason sts., S. F.	5-14-85	7 23	6 33	13 56
Jones, Robert P.	1011 Pacific st., S. F.	9-13-87	9 06	6 56	15 61
Johnson, Wm. Gilbert	West Point, Calaveras Co., Calif.	10-20-89	1 00	47	1 47
Johanson, Johan	26 Steuart st., S. F.	4-2-89	2 23	2 82	5 05
Johnson, Charles	Ship "Levi D. Burgess"	4-9-91	10 85	5 92	16 77
Jose, Emma or George W.	1215 Kearny st., S. F.	5-7-92	4 41	5 85	10 26
Jory, Hattie M.	939 Market st., S. F.	9-1-92	3 97	1 89	5 86
Jones, Patre Nelia Dyer	972 36th st., Oakland, Calif.	3-1-92	1 74	4 50	6 24
Julien, Pierre	1004 Dupont st., S. F.	6-10-95	2 19	1 10	3 29
Julian, Mrs. Ella	2219 Post st., S. F.	3-28-73	6 67	25 06	31 73
Kammer, Mrs. Grace	610 Powell st., S. F.	1-16-91	2 93	1 32	4 25
Kane, J. or Mary	San Francisco	7-14-79	1 24	1 07	2 31
Kraus, Miss Lina	835 Howard st., S. F.	1-19-75	3 34	19 48	22 82
Kane, Charles	Madison, Yolo County, Calif.	12-26-84	1 88	10 64	12 52
Karvonen, Elias	343 Brannan st., S. F.	12-10-86	47	13 39	14 06
Kaminsky, G.	50 Everett st., S. F.	7-9-90	6 90	3 84	10 74
Kelly, Thomas	Lick House, S. F.	10-25-93	5 84	11 72	17 56
Kelly, Mary	311 Eddy st., S. F.	10-28-76	83	4 79	5 62
Kenyon, Wm. P.	317 Kearny st., S. F.	9-30-79	1 70	2 30	4 00
Kennedy, Mary	468 Clementina st., S. F.	4-7-68	1 00	39 62	40 62
Kelly, Ellen	557 Mission st., S. F.	5-1-73	6 98	26 73	33 71
Keelen, Abina Isabella	762 Brannan st., S. F.	12-10-76	3 94	8 16	12 10
Keating, Daniel	623 Broadway, S. F.	2-25-83	1 05	80	1 85
Kelly, Michael	660 9th st., Oakland, Calif.	3-25-76	11 47	26 13	37 60
Keefe, Bridget	768 Howard st., S. F.	8-22-77	1 27	1 52	2 79
Kellogg, C. D.	Russ House, S. F.	2-4-76	2 98	5 68	8 66
Kearns, Margaret	San Francisco	6-21-83	1 77	2 38	4 15
Keohane, Michael	Collinsvale, Calif.	1-21-66	4 96	37 93	42 89
Kemp, Dr. F.	Bennettville, Mono Co., Calif.	3-1-77	12 18	23 72	35 90
Keefe, Cornelius	7 Bartlett st., S. F.	2-28-84	2 82	2 72	5 54
Kelly, Rosie	264 Clementina st., S. F.	7-3-85	4 20	3 34	7 54
Kelly, Ellen	245 Langton st., S. F.	11-19-95	5 00	4 34	9 34
Kelly, Michael	706 Natoma st., S. F.	9-13-86	4 81	4 02	8 83
Kennedy, Geo. or Elizabeth	682 2d st., S. F.	12-28-86	9 38	19 20	28 58
Kennelly, Maggie	370 Clementina st., S. F.	6-4-86	1 00	61	1 61
Kennedy, Mrs. M. T.	307 Clementina st., S. F.	2-26-87	1 56	91	2 47
Keane, James A.	1647 Broadway, S. F.	8-26-87	5 00	3 67	8 67
Keenan, Patrick J.	23 1/2 Minna st., S. F.	3-11-86	4 08	3 68	7 76
		6-22-88	1 09	70	1 79

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Kelly, Peter J.	330 Tehama st., S. F.	8-2-88	\$1 29	\$0 58	\$1 87
Kearney, John	Monterey, Calif.	4-24-88	1 57	2 20	3 77
Kelly, Annie	Market st., Oakland, Calif.	12-12-90	1 00	2 26	3 26
Kelly, John C.	Albion House, 321 Grant av., S. F.	12-28-89	1 00	47	1 47
Kent, A. Elizabeth	1515 Baker st., S. F.	11-24-91	1 02	2 03	3 05
Keach, Dora	213 Valencia st., S. F.	6-28-92	1 00	62	1 62
Keegan, John	South Pacific Hotel, East st., S. F.	5-21-92	1 12	70	1 82
Kearns, Annie	120 Shipley st., S. F.	9-2-92	5 60	2 66	8 26
Kenny, Edmond	N.W. cor. Washington and Fillmore sts., S. F.	11-4-93	9 67	11 18	20 85
Kerrick, Miss May	Stockton, Calif.	11-22-92	1 00	43	1 43
Keirns, Ellen	333 Eddy st., S. F.	6-30-92	1 66	76	2 42
Kehler, W. H.	Russ House, Montgomery st., S. F.	2-9-93	1 66	46	2 12
Kehoe, Catherine	3d st., S. F.	2-14-95	13 99	6 92	20 91
Kenny, Mary F.	1906 Market st., S. F.	5-15-94	1 07	46	1 53
Kelly, Thomas	Montgomery, Nev.	7-7-94	3 97	1 82	5 79
Kenny, Kearn	1628 Pierce st., S. F.	4-14-94	2 01	1 26	3 27
Kennedy, Annie E.	203 Taylor st., S. F.	12-3-94	1 47	1 96	3 37
Kelleghan, T. F.	Forest City, Calif.	2-21-95	1 53	1 69	3 22
Ketchul, Frederick B.	Ymorris, Sonora, Mex. via Nogales	12-5-95	1 00	31	1 31
Kelley, George J.	1516 Clay st., S. F.	12-17-94	1 16	3 38	4 54
Kilton, Jane S.	2d and Webster sts., Oakland, Calif.	1-6-75	2 79	5 74	8 53
Kilbride, Patrick	Bay View, S. F.	5-8-77	8 44	18 45	26 89
King, Ida	"Benicia Barracks"	10-10-84	5 55	6 07	11 62
Kirk, Patrick	866 Folsom st., S. F.	5-20-89	10 42	8 67	19 09
Kinread, W. Henry	142 1/2 4th st., S. F.	4-25-90	1 00	1 03	2 03
King, Edward	219 Langton st., S. F.	2-29-92	2 13	86	2 99
Knights of Labor Local Assembly No. 1390	No address	8-18-92	1 05	41	1 46
Kirkaldie, Alexander	Golden Eagle Hotel, S. F.	7-19-93	20 00	8 73	28 73
Koon, Nelson (dead)	Bonanza Lodging House, Market st., S. F.	5-23-88	1 00	1 28	2 28
Kloppenburger, Emma	225 Stevenson st., S. F.	5-22-90	2 92	4 70	7 62
Koen, Emma	110 Ellis st., S. F.	2-8-90	1 00	1 88	2 88
Kroon, George	641 Harrison st., S. F.	6-15-94	1 00	1 90	2 90
Kustel, Mrs. Oscar	222 Leavenworth st., S. F.	9-5-85	1 00	4 55	5 55
Kurtz, Johann Heinrich Adolph	453 3d st., S. F.	12-1-91	4 90	16 66	21 56
Kyle, James	Stockton, Calif.	7-20-74	8 00	20 30	28 30
Kyle, James	20 Montgomery st., S. F.	7-18-70	15	29 71	29 86
Kyle, Thomas A.	2304 California st., S. F.	12-29-81	1 06	91	1 97
Lalarue, E.	Broadway, S. F.	3-18-74	4 80	21 11	25 91
Lawrence, L. L.	No address	1-21-60	3 56	40 63	44 19
Lawler, Frederick	216 Tehama st., S. F.	1-2-74	3 91	10 85	14 76
Lawson, Mary	21 Minna st., S. F.	5-17-82	2 98	3 39	6 37
Lagomarsino, Luigi	314 Pacific st., S. F.	9-1-83	2 83	17 96	20 79
Landon, Mary A. or Walter E., her son	710 Folsom st., S. F.	5-2-84	1 68	3 41	5 12
Laroche, A. G.	108 Geary st., S. F.	1-7-84	1 00	79	1 79
Laidlaw, J. D.	Russ House, S. F.	8-15-85	3 03	2 87	5 90
Lawrence, F. Leona	13 Eddy st., S. F.	6-16-85	1 00	85	1 85
Landray, James F.	1412 Clay st., S. F.	11-26-88	1 09	1 16	2 25
Lane, Michael	210 Ellis st., S. F.	6-10-89	22 25	16 34	38 59
Lacy, Maggie	502 Bush st., S. F.	9-25-91	1 82	70	2 52
Larsen, Samuel	New California House, S. F.	12-22-90	2 12	5 87	7 99
Lacaze, M., or Celin Lacaze	829 Sutter st., S. F.	9-13-93	5 14	2 11	7 28
Larsen, C.	211 Brannan st., S. F.	8-19-92	1 25	74	1 99
Lamb, George T.	1519 Eddy st., S. F.	3-9-93	1 88	1 20	3 08

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Landry, Terence, in trust for Elie Landry, a minor.	718 Feli st., S. F.	9-19-93	\$27 52	\$12 01	\$39 53
Lavanchey, Jeanette	113 Morton st., S. F.	3-1-95	1 00	38	1 38
Lee, Ellen	711 Folsom st., S. F.	2-1-81	5 00	7 16	12 16
Lettich, Margaret	7 and 8 Shipley st., S. F.	3-31-73	3 95	13 69	17 64
Leddy, Mary	49 Minna st., S. F.	4-16-75	4 24	11 39	15 63
Lester, Morgan H.	Geary st., near Broderick st., S. F.	7-16-81	4 24	5 28	9 52
Lee, Laura E.	1127 Washington st., S. F.	2-25-81	1 00	79	1 79
Lester, Mary	554 Natoma st., S. F.	11-30-85	2 32	3 13	5 45
Lees, Archd.	S. S. "Gailic"	8-6-89	5 04	3 84	8 88
Levet, Eugenie	536 Pine st., S. F.	4-25-89	15 62	19 94	35 56
Lee, Thomas	410 Post st., S. F.	12-22-88	1 00	89	1 89
Leigh, H. B.	227 Geary st., S. F.	10-22-90	1 01	59	1 60
Leonard, Michael	Amador, Calif.	7-25-91	1 17	41	1 58
Legay, Isidore	531 Howard st., S. F.	3-31-92	1 97	1 41	3 38
Lee, Mrs. Lizzie	1416 Howard st., S. F.	9-27-92	1 30	2 41	3 71
Lee, Mrs. Fay	108 Powell st., S. F.	11-26-92	7 92	20 99	28 91
Leconey, James C.	51 3d st., S. F.	1-30-92	1 88	69	2 57
Lewellyn, Robert (dead)	14 Clay st., S. F.	8-22-95	3 90	1 68	5 58
Levy, Bella	713 Polk st., S. F.	12-29-94	1 00	38	1 38
Linahan, Elizabeth	San Francisco	11-20-83	5 00	4 91	9 91
Limberg, Matz Wilhelm	140 Folsom st., S. F.	9-21-91	3 26	4 11	7 37
Little, Fannie E.	Santa Clara av., S. F.	3-8-87	2 22	1 44	3 66
Little, Maggie	121 O'Farrell st., S. F.	5-6-89	5 20	4 00	9 20
Little, Wm. H. (dead)	676 Harrison st., S. F.	9-12-95	1 85	72	2 57
Lovell, Maud	225 Ellis st., S. F.	10-20-91	11 79	12 30	24 09
Lois, Marianna Slivoia	1630 O'Farrell st., S. F.	7-29-93	11 05	4 75	15 80
Lovett, Mary E.	728 Bush st., S. F.	4-4-95	1 00	61	1 61
Loftus, Edward C.	Sonora, Calif.	9-16-95	2 48	7 64	10 12
Lord, J. M.	San Francisco	11-11-78	1 00	4 63	5 63
Long, Bessie	818 O'Farrell st., S. F.	11-7-77	1 00	4 63	5 63
Lowry, Thomas J.	214 Stockton st., S. F.	12-30-76	54	3 55	4 09
Loring, Jabez C.	220 9th st., S. F.	4-26-85	4 42	4 28	8 70
Louis, John Joseph	1805 Mission st., S. F.	4-7-88	1 39	70	2 09
Lord, Mrs. Kate	15 De Boom st., S. F.	5-3-89	1 01	8 74	9 75
Loneragan, Peter John	917 Natoma st., S. F.	1-12-89	2 40	1 22	3 62
Logan, Rudolph	Bodie, Mono County, Calif.	1-15-90	1 35	47	1 82
Lubin, Simon C.	610 Montgomery st., S. F.	10-29-84	5 00	14 2	19 42
Ludlum, Margaret M.	Cor. 16th st. and San Pablo av., Oakland, Calif.	6-22-93	1 00	1 22	2 22
Lyons, Edward, Jr.	915 Montgomery st., S. F.	10-17 93	1 27	44	1 71
Lynch, George J.	20 Mary st., S. F.	7-24-93	3 44	1 27	4 71
Lynch, Bridget	No address	9-13-81	3 10	3 53	6 63
Lynch, Bridget	8 Minna st., S. F.	6-20-84	1 00	1 88	2 88
Lyle, Mary E.	928 Mission st., S. F.	12-21-83	2 21	4 19	6 40
Lynch, Richard	234 Stevenson st., S. F.	10-5-89	4 25	7 67	11 92
Lynde, Joseph	"Florence House," cor. Powell and Ellis sts., S. F.	2-17-88	1 06	61	1 70
Lynch, Ella	Cor. Napa and Wisconsin sts., S. F.	10-6-91	1 00	2 95	3 95
Lyons, Katie	709 1/2 Hyde st., S. F.	1-5-91	15 33	8 30	23 63
Lyons, Timothy J.	636 Clay st., S. F.	12-23-90	13 07	7 10	20 17
Mayer, Charles	21 Dupont st., S. F.	12-9-78	3 25	10 19	13 44
Malone, Margaret	429 Ellis st., S. F.	5-15-77	69	35 59	36 28
Maguire, Rodger	268 Stevenson st., S. F.	9-17-75	5 34	11 01	19 35
Masterson, Catherine	Lick House, S. F.	7-20-77	1 60	4 36	5 96
Manlee, Aug.	Manhattan House, S. F.	6-24-77	5 63	13 89	19 52
Maginnis, John	San Bruno, San Mateo Co., Calif.	7-3-79	2 23	2 60	4 83
Manning, Mary Ann	40 Jessie st., S. F.	11-17-79	4 62	6 41	11 03
Marshall, William H.	Washington st., S. F.	9-20-77	2 90	4 75	7 65
Malone, Elizabeth, trustee	562 1/2 Stevenson st., S. F.	10-9-83	5 00	4 88	9 88
Macdonell, Duncan	Lorenzo, Santa Cruz Co., Calif.	1-2-76	2 00	3 53	5 53

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
MacLaughlin, Dominick J.					
J	Santa Rosa, Calif.	10-16-70	\$4 14	\$13 66	\$17 80
Maguire, Philip	264 Tehama st., S. F.	1- 2-84	4 02	3 67	7 69
Mathias, Manuel Jacinthe	117 Jackson st., S. F.	3- 3-85	1 40	8 03	9 43
Maden, Sam, or Moses Levin	419 4th st., S. F.	7- 7-84	3 61	3 07	6 71
Mangels, Henry C.	N.W. cor. East and Clay sts., S. F.	12-29-85	2 92	23 06	25 98
Macfarlan, Roxa W.	412 O'Farrell st., S. F.	9- 3-86	3 21	2 14	5 35
Maguire, Magret	106 Welch st., S. F.	12-23-85	1 00	79	1 79
Malim, Mrs. Edward	917 Larkin st., S. F.	7-13-86	1 00	59	1 59
Maehl, Miss Lillie	431 Geary st., S. F.	2-28-87	1 00	57	1 57
Mahoney, Mrs. Julia	351 1st st., S. F.	6-12-86	1 20	77	1 97
Mahon, Timothy J.	17th st., near Guerrero st., S. F.	1- 9-89	13 63	9 19	22 82
Marchant, Mrs. Lizzie	San Rafael, Calif.	4-30-88	14 49	10 87	25 36
Maher, Mary E.	301 Franklin st., S. F.	4-15-89	10 09	9 70	19 79
Magee, R. J. or Mrs. Mary	1143 Folsom st., S. F.	1- 2-90	2 39	1 09	3 48
Magnesen, M. B.	405 Front st., S. F.	10-26-91	1 70	1 23	2 93
Mahoney, Maggie	540 15th st., S. F.	9-26-90	5 43	3 01	8 44
Manning, Eloise May, or Patrick John	39 Rausch st., S. F.	8- 4-90	2 09	1 07	3 16
Martin, Ada	Fulton House, cor. Larkin and Fulton sts., S. F.	6- 2-90	2 48	1 52	4 00
Materne, C. F.	Port Custer, Mont.	11- 3-91	8 96	4 88	13 84
Mangham, V. R.	Palace Hotel, S. F.	4-20-93	4 35	2 77	7 12
Marris, E. A.	31 Fulton st., S. F.	5- 3-92	1 00	89	1 89
Mathiesen, J. B.	318 Pine st., S. F.	12-22-91	1 98	7 13	9 11
Mack, P. H., or Henry Irving Mack, a minor	Independence, Calif.	8-29-93	7 05	3 31	10 36
Mason, H. Gerrard	1127 Oak st., S. F.	8- 1-93	1 00	35	1 35
Maginnis, James H., or Sarah A. Maginnis	137 Silver st., S. F.	1-27-93	2 60	92	3 52
Marshall, John S.	1012 Jackson st., S. F.	9-13-95	10 45	4 72	15 17
Marshall, Richard, or Joaquina Rosa	Union and Sansome sts., S. F.	8- 1-95	1 00	32	1 32
Marsh, Ellen T.	R.R. av., near Davenport st., Alameda, Calif.	1- 9-95	1 93	72	2 65
Macdonald, Joseph	Smartsville, Yuba Co., Calif.	9- 5-94	6 44	3 21	9 65
Meyer, Joseph	617 Post st., S. F.	9- 7-77	3 23	8 16	11 39
Mendonsa, Francisco Antonio	315 Drumm st., S. F.	1- 2-83	7 48	7 88	15 36
Meagher, Martin S.	114 5th st., S. F.	1-20-86	3 82	1 92	5 74
Meller, John	523 1/2 Mission st., S. F.	11-29-89	3 89	9 20	13 09
Meakin, William	1820 Hyde st., S. F.	1- 3-91	3 17	1 47	4 64
Meara, Ann	830 Market st., S. F.	10- 1-91	33 27	16 29	49 56
Meehan, Patrick or Bridget	918 Chester st., Oakland, Calif.	6-17-90	6 00	3 33	9 33
Merslich, Jennie	1003 Battery st., S. F.	9-23-91	1 34	62	1 96
Moran, George	114 Minna st., S. F.	6- 8-92	5 00	4 04	9 04
Metcalfe, John R.	Livermore, Alameda Co., Calif.	6-23-94	2 76	1 80	4 56
McCreedy, W.	South Bend, Wash.	10-29-94	17 14	9 26	26 40
Meagher, Mary	123 Valley st., S. F.	6-17-95	1 00	46	1 46
Miller, Mary A.	Mason and Pac. sts., S. F.	12-29-83	1 00	84	1 84
Miller, I. May	1816 Steiner st., S. F.	5- 1-86	10 00	8 39	18 39
Mitchell, Isabella M.	326 Kearny st., S. F.	1-22-89	2 40	1 23	3 63
Miller, John C. or Selma R.	779 8th st., Oakland, Calif.	9-13-89	1 85	90	2 75
Miller, Mrs. R. or Raymond C., a minor	71 River st., San Jose, Calif.	7-17-89	2 16	1 05	3 21
Mion, Kittie	506 Sutter st., S. F.	7- 7-90	9 03	5 07	14 10
Mitchell, George	26 Steuart st., S. F.	9- 3-91	29 28	16 47	45 75
Minder, Anna	825 Mission st., S. F.	8- 5-92	5 28	2 71	7 99
Middleton, Henry C.	Presidio, S. F.	1-19-93	1 06	35	1 43
Miller, J. E. A. or Emma	728 4th st., S. F.	9-19-93	1 25	93	2 18

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Minear, John I.	Jackson, Calif.	9- 3-95	\$1 85	\$0 91	\$2 76
Millar, Richmond	Minnesota st., bet. Napa and Sierra sts., S. F.	6- 5-94	4 87	19 27	24 14
Moore, Catherine	San Francisco	4-25-77	1 56	10 13	11 69
Mooney, Kate	39 Rausch st., S. F.	2-16-83	8 96	11 68	20 64
Morris, Julia	1400 Geary st., S. F.	9- 7-83	2 48	2 12	4 60
Montandon, M.	633 Sutter st., S. F.	7- 9-83	1 35	85	2 21
Moore, Jane A.	323 5th st., S. F.	1-26-74	6 20	16 16	22 36
Mott, Hortense	1923 Eddy st., S. F.	2-24-81	6 00	7 56	13 56
Moran, John	Jersey Farm, San Mateo, Calif.	7- 1-84	2 76	2 20	4 96
Moore, Hattie	407 Leavenworth st., S. F.	1-12-85	4 57	3 96	8 53
Moore, Alexander	Bernard Castle, North Shields, England	9-22-86	5 14	6 04	11 18
Moran, Mary	Gilbert st., S. F.	8-20-86	3 00	2 21	5 21
Moloney, Michael	844 Howard st., S. F.	12- 7-86	7 10	6 70	13 80
Moore, Mary Ellen	502 1/2 Stockton st., S. F.	7- 2-89	2 70	1 31	4 01
Moran, Frances	125 Pine st., S. F.	11-13-89	10 00	6 72	16 72
Moloney, Lizzie	356 Minna st., S. F.	9-29-91	1 00	58	1 58
Moore, Chas.	321 Pacific st., S. F.	6- 3-91	7 23	6 42	13 65
Moore, Mrs. C. P.	531 Grove st., S. F.	2- 6-90	13 69	10 77	24 46
Montgomery, J.	2 33 Sutter st., S. F.	6-23-93	8 25	8 08	16 33
Moore, Susy	17 Stockton st., S. F.	1-20-92	3 28	1 47	4 75
Moore, Sally	17 Stockton st., S. F.	12-17-91	1 00	79	1 79
Moran, Cathrina	156 Shipley st., S. F.	4- 8-92	1 95	9 42	11 37
Morrison, James R.	Butte st., near Potrero av., S. F.	3- 9-92	1 39	1 63	3 02
Morengo, Antonio	511 Union st., S. F.	5-27-93	11 04	21 77	32 81
Morse, Harry F.	152 1/2 Howard st., S. F.	6- 6-94	5 75	17 21	22 96
Morgan, John F.	1007 McAllister st., S. F.	5- 4-94	1 00	50	1 50
Morken, Sarah M.	1421 Webster st., S. F.	12- 3-95	5 44	2 19	7 63
Mulholland, Geo. (as-signed)	2 2 Brannan st., S. F.	2-16-77	5 63	1 31	6 97
Murphy, Ellen	2209 Jackson st., S. F.	7- 6-74	4 31	17 46	21 77
Murray, Mary	Larkin st., near Pacific st., S. F.	12-13-76	2 47	4 21	6 68
Murray, Michael	San Francisco	4-17-77	1 20	1 79	2 99
Murphy, Mary A.	417 Sutter st., S. F.	2- 4-76	4 48	8 97	13 45
Murphy, Timothy	Bridgeport, Calif.	9-13-76	2 23	6 06	8 29
Mulligan, Francis	7 Hubbard st., S. F.	4-25-76	1 97	42 89	44 86
Murphy, Mary	Perry st., S. F.	6- 5-74	1 93	6 37	8 30
Mulligan, Michael	S. S. "San Blas"	7- 3-81	1 60	1 03	2 63
Mulveil, Sarah	309 Minna st., S. F.	1- 2-84	1 22	69	1 91
Murphy, Cornelius J.	2308 Larkin st., S. F.	2-27-86	2 56	7 81	4 37
Munroe, Minnie L.	Buckhorn Ranch, San Mateo, Calif.	4-22-87	3 29	3 37	6 66
Murray, Michael	Miners' Hotel, Broadway, S. F.	11-19-86	2 70	3 43	6 13
Murphy, Alice, guardian	43 Tehama st., S. F.	8- 5-86	9 83	7 75	17 58
Mullen, Mary F.	102 1/2 Folsom st., S. F.	5-22-88	8 02	6 03	14 05
Murphy, Elizabeth Ellen	826 Bush st., S. F.	3-22-88	2 44	2 96	5 40
Murtough, Minnie	Candelaria, Nev.	8-28-88	4 60	2 77	7 37
Murphy, Mrs. Ellen	1358 Post st., S. F.	4-29-89	1 56	2 85	4 41
Mullender, W. J.	1857 Stevenson st., S. F.	7-11-91	1 43	41	1 84
Murphy, Michael J.	408 Bush st., S. F.	12-29-91	2 50	1 81	4 31
Murphy, Mary	8 Sherwood pl., S. F.	12-29-92	1 00	60	1 60
Murphy, W.	Sausalito, Calif.	4-15-92	1 55	98	2 53
Murphy, Edward J.	3 Willow av., S. F.	12-24-94	12 49	8 84	21 33
Murphy, Charles J.	319 Oak st., S. F.	7-24-94	3 00	1 31	4 31
Murphy, Francis Daniel	310 Oak st., S. F.	11-18-95	26 79	12 81	39 60
Mulhall, Margret	Petaluma, Calif.	11- 9-94	1 85	1 82	3 67
Much, Lizzie C.	110 6th st., S. F.	1-10-94	2 26	95	3 21
Murphy, Thomas	Cor. Dolores and 17th sts., S. F.	1- 5-95	1 33	35	1 68
Murray, Bridget C.	612 Powell st., S. F.	4-24-94	5 69	3 42	9 11
Myssell, Oscar	Branch House, S. F.	6-29-75	66	7 63	8 29

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Myers, Hannah, or Margaret Dooly	515 8th st., S. F.	1- 5-86	\$11 34	\$14 30	\$25 64
Myerson, Hannah	319 Hyde st., S. F.	7- 5-83	3 28	2 95	6 23
Myers, Amos or Georgie	1124 Pine st., S. F.	12-23-93	1 00	87	1 87
McCall, Maggie	3 Essex pl., S. F.	5- 2-79	11 85	21 22	33 07
McCarthy, Mary	128 Clara st., S. F.	3-21-77	1 38	1 39	2 77
McMahon, Hanora	418 Clementina st., S. F.	7-11-75	5 27	15 26	20 53
McCarthy, David F.	1210 Howard st., S. F.	4- 7-70	3 78	9 90	13 68
McAuliffe, Margaret, transferred to Annie Crooks	St. Rose School, S. F.	4- 9-73	1 25	8 48	9 73
McAvoy, Mrs. Mary	Belmont, Nev.	2-14-81	1 20	1 27	2 47
McFarland, M. J., trustee for Arden C.	1025 Mission st., S. F.	11- 7-77	5 07	8 33	13 40
McCarthy, James	New Va. McCracken Mine.	12- 5-78	4 16	19 79	23 95
McGranahan, M.	No address	9-10-78	5 67	8 90	14 57
McCarthy, Mary	347 4th st., S. F.	10- 8-80	3 30	3 37	6 67
McCarthy, Ella	820 Battery st., S. F.	6- 3-82	2 00	2 08	4 08
McAllister, Isabella I.	San Jose, Calif.	10- 7-86	2 61	1 90	4 51
McNamara, Bridget	7½ Garden st., S. F.	8-10-86	75	16	91
McMahon, Edward	160 Steuart st., S. F.	9-21-81	1 60	1 08	2 68
McLaughlin, Alice	452 6th st., S. F.	6-25-91	1 16	46	1 62
McNamara, Mrs. Mary	111 9th st., S. F.	1-23-90	3 27	1 66	4 93
McFarland, Delia	Antioch, Contra Costa Co., Calif.	10- 9-90	3 55	3 43	6 98
McGrath, Miss L. J.	327 Green st., S. F.	10-29-91	4 02	2 57	6 59
McLaughlin, Annie, or John McLaughlin	1939 McAllister st., S. F.	12-30-92	5 52	8 07	13 59
McCafferty, Mary A.	259 Clementina st., S. F.	1-13-92	6 28	3 18	9 46
McDaid, Alexander, or Mrs. Alexander McDaid	702 Napa st., Vallejo, Calif.	4-22-92	5 22	2 76	7 98
McCarthy, Josephine	915 Lombard st., S. F.	12-24-91	3 88	2 09	5 97
McCarthy, Timothy	San Francisco	5-19-93	2 00	38 20	40 20
McCarthy, Hanna Frances	1107 Van Ness av., S. F.	10- 5-92	1 06	50	1 56
McCarthy, Daniel F.	915 Lombard st., S. F.	1-30-92	4 72	2 29	7 01
McCarthy, Barry	1107 Van Ness av., S. F.	10- 5-92	1 07	52	1 59
McArdle, Mary Agnes	217 Turk st., S. F.	1-11-92	1 44	41	1 85
McCabe, Patrick J.	212½ Sixth st., S. F.	8-12-92	1 00	45	1 45
McGrayan, Richard J.	850 Folsom st., S. F.	10-12-95	6 36	4 86	11 22
McGrath, Patrick	111 Perry st., S. F.	7-20-94	6 85	3 38	10 23
McLaughlin, Mary Margaret, a minor	9th st., near Banon st., West Berkeley, Calif.	1-17-94	5 00	2 56	7 56
McLellan, Catharine	San Rafael, Calif.	6-15-82	2 50	25 52	28 02
McGreal, Patrick	Clara st., bet. 4th and 5th sts., S. F.	10-26-76	1 67	2 79	4 46
McGee, Maria	723 Sutter st., S. F.	12-20-84	4 07	65	4 72
McKeating, Robert	Stockton, Calif.	8-12-85	5 00	8 62	13 62
McKeown, John	Potrero, S. F.	7- 2-85	1 38	5 99	7 37
McNeice, Sadie F.	408 22d st., S. F.	8-18-86	2 00	1 26	3 26
McEwen, John Jardine	750 Folsom st., S. F.	12-24-87	5 32	4 64	9 96
McNeeve, Mary or Nellie	21 Elgin Park, S. F.	9- 4-89	2 31	1 17	3 48
McHenry, Mrs. John	34 Glen Park av., S. F.	9-27-90	2 27	1 00	3 27
McDermott, Katie	30 Stanford st., S. F.	12-29-91	1 21	59	1 80
McSweeney, Thomas	San Leandro, Calif.	12- 5-92	5 00	2 18	7 18
McElligott, Katie	East Berkeley, Calif.	9-28-93	1 00	39	1 39
McPhee, Rosie M.	110 Minna st., S. F.	8- 6-94	2 57	1 01	3 58
McDermott, Catherine	30th and Noe sts., S. F.	4-19-95	2 09	2 38	4 47
McEvoy, Edward	319 Jessie st., S. F.	4-12-95	4 18	2 10	6 28
McGlinchy, John	Battery and Vallejo sts., S. F.	12- 1-76	1 14	16 93	18 07
McGrill, Sarah	530 5th st., S. F.	2- 2-83	1 00	74	1 74
McIntosh, David	14th and Mission sts., S. F.	1- 5-82	1 00	86	1 86
McGinnis, Thomas	Everett st., S. F.	7- 3-83	1 27	73	2 00
McKnight, Peter	Ahlborn House, S. F.	6-26-85	5 00	4 57	9 57
McWilliams, Mrs. A.	Dragoon Summit, Ariz.	12-22-85	4 93	7 85	12 78

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
McKinnon, Thos. Alexander	1007 Vallejo st., S. F.	8-9-92	\$1 00	\$0 40	\$1 40
McGinnis, James S., or Mrs. Jennie McGinnis	214 Powell st., S. F.	10-6-93	8 66	3 76	12 42
McCourt, Patrick	San Francisco	10-11-71	3 63	28 21	31 84
McGouldrick, Thomas	421 Drumm st., S. F.	5-23-76	1 13	12 55	13 68
McCoy, Annie R.	209 Clara st., S. F.	2-6-74	8 05	21 69	29 74
McDonald, John	31 Steuart st., S. F.	8-10-75	1 20	1 68	2 88
McDonald, Alexander	224 Minna st., S. F.	1-3-78	6 31	13 01	19 32
McConnon, Mrs. R. A., or Christopher	469 Clementina st., S. F.	5-7-86	1 43	16 55	17 98
McCoy, E. H.	Bodie, Calif.	12-20-86	4 60	18 02	22 62
McCormick, John	Stmr. "Idaho"	7-20-87	1 50	68	2 18
McCoy, J. P.	565 Howard st., S. F.	4-27-88	5 00	3 44	8 44
McDonnell, Annie	3 Sumner st., S. F.	7-19-89	1 63	62	2 25
McDonald, Martin	Summit, Placer Co., Calif.	4-13-91	1 25	2 23	3 48
McCrosson, J. T.	409 Montgomery st., S. F.	2-25-92	1 06	1 72	2 78
McCormack, May	315½ Stockton st., S. F.	8-28-93	1 77	51	2 31
McDonald, George	228½ Page st., S. F.	1-2-95	1 00	35	1 35
McCourt, William	120 Townsend st., S. F.	9-28-94	1 95	1 06	3 01
McCormack, Anastatia	Benicia, Calif.	6-26-95	1 01	42	1 43
McKowne, Patrick	547 Mission st., S. F.	7-6-95	1 85	62	2 47
McGuire, Rose	512 Stockton st., S. F.	10-31-74	3 50	7 89	11 39
McGuire, Jane	922 Washington st., S. F.	3-3-75	1 99	5 35	7 34
McGuire, Bernard	Cor. Austin and Polk sts S. F.	10-29-77	67	2 73	3 40
McCullough, James	San Francisco	1-4-87	1 41	59	2 00
McQuade, Mary	San Jose, Calif.	6-21-89	1 97	9 01	10 98
McGuire, John	2 Lincoln pl., S. F.	1-15-90	3 47	1 71	5 18
Nagle, Martin	431 Stevenson st., S. F.	2-13-91	3 72	2 14	5 86
Naulty, Nicholas	50 Natoma st., S. F.	1-26-93	3 67	1 43	5 10
Nachtrieb, Annie D., or Howard Ellsworth, a minor	2819 Howard st., S. F.	4-20-95	10 22	4 86	15 08
Nash, John Edward	Hotel Langham, S. F.	12-23-95	1 26	14 81	16 07
Nealon, Elizabeth J.	Jones st., bet. Filbert and Union sts., S. F.	12-6-75	4 27	17 82	22 09
Newman, Chas. or Marget L.	2004 Powell st., S. F.	1-3-82	8 09	9 28	17 37
Nelson, Catherine	San Mateo, Calif.	7-6-82	1 00	77	1 77
Neilsen, Henrik	S. S. "Columbia"	5-5-84	5 00	5 55	10 55
Nelson, Mrs. Mary	29 Clara st., S. F.	1-7-91	7 66	4 01	11 70
Neth, Gustav A.	Honolulu, H. T.	10-31-92	32 47	17 16	49 63
Nelson, Maud	318 Sutter st., S. F.	11-23-92	5 66	2 36	8 02
Neilsen, George B.	16 Washington st., S. F.	3-14-76	15 29	31 48	49 77
Nightingale, Nancy D.	18th and Mission sts., S. F.	10-15-78	5 94	9 78	15 72
Nicoll, Alexander	2511 Bush st., S. F.	3-28-93	1 00	55	1 55
Nilsen, Martin	30 Clay st., S. F.	4-21-92	1 34	64	1 98
Nielsen, Harry	Schooner "Coquille"	4-28-92	1 02	45	1 47
Nolan, Mrs. Thomas	17 Gilbert st., S. F.	5-18-80	5 65	7 72	13 37
Nolan, John Francis	820 Post st., S. F.	7-21-88	1 19	53	1 72
Nolan, Peter F.	1424 Pacific st., S. F.	1-12-87	2 27	1 38	3 65
Nokes, Jessie J.	906 Geary st., S. F.	3-2-87	1 10	70	1 80
Nottley, Mary	1009 Alabama st., S. F.	5-8-90	2 78	2 04	4 82
Norris, Eugene	1502½ Polk st., S. F.	11-2-92	1 04	59	1 62
Nolan, James (dead)	Dutch Flat, Calif.	4-5-93	32 93	16 24	49 17
Numark, Annie	1424 Polk st., S. F.	11-6-85	1 22	71	1 93
Ormart, Marie	Powell and Ellis sts., S. F.	1-29-73	1 00	1 88	2 88
Ormart, Frances	Powell and Ellis sts., S. F.	1-29-73	1 00	1 88	2 88
O'Callaghan, C.	West End House off the Plaza	5-13-78	2 10	2 73	4 83
O'Mara, Della	San Francisco	5-26-73	6 41	19 40	25 81
O'Grady, James	San Francisco	2-27-75	1 04	1 61	2 65
O'Halloran, Bridget, or Lizzie Cunningham	3366 22d st., S. F.	9-12-89	4 67	4 19	8 86
Orphanos, Demetrios Io.	32 Minna st., S. F.	4-19-94	2 30	97	3 27
Owens, M. C.	No address	2-11-73	7 30	18 99	26 29
O'Neill, James C.	47 Minna st., S. F.	5-9-73	3 68	8 02	11 70

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
O'Reilly, Eugene	5th and Market sts., S. F.	9-14-74	\$5 40	\$12 57	\$17 97
O'Neill, Eliza	San Francisco	10-29-73	5 51	14 25	19 76
Ortega, E. Eustolio	920 Jackson st., S. F.	10-31-77	9 47	16 07	25 54
O'Neill, Howard D.	535 Pacific st., S. F.	8-4-77	11 11	20 38	31 49
O'Leary, Kate	36 Garden st., S. F.	5-11-85	4 09	3 37	7 46
O'Neil, Thomas L.	Wrights, Santa Cruz Co., Calif.	9-16-86	5 45	4 13	9 58
Owen, Jennie Clara	133 Langton st., S. F.	11-11-91	8 74	6 05	14 79
Owen, James K.	1018 Geary st., S. F.	6-1-93	4 75	24 11	28 86
Oxner, Charles	327 Minna st., S. F.	6-7-93	1 00	35	1 35
Olsen, Harry, a minor	26 Louisa st., S. F.	9-24-92	5 00	2 24	7 24
Olesen, Hans H.	631 Harrison st., S. F.	5-18-94	1 69	3 14	4 83
Owen, Sarah P., or Elizabeth H. Mitchell	478 Frederick st., S. F.	11-25-95	1 11	49	1 60
Oleson, Albert	Grand Hotel, S. F.	9-17-95	1 87	8 05	9 92
O'Reilly, Bridget	1229 26th st., S. F.	12-6-94	1 00	2 26	3 26
O'Brien, Thomas	Mission st., near 1st st., S. F.	3-20-74	8 72	27 98	36 70
Oling, Eric or Matilda	Howard and Stuart sts., S. F.	8-13-75	7 54	17 02	21 56
O'Brien, John	No address	4-11-75	3 56	40 08	43 64
O'Brien, Wm.	San Francisco	4-24-79	7 21	10 07	17 28
O'Brien, Michael	328 3d st., S. F.	8-19-89	1 32	54	1 86
O'Brien, Michael	City and County Hospital, S. F.	4-6-88	2 51	1 51	4 02
O'Brien, Thomas	674 Clementina st., S. F.	2-20-90	3 73	2 10	5 83
O'Brien, Bertha	1013 Green st., S. F.	10-14-92	2 45	4 10	6 55
Olivotti, Lino	1116 Turk st., S. F.	12-12-92	1 33	1 80	3 13
Oliver, Millie	143 Natoma st., S. F.	7-5-95	1 00	33	1 33
Oliver, Bertha	Redwood City, Calif.	12-20-95	10 00	3 98	13 98
O'Brien, John T. (dead)	321 Clementina st., S. F.	8-18-94	7 82	4 03	11 85
O'Connor, Jeremiah	1013 Market st., S. F.	6-10-73	3 00	7 77	10 77
O'Connor, Catherine	58 Minna st., S. F.	12-20-74	3 00	15 73	18 73
O'Connor, Annie	Lombard st., near Webster st., S. F.	6-17-78	3 41	12 22	15 63
O'Connell, Miss Mary	Cor. Sansome and Union sts., S. F.	6-12-78	5 77	9 70	15 47
O'Connor, Mary	44 Clementina st., S. F.	3-10-84	1 12	77	1 89
O'Connor, Hannah	Sacramento, Calif.	5-22-86	1 76	1 00	2 76
O'Rourke, Hugh	S.E. cor. 4th and Jessie sts., S. F.	1-12-89	2 08	1 06	3 14
O'Donnell, W. H.	1206½ Polk st., S. F.	8-12-91	2 07	1 87	3 94
Ormond, Mrs. K. S., or Allyn Ormond, a minor	613 19th st., S. F.	12-9-91	4 16	3 39	7 55
O'Donnell, Julia	Angel Island, Calif.	3-26-92	3 36	2 96	6 32
O'Rourke, E.	232 Page st., S. F.	9-21-92	1 30	37	1 67
O'Connor, John	San Francisco	8-10-95	9 83	4 47	14 30
O'Sullivan, Eugene	568 Mission st., S. F.	12-31-75	06	4 89	4 95
O'Sullivan, Mary	904 Jackson st., S. F.	7-30-86	1 40	63	2 03
Parker, Frank C.	S. S. "City of Tokio"	8-22-77	1 00	1 06	2 06
Palmer, Phebe, in trust for Susan Palmer	1634 Mission st., S. F.	9-20-78	1 06	8 81	9 87
Passmore, F. D.	1321 Stockton st., S. F.	11-9-64	3 00	19 53	22 53
Plancharde, Andrew	427 Green st., S. F.	10-7-72	2 41	5 87	8 28
Pache, Benoit	Marysville, Calif.	9-22-84	1 04	1 08	2 12
Packer, Wallace	16 Stockton st., S. F.	5-2-86	1 00	3 40	4 40
Parslow, James H.	205 Stevenson st., S. F.	12-12-85	12 06	10 43	22 49
Parolli, Domenico	115 Clark st., S. F.	8-12-89	2 76	1 95	4 71
Parsons, Mary E.	1619 Bush st., S. F.	10-30-90	1 68	84	2 52
Pratt, Bessie P.	San Rafael, Calif.	11-15-92	1 45	1 48	2 93
Patterson, Mrs. A.	22 Geary st., S. F.	2-1-92	1 22	41	1 63
Pardi, Antonio	871 Mission st., S. F.	12-13-94	4 85	2 95	7 80
Pander, Thomas	S. S. "San Blas"	1-3-84	2 31	1 81	4 12
Petitjean, Caroline	19 Louis pl., S. F.	11-13-71	1 24	8 11	9 35
Preston, Miss Mattie	824 Washington st., S. F.	12-15-72	5 00	12 79	17 79
Preston, Albert W.	332 O'Farrell st., S. F.	9-12-74	1 30	8 76	10 06
Peri, Lorenzo	Bay View, S. F.	4-4-72	1 25	18 67	19 92

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Perazzio, Guiseppe	1421 Dupont st., S. F.	10-23-79	\$8 20	\$29 37	\$37 57
Pendergast, Charles	Hammam Baths, S. F.	10-16-78	1 00	13 27	14 27
Peterson, Gustaf C.	19 Commercial st., S. F.	12-20-80	20 00	27 67	47 67
Pellegrini, Luigi	42 Jessie st., S. F.	1- 5-84	1 00	71	1 71
Peck, C. M.	120 Guerrero st., S. F.	10-16-85	5 83	5 73	11 56
Petterson, James	1808 Taylor st., S. F.	2-20-89	3 53	2 31	5 87
Peters, Christena	626 Green st., S. F.	1-21-89	2 10	1 07	3 17
Percivale, Carlo	604 Natoma st., S. F.	5-17-90	2 62	1 33	3 95
Preston, Edward J.	102 Bernard st., S. F.	3- 1-92	3 43	1 70	5 13
Perkins, Eugene S.	718 Washington st., S. F.	8-25-92	3 09	3 95	7 04
Penn, Prudence	1718 Stevenson st., S. F.	7-21-93	3 74	1 39	5 13
Pearlman, Mrs. R. Edith	521 Oak st., S. F.	8-16-92	1 52	54	2 06
Pescia, Virginia, a minor, or Pescia Attilie.	1520 Taylor st., S. F.	2-13-93	2 00	75	2 75
Perkins, George A.	Bark "Elsinore"	2- 7-93	6 34	2 43	8 77
Peterson, C. O.	717½ Bush st., S. F.	8- 1-95	15 00	6 63	21 63
Penther, Eda	S.E. cor. Leavenworth and Francisco sts., S. F.	7-20-95	1 41	33	1 74
Pedrazzi, S. S.	1833 Polk st., S. F.	10-18-95	5 14	10 93	16 07
Phillips, Margaret	424 Jessie st., S. F.	4-23-75	1 81	6 70	8 51
Pierce, Annie, trustee	Henry st., bet. Noe and Castro sts., S. F.	12-29-82	5 00	5 17	10 17
Pigott, James	Care Sullivan Estate Co., 1075 Mission st., S. F.	7-13-77	7 71	19 79	27 50
Philpott, William Hanson	Brannan st., P. M. Wharf, S. F.	7-12-88	15 41	10 94	26 35
Prior, Charles	938 Folsom st., S. F.	7-10-89	2 42	1 17	3 59
Phillips, Alice	239 Fremont st., S. F.	9-16-90	5 94	4 15	10 09
Price, A. S.	Cor. 6th and Mission sts., S. F.	1- 8-90	2 92	1 47	4 39
Piper, Harry	2421 Washington st., S.F.	6-21-93	1 00	2 62	3 62
Price, William Henry	303 Eddy st., S. F.	4- 9-95	5 95	3 24	9 19
Pierce, Mary, a minor	Hanford, Kings Co., Calif.	10-12-94	8 04	4 07	12 11
Pritchard, Geo. W.	916 Natoma st., S. F.	4-28-94	4 36	2 02	6 38
Powers, Mary A.	532 Pine st., S. F.	9- 9-70	1 25	9 10	10 35
Porter, John J.	San Francisco	1-22-65	2 90	25 37	28 27
Pope, Mrs. E. M.	819 Mission st., S. F.	3- 3-72	41	46 65	47 06
Porter, John William	San Miguel, Calif.	7- 1-81	4 54	4 89	9 43
Potter, John	Navarro, Mendocino Co.	7- 1-82	1 20	77	1 97
Powers, Annie	60½ Clifford st., S. F.	6-28-86	1 00	62	1 62
Pollica, Eugene A.	2912 Bush st., S. F.	6- 6-88	13 06	9 91	22 97
Potentini, A. F.	635 Bush st., S. F.	9-21-89	1 10	81	1 91
Porter, Cora M.	106 Eddy st., S. F.	4-21-92	1 00	39	1 39
Provis, William Francis or Mary Harriet	12 Parker st., S. F.	8-26-95	1 27	39	1 66
Pohlman, Isedor	1535 Polk st., S. F.	4-27-94	1 00	38	1 38
Powderly, Bridget	San Francisco	7-31-95	7 49	3 30	10 79
Plumb, Emily or Ida	259 Minna st., S. F.	10-27-91	1 21	58	1 79
Pyne, G. D.	1703 Powell st., S. F.	6-19-85	1 00	2 85	3 85
Quinn, Mary B.	1623 Powell st., S. F.	7-31-76	1 26	1 70	2 96
Quinn, John	727 Grove st., S. F.	12-18-82	1 16	1 27	2 43
Quinn, Patrick	34 Hayes st., S. F.	11-28-84	1 80	1 32	3 12
Quirk, Cornelius	404 Broadway, S. F.	10-28-89	19 48	13 53	33 91
Quinn, Edward	Montgomery House, S. F.	11- 2-91	2 25	18 46	20 71
Quirk, Nick	Morenci, Graham Co., Ariz.	5- 4-91	2 63	4 98	7 61
Quinn, Mary	17 Natoma st., S. F.	12- 5-94	2 12	2 93	5 05
Rafferty, Kate	1006 Market st., S. F.	1-10-79	1 09	2 27	3 36
Randall, Rosey	532 Howard st., S. F.	8-14-80	1 26	98	2 24
Rafferty, Ellen	529 Haight st., S. F.	3- 9-87	72	90	1 62
Reynolds, Rodger	18½ Stevenson st., S. F.	12- 5-72	31	5 20	5 51
Reardon, Hannah	115 William st., S. F.	6-16-69	5 40	33 67	39 07
Reid, Annie	Sonoma, Calif.	6-13-83	4 20	5 08	9 28
Reed, Alfred Henry	Ahborn House, S. F.	4-26-83	1 00	74	1 74
Reed, Charles (dead)	Standard Theater, S. F.	5- 7-84	1 60	10 55	12 15
Redington, G. F.	781 Mission st., S. F.	7- 2-84	2 12	1 64	3 76
Reynolds, William	607 4th st., S. F.	9- 3-89	1 37	2 78	4 15

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Redmond, Mrs. M.	526 8th st., Oakland, Calif.	8-13-92	\$4 25	\$3 96	\$8 21
Ready, George	153½ 5th st., S. F.	6-28-95	29 01	14 81	43 85
Redding, Mary	523 23d st., cor. Bartlett st., S. F.	9-4-94	4 41	2 03	7 04
Reffling, A.	31 Washington st., Portland, Ore.	6-28-95	9 34	4 75	14 09
Rielly, Bridget	4 St. Charles pl., S. F.	12-22-74	7 18	19 57	26 75
Reardon, Ellen	2 and 3 Stevenson st., S. F.	12-8-72	6 15	22 57	28 72
Rice, John R., M.D.	739 Howard st., S. F.	1-10-78	96	2 30	3 26
Riley, Margaret	California st., bet. Stockton and Powell sts., S. F.	7-9-79	15 00	22 01	37 01
Richardson, R. C.	Bark "Cyane"	8-7-73	1 26	2 26	3 52
Riley, Ann	114 Powell st., S. F.	4-23-87	13 31	29 90	43 21
Riley, John F.	22 John st., S. F.	2-11-89	1 38	52	1 90
Riely, James	450½ Tehama st., S. F.	12-8-90	16 62	9 84	26 46
Ring, Ellen M., or David J.	14 Collingwood st., S. F.	2-20-90	7 16	4 63	11 79
Rigney, Edward	216 Perry st., S. F.	1-9-93	15 78	7 35	23 13
Riordan, Mrs. Amelia	1116 Vermont st., S. F.	12-17-91	1 82	1 35	3 17
Ridler, Kate	San Francisco	8-1-92	1 00	.1	1 41
Riley, John J. (dead)	100 5th st., S. F.	2-21-94	1 00	37	1 37
Ricketts, Basil N.	1709 Buchanan st., S. F.	1-21-95	1 04	35	1 39
Robinson, T. W.	San Francisco	12-7-59	3 50	45 56	49 06
Robinet, Theodore J.	5 Bernard st., S. F.	1-10-74	3 17	8 93	12 10
Rousseau, Eugenie	7 Fremont st., S. F.	12-3-72	45	24	69
Roche, Mary	San Francisco	8-10-76	3 92	7 42	11 34
Roach, Anna	Chili Gulch	8-17-83	3 80	3 83	7 63
Ross, John	Central Market, S. F.	5-24-78	9 60	16 95	26 55
Rossi, Eugenio	Bet. Pacific st. and B'way, Stockton and Dupont sts., S. F.	3-5-83	4 83	5 18	10 01
Robinson, Joseph H.	Montgomery st., S. F.	11-9-83	3 00	10 68	13 68
Rourke, Kate	362½ Clementina st., S. F.	5-8-84	1 45	1 11	2 56
Rosenthal, Leon	624 Eddy st., S. F.	7-28-84	2 07	1 59	3 66
Rowland, Donati	928 Clay st., S. F.	2-4-84	2 00	1 64	3 64
Roberts, Mrs. Mabel E.	25½ Stockton st., S. F.	4-2-84	1 00	85	1 85
Rodgers, John	16 Hawthorne st., S. F.	3-3-85	1 95	6 90	8 86
Rourke, Mary (dead)	919 Folsom st., S. F.	9-13-86	15 07	12 59	27 66
Robinson, James	423 East st., S. F.	10-3-87	1 00	55	1 55
Roberts, Catherine	48 4th st., S. F.	10-13-91	4 03	3 31	7 34
Rodgerson, Mary, or Marie Jordan	1407 Polk st., S. F., or 606 Howard st., S. F.	5-5-91	1 00	61	1 61
Roach, Mary	717 Bryant st., S. F.	2-6-85	1 31	93	2 24
Ross, Mrs. Wm. H.	666½ Bryant st., S. F.	10-15-91	1 00	47	1 47
Rourke, Michael	Steamship "Williamette"	5-20-91	3 12	1 55	4 67
Roughan, Mary	251 Tehama st., S. F.	8-31-92	1 13	42	1 55
Rogers, Kate	13 Moss st., S. F.	7-6-95	1 39	33	1 72
Rogers, Ruby A.	609 Post st., S. F.	1-29-94	1 06	39	1 45
Rouse, Augusta F.	744 Ellis st., S. F.	4-7-94	2 50	1 12	3 62
Rosencrantz, Lawrence, a minor	2413 Washington st., S. F.	11-12-95	5 00	2 00	7 00
Robinson, Melvin	801 Sutter st., S. F.	9-11-94	2 00	85	2 85
Ruddy, Hugh	Dry-dock, S. F.	2-3-70	5 67	23 40	29 07
Russel, Mary A.	265½ Tehama st., S. F.	2-3-70	18 30	28 93	47 23
Russell, Martin	Marysville, Calif.	7-5-81	3 50	3 67	7 17
Rutley, William	164 Jessie st., S. F.	7-2-85	1 63	94	2 57
Rumels, Charles	Francisco st., bet. Pierce and Steiner sts., S. F.	7-30-77	3 90	2 61	6 51
Rutherford, Robt. W.	138 Perry st., S. F.	6-8-88	3 83	11 30	15 13
Rusely, Ivo	1203 Polk st., S. F.	9-15-91	4 22	2 30	6 52
Ruffner, Charles Knox, or Margaret G. Ruffner	Sonoma, Calif.	8-24-92	1 00	47	1 47
Russell, William A.	Sitka, Alaska	2-9-94	12 36	6 87	19 23
Ryan, Miss M. A. D.	Virginia City, Nev.	25-23-72	5 78	17 75	23 53
Ryan, Rosa (dead)	27 Bush st., S. F.	12-27-84	1 00	79	1 79
Ryan, Mary Lafferty	123 Taylor st., S. F.	3-19-86	1 43	1 67	3 10

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Ryer, Andrew G.-----	Black Point, S. F.-----	5- 7-87	\$1 33	\$5 24	\$6 57
Ryan, Miss Katie-----	Cor. 28th and Alabama sts., S. F.-----	5-29-95	10 54	8 92	19 46
Ryan, George-----	Cor. 28th and Alabama sts., S. F.-----	10-29-95	2 58	1 06	3 64
Slater, Thomas H.-----	Columbia Hotel, S. F.-----	3-13-71	6 69	24 51	31 20
Samson, A. B.-----	Cor. Pine and Leaven- worth sts., S. F.-----	1-29-68	3 42	16 38	19 80
Slaven, Michael-----	Franklin Hotel, S. F.-----	5- 3-76	1 07	10 97	12 04
Sanguinetti, Dominico-----	Visitation Valley, Calif.-----	2-19-77	5 00	9 10	14 10
Sagmiller, Mary A.-----	912 Sutter st., S. F.-----	3- 4-78	1 53	18 80	20 33
Stark, John-----	Cor. 1st and Clementina sts., S. F.-----	2-25-78	5 08	8 41	13 49
Samuel, Sarah R.-----	605 Post st., S. F.-----	10- 8-81	4 25	8 83	13 08
Salmon, Charles-----	Stmr. "Orizaba"-----	1-31-82	5 16	5 40	10 56
Scanlon, James-----	San Francisco-----	7- 1-85	7 87	8 59	16 46
Stanton, Thomas-----	Hayward, Calif.-----	7- 1-85	8 50	7 45	15 95
Swaney, Mrs. Annie Marie-----	1517 Post st., S. F.-----	4- 1-85	25	28	51
Seanlan, Bridget-----	120 Welch st., S. F.-----	5-12-86	1 84	3 05	4 89
Strassman, Bella and Leo-----	609½ Howard st., S. F.-----	3-20-86	09	09	18
Sanders, Mary A.-----	American Exchange, San- some st., S. F.-----	7- 2-86	7 27	5 89	13 16
Sammon, Michael-----	Point Reyes-----	6- 3-89	21 73	15 40	37 13
Salazar, Mrs. Isidora-----	220 Turk st., S. F.-----	8-28-88	5 57	3 79	9 36
Starey, Frederick Ellicott-----	5 Broadway, S. F.-----	2- 1-90	1 04	45	1 49
St. Claire, Walter-----	797 Mission st., S. F.-----	8-14-91	1 00	40	1 40
Straut, Jacob E.-----	22 Anna st., S. F.-----	6-14-90	2 22	96	3 18
Swain, E. M.-----	803 Howard st., S. F.-----	12-22-90	8 85	4 96	13 81
San Francisco Branch, Granite Cutters' National Union-----	Wm. McDonald, Treas., 607 Linden av., S. F.-----	1-14-93	5 03	2 20	7 23
Starck, Margarethe-----	37 Rausch st., S. F.-----	6-30-92	1 00	39	1 39
Shapiro, F.-----	38½ 6th st., S. F.-----	4- 1-93	1 00	1 85	2 85
Small, Maggie-----	10 Verona pl., S. F.-----	8-10-93	3 51	1 61	5 12
Savage, Thomas M., or Margaret M. Savage-----	Steven's Creek, Santa Clara Co., Calif.-----	7-13-93	1 00	35	1 35
Saunders, Mrs. L. J.-----	1234 Vallejo st., S. F.-----	7-18-92	1 25	39	1 64
Stapleton, Josie C. (dead)-----	Cor. Hayes and Baker sts., S. F.-----	5-27-92	1 00	3 24	4 24
Slavin, Mary-----	1324 Dupont st., S. F.-----	6-14-94	2 42	1 59	4 01
Staehli, Kaspar-----	Care 3104 Cal. st., S. F.-----	4-30-95	11 44	7 21	18 65
Santos, Joseph-----	29 Commercial st., S. F.-----	5-31-95	8 93	5 45	14 38
Saint Bridget's Roman Catholic Church-----	Broadway and Van Ness av., S. F.-----	7-20-95	2 38	83	3 21
Stefner, Edward A.-----	Strawberry Valley, Calif.-----	9-19-74	5 67	15 80	21 47
Sheridan, John-----	San Francisco-----	12-27-64	3 56	29 91	33 47
Speller, George-----	149 2d st., S. F.-----	12-18-64	6 20	20 14	26 34
Stephens, John B.-----	555 Mission st., S. F.-----	5-12-73	10 90	38 89	49 79
Sweeny, James E.-----	41 Clara st., S. F.-----	11- 2-76	1 56	5 11	6 67
Stevens, Williams-----	"Santa Cruz Boat," S. F.-----	3-23-77	74	1 86	2 60
Shedden, John-----	Ship "Goquill"-----	5-21-83	1 80	2 26	4 06
Sheehan, Ellen-----	621 O'Farrell st., S. F.-----	3- 8-77	87	1 53	2 40
Stevens, Bridget-----	885 Bay st., Oakland, Calif.-----	7- 5-78	13 18	22 80	35 98
Serpa, Adam-----	San Joaquin City, Calif.-----	11-29-78	2 50	14 02	16 52
Spencer, David, Jr.-----	366 Folsom st., S. F.-----	3-10-83	4 19	4 13	8 32
Schreiber, Nellie M.-----	633 Mission st., S. F.-----	2- 2-81	3 82	3 36	7 18
Shreeve, George-----	Berkeley, Alameda Co., Calif.-----	6-20-84	2 93	6 98	9 91
Steffen, Francis-----	650 Mission st., S. F.-----	12-11-86	3 46	3 20	6 66
Schenck, E. P.-----	32 2d st., S. F.-----	6-15-87	2 06	1 25	3 31
Stevenson, John E.-----	807 Mission st., S. F.-----	2-27-89	1 94	1 06	3 00
Streull, John J.-----	5 Ewer pl., S. F.-----	9- 7-88	1 81	95	2 76
Seaman, William-----	Cor. Drumm and Pacific sts., S. F.-----	7-21-91	5 00	2 41	7 41

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Sevining, Mrs. T.	515 Leavenworth st., S. F.	7- 9-91	\$9 55	\$4 77	\$14 32
Shea, Miss Katie	633 23d st., S. F.	11- 5-91	1 65	1 07	2 72
Snelson, Georgia	702½ Bush st., S. F.	4- 5-90	1 17	1 38	2 55
Steffens, Ellen J.	San Rafael, Calif.	11- 3-91	2 70	8 92	11 62
Sweeney, Jeremiah F. or Maggie	San Miguel, San Mateo Co., Calif., or 213 Powell st., S. F.	12- 7-89	4 61	4 43	9 04
Sweetman, Julia or John	1314 Natoma st., S. F.	7-28-90	1 26	45	1 71
Serafino, Antonio	27 Commercial st., S. F.	12-12-92	5 31	2 45	7 76
Stewart, Katie	2010 Washington st., S. F.	5- 1-93	2 54	2 97	5 51
Serpico, Gaetano	264½ Clementina st., S. F.	11-23-92	1 00	37	1 37
Shea, Mary L.	International Hotel, S. F.	8- 3-92	2 12	1 31	3 43
Stempel, Nicolas	Ewell's Dairy, cor. 21st and Folsom sts., S. F.	5- 1-95	4 90	6 36	11 26
Steel, Lida	12 Mason st., S. F.	9- 6-95	2 00	74	2 74
Sheehy, John	Mineral Hill, Calif.	4-20-94	7 46	7 56	15 02
Sheridan, Philip	San Diego, Calif.	9-25-94	16 75	10 87	27 62
Shea, Chas. P.	30 12th st., S. F.	11- 7-95	1 00	31	1 31
Swenson, Charles Edward	135 Folsom st., S. F.	12-17-95	1 48	35	1 83
Schields, Hattie	1016 Market st., S. F.	4-26-75	2 14	15 25	17 39
Scribbin, Jane	2 Vincent st., S. F.	1-13-76	1 40	2 42	3 82
Schmiet, Jacob	Caliente, Calif.	5-31-87	1 61	11 17	12 78
Shields, Henry	Wadsworth, Nev.	5- 9-77	1 00	6 56	7 56
Sinistar, Annie	566 17th st., S. F.	10- 8-78	18 00	31 47	49 47
Smith, Mrs. Emma B.	11 Franklin st., S. F.	7- 3-85	1 12	65	1 77
Smith, James B.	654 Folsom st., S. F.	2- 4-85	1 16	71	1 87
Smith, Mrs. Alice	47th st., Oakland (Cogshead Tract), Calif.	8- 4-86	1 93	1 34	3 27
Smith, Mrs. Elizabeth	737 Clementina st., S. F.	5- 1-86	5 00	3 97	8 97
Smith, John H.	Overland House, Sacramento st., S. F.	10-24-82	1 64	8 10	9 74
Schmitz, Mrs. Sarah	239 11th st., S. F.	6-27-88	1 63	1 67	3 30
Simmons, Mrs. Etta, trustee	130 Eddy st., S. F.	7-27-89	3 01	1 65	4 66
Schmid, William G.	321 Dupont st., S. F.	1- 6-90	2 98	1 54	4 52
Smith, Reverend J. P., trustee	Assistant Pastor, Salinas, Calif.	9- 1-90	2 42	2 18	4 60
Smith, Mrs. C. R.	88 9th st., S. F.	8-25-92	1 53	1 52	3 10
Skidmore, C. W., and Frank Shay, and James G. Maguire	1219 Filbert st., 2205 Divisadero st., 400 Golden Gate av., S. F.	11-29-92	4 00	1 66	5 66
Smith, Fannie M.	502 Bush st., S. F.	12- 1-93	1 25	51	1 76
Schmidt, Alexander	66½ W. Mission st., S. F.	3-11-95	6 50	4 07	10 57
Smith, John W.	Steamer "San Mateo"	1- 6-94	2 16	89	3 05
Sorey, Nellie	1210 Howard st., S. F.	7-23-72	5 35	17 08	22 43
Schoff, Charles H.	No address	5- 2-79	5 82	9 14	14 96
Soret, Paul	1023 Dupont st., S. F.	9-21-76	3 45	6 34	9 79
Scott, James	7 Montgomery st., S. F.	8-27-77	3 46	6 03	9 49
Schloss, Edwin B.	305 Octavia st., S. F.	2- 5-79	1 96	2 55	4 51
Stokes, Mary	120 Shipley st., S. F.	4-15-79	1 23	3 27	4 50
Stoddart, Archibold C., M.D.	321 Sutter st., S. F.	5- 4-82	1 50	1 05	2 55
Stromme, John	New Washington Hotel, S. F.	4-19-86	1 00	61	1 61
Stone, Maud	1018 Pacific st., S. F.	13-24-88	1 25	1 10	2 35
Scott, Mary F.	417 Post st., S. F.	1-19-89	1 59	63	2 22
Scott, Joseph	437 Natoma st., S. F.	10-14-90	1 99	2 97	4 96
Scott, Mary A.	331 Ellis st., S. F.	7-17-91	3 36	1 44	4 80
Snow, Marion D., or Stephen T., a minor	1516 Green st., S. F.	2- 2-94	2 06	90	2 96
Stone, Sarah	526 6th st., S. F.	8-16-95	1 10	43	1 53
Solomon, May	622 Post st., S. F.	10-10-95	1 00	43	1 43

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Sullivan, Josephine	Market st., bet. 3d and 4th sts., S. F.	5-1-80	\$1 64	\$3 02	\$4 66
Sullivan, Denis	No address	9-14-75	3 02	6 26	9 28
Sullivan, Cathn.	Annie st., S. F.	11-23-77	4 03	8 09	12 12
Sullivan, Mary, transferred to John O'Connor	Bryant st., bet. 5th and 6th sts., S. F.	3-28-73	6 82	24 12	30 94
Sullivan, Mrs. W. C.	45 2d st., S. F.	10-17-78	1 41	1 58	2 99
Sullivan, Catharine	San Francisco	1-12-85	3 49	2 82	6 31
Struck, August or Frederick	410 5th st., S. F.	1-2-85	2 57	1 93	4 50
Schultz, Margt.	28 Willow st., S. F.	12-2-86	4 34	5 61	9 95
Sullivan, Maurice	803 Sansome st., S. F.	3-18-90	1 15	80	1 95
Sullivan, Catherine	229 Austin st., S. F.	4-25-92	1 08	46	1 54
Stuart, Lotti	422 Franklin st., S. F.	9-16-92	1 00	38	1 38
Sullivan, Daniel	108 Dore st., S. F.	9-10-95	4 66	2 01	6 67
Sullivan, Dennis Wm.	1'08 Folsom st., S. F.	5-24-95	1 05	35	1 40
Syme, James H. N.	1431 Pine st., S. F.	5-15-84	2 52	3 09	5 61
Sykes, Caladone	6th and Mary sts., S. F.	3-28-90	5 30	3 54	8 84
Taltichet, A.	421 Dupont st., S. F.	5-6-75	3 00	6 34	9 24
Taylor, Mary	Fort Point, S. F.	6-25-78	4 21	10 14	14 35
Tracy, John or Julia	5½ Sherwood pl., S. F.	5-28-83	8 12	11 32	19 44
Tracy, Michael	714 Brannan st., S. F.	9-4-84	3 82	6 94	10 76
Taylor, Wilson G.	710 Market st., S. F.	6-19-84	1 00	77	1 77
Taggard, Wm. H.	71 Water st., S. F.	10-9-86	2 20	13 50	15 70
Tank, Mrs. N.	127½ Bay st., S. F.	7-9-86	2 20	6 25	8 45
Talbot, Johannah	661 Howard st., S. F.	11-16-86	2 96	3 42	6 38
Taft, James	7 Merchant st., S. F.	6-8-89	5 69	6 58	12 27
Taggart, P. (dead)	1 Channel st., cor 17th st., S. F.	8-14-88	17 27	12 91	30 18
Taylor, W. S.	American Exchange, S. F.	4-20-88	1 00	53	1 53
Trainer, Julia	215 4th st., S. F.	1-21-91	1 86	73	2 59
Thatcher, Coney Robert	334 Jersey st., S. F.	1-30-94	10 00	5 40	15 40
Teahan, Daniel	Florida st., near 20th st., S. F.	3-27-76	1 11	1 68	2 79
Templer, Florence	318 Sutter st., S. F.	3-29-95	6 59	4 47	11 06
Tierney, Mary	Corte Madera, Marin Co., Calif.	1-6-79	8 20	12 50	20 70
Triplett, Ben C.	1332 Howard st., S. F.	10-24-82	10 00	10 76	20 76
Tierney, Mrs. John	So. Vallejo, Solano Co., Calif.	2-25-86	11 04	9 86	20 90
Tibbitts, Howard C.	Manager Sunset Magazine, 313 Battery st., S. F.	11-3-86	3 29	3 74	7 03
Thiesse, Albert	424 4th st., S. F.	5-16-90	15 24	8 91	24 15
Tighe, Tillie	1710 Octavia st., S. F.	5-6-95	21 74	12 06	33 80
Thormahlin, Henrich	San Francisco	5-11-75	5 00	25 02	30 02
Thompson, Alice S.	San Francisco	2-11-73	1 56	3 04	4 60
Toland, Michael	No address	6-14-75	2 00	14 42	16 42
Todd, J. W. R.	Watsonville, Calif.	10-12-75	2 00	8 42	10 42
Twomey, Patrick	Golden Eagle House, cor. Broadway and Montgomery sts., S. F.	8-13-80	5 00	9 25	14 25
Tobin, Cornelius	Butte City, Calif.	10-19-83	5 00	5 02	10 02
Toner, Patrick	8 Jessie st., S. F.	2-23-84	1 16	3 92	5 08
Tobin, Agnes	S.E. cor. Cal. and Taylor sts., S. F.	9-20-89	5 00	2 89	7 89
Tobin, Robert, guardian	Hibernia Bank, S. F.	11-9-92	12 15	7 21	19 39
Trott, James A.	111 Jackson st., S. F.	3-6-93	2 25	81	3 06
Tobin, Richard	No address	11-17-92	6 65	5 17	11 82
Thompson, Sarah J.	225 8th st., S. F.	7-17-91	1 00	36	1 36
Tormey, Patrick	215 Scott st., S. F.	1-11-94	1 88	76	2 64
Townshend, Lavinia H.	813 Harrison st., S. F.	8-11-94	3 00	1 29	4 29
Thornton, William	Stockton, Calif.	9-25-95	2 00	72	2 72
Turner, Sarah J.	9 Bagley pl., S. F.	12-20-75	9 91	26 27	36 18
Turney, Catharine	Care Sullivan Estate Co., 1075 Mission st., S. F.	5-22-75	27	6 13	6 40

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Tully, Bridget	Franklin Hotel, Pacific st., S. F.	1-30-78	\$7 43	\$12 41	\$19 84
Tuller, N. M.	138 McAllister st., S. F.	12-31-88	1 00	76	1 76
Turner, James L.	1810½ Page st., S. F.	12-24-90	1 00	72	1 72
Truesdale, William	Candelaria, Nev.	2-21-94	1 00	3 09	4 09
Thurman, Gladys	306 Stockton st., S. F.	10-18-95	1 03	3 84	4 87
Uelzen, Henry	Cor. Turk and Taylor sts., S. F.	6-26-78	1 00	7 77	8 77
Urbani, Natale	731 Vallejo st., S. F.	6-25-94	5 00	16 39	21 39
Valdes, J. M.	San Francisco	5- 9-72	4 08	19 35	23 43
Van Ness, Mary Ann	San Francisco	8- 5-78	1 00	97	1 97
Van Rompa, Maria Justine	405 Kearny st., S. F.	8- 7-78	5 00	7 61	12 61
Van Rensselaer, John E.	Montgomery Hotel, 2d st., S. F.	9-27-87	1 31	1 85	3 16
Valentin, Mary	62 Bryant st., S. F.	6- 6-91	1 00	48	1 48
Van Goethem, Aline	6 Martin st., S. F.	1- 9-91	1 00	43	1 43
Vande Grift, Jennie M., or Mary Blossom Vande Grift, a minor	216 Turk st., S. F.	8-15-93	2 00	71	2 71
Valentine, Thomas B.	Baldwin Hotel, S. F.	11-24-94	5 22	6 78	12 00
Vernon, Mary	11 O'Farrell st., S. F.	8-23-81	1 05	91	1 96
Vereker, James	744 Mission st., S. F.	7-11-88	4 30	2 71	7 01
Verdugo, Antonio	7 Scott st., S. F.	6- 4-90	1 00	50	1 50
Vierra, Joseph	Baretas, San Joaquin Co., Calif.	3-25-79	1 59	10 52	12 11
Vincent, William	82½ 19th st., S. F.	11- 5-83	1 62	3 97	5 59
Vieira, Jose Rodrigues	47 Clay st., S. F.	2-18-93	2 96	1 18	4 14
Vogg, Sarah C.	317 1st st., S. F.	1- 4-82	1 12	79	1 91
Ward, Bridget	Eureka Homestead, S. F.	8- 7-70	5 40	20 98	26 38
Watriss, Franklin	Sonoma Valley, Calif.	10-29-79	6 41	24 69	31 10
Warren, E. C.	903½ Shotwell st., S. F.	4-28-83	1 00	80	1 80
Whalen, Catharine	835 California st., S. F.	3-14-85	4 10	4 17	8 27
Watson, Harrietta	21 S. Park st., S. F.	5-23-84	1 44	1 52	2 96
Ward, Harriett	6 Salmon st., S. F.	7-27-86	1 08	61	1 69
Whallen, Morris H., or Margaret	252 Beale st., S. F.	1-31-87	2 13	1 32	3 45
Wakeman, Nelly Church	2011 Webster st., S. F.	4-13-86	2 00	1 34	3 34
Walton Memorial Scholarship Committee	No address	5- 3-90	5 36	43 99	49 35
Warren, Alice A.	California st. and Powell av., S. F.	12-20-89	4 19	5 41	9 60
Warren, Georgie	517½ Jessie st., S. F.	5- 9-90	2 08	1 06	3 14
Warren, Martha J.	112 12th st., S. F.	1-22-90	4 80	2 63	7 43
Warren, I. K.	San Francisco	7-15-93	24 72	10 94	35 66
Walker, William	North Temescal, Calif.	1-31-93	1 69	49	2 18
Walsh, Edward J.	Bernal Heights, S. F.	4-13-92	7 22	3 69	10 91
Watson, James	2 ½ Lilly av., S. F.	5- 8-94	3 35	2 49	5 85
Wallace, Eva	1139 Bush st., S. F.	5-12-94	1 85	84	2 69
Walsh, John	1339 Folsom st., S. F.	1- 4-95	1 00	35	1 35
Watson, Clara A.	132 6th st., S. F.	12-27-93	3 79	2 18	5 97
Werner, H.	San Francisco	6-24-67	7 02	41 79	48 81
Welch, Margaret	70 Jessie st., S. F.	7-23-75	5 55	12 08	17 63
Welch, Martin	450 Jessie st., S. F.	12-23-80	2 00	2 26	4 26
Welch, Thomas	8 Potter st., S. F.	6-30-85	1 00	2 51	3 51
Welch, Maggie	432 Shipley st., S. F.	2- 6-88	2 10	1 49	3 59
Weeks, Edward I.	309 Grant av., S. F.	4- 5-88	1 00	53	1 53
Wells, Pauline	2203 Scott st., S. F.	6- 3-91	4 35	4 17	8 52
West, Lorenzo L.	315 Clementina st., S. F.	11- 4-92	1 29	50	1 79
Wells, John William	473 Prospect st., South Orange, N. J.	12-14-93	1 00	3 36	4 36
Wheeler, George, Jr.	1416 Geary st., S. F.	4-22-95	1 00	33	1 33
West, Mary A.	1437 Pine st., S. F.	1-21-95	1 00	35	1 35
Whearty, Peter F.	2142 15th st., S. F.	3- 5-95	6 20	3 37	9 57
White, Henry	San Mateo, Calif.	12-15-78	14 53	24 35	38 88
Wilde, John	Antioch, Calif.	10- 2-72	2 80	10 65	13 45
Winters, John	Fort Point, Calif.	4- 7-69	2 84	19 39	22 23
Whitney, Bridget	448 Natoma st., S. F.	12-28-72	91	3 84	4 75

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

2. The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Wright, Miss Delia	128 2d st., S. F.	9- 6-77	\$1 00	\$1 03	\$2 03
Williams, Henry	San Francisco	7-30-75	1 96	3 32	5 28
Wilson, Byron J.	Foster's Bar, Yuba Co., Calif.	11-20-68	1 00	17 12	18 12
Wilson, Annie	870 Kearny st., S. F.	6-21-83	1 46	1 10	2 56
Willis, Mrs. Elizabeth	1914 Union st., S. F.	11- 9-83	1 00	81	1 81
Wright, William P.	1337 Pine st., S. F.	3-14-84	1 00	71	1 71
Wilson, Frank	7 Mason st., S. F.	4-22-84	5 00	5 53	10 53
Wild, Charles	Louisiana st., bet. Shasta and Napa sts., S. F.	2-25-87	1 20	57	1 77
Williams, Mary H.	120 Sutter st., S. F.	1- 6-88	9 39	6 72	16 11
Williams, George A.	Care J. E. Sparks, Minas del Tojo, Rosario, Sinaloa, Mex.	1-24-90	10 85	6 43	17 28
Williamson, Robert	1104 Mission st., S. F.	12-14-90	1 78	89	2 67
Wilson, Edwin	12 Sacramento st., S. F.	11- 9-91	20 00	10 78	30 78
Willis, Annie	327 Cumberland st., S. F.	3-16-92	1 00	46	1 46
White, Albert	23 East st., S. F.	12-31-92	2 00	1 44	3 44
Williams, Mary D.	2324 Sutter st., S. F.	10-11-93	5 28	2 73	8 01
Winchell, Mrs. Annie	1011 Mason st., S. F.	12- 1-92	1 97	73	2 70
Winkelman, Henry W., or Lizzie Winkelman	2½ Clara st., S. F.	9- 1-93	1 04	41	1 45
Winter, Margaret	Utah st., bet. 15th and 16th sts., S. F.	1- 2-95	4 32	1 86	6 18
Withers, Thomas	119 2d st., S. F.	5-11-95	1 00	1 41	2 41
White, Lucien	1209 Eddy st., S. F.	10- 3-95	1 68	51	2 19
Willey, Eliza M.	1218½ Treat av., S. F.	1-23-94	3 72	1 77	5 49
Wilson, Olof C.	1214 Union st., S. F.	6- 6-95	1 00	92	1 92
Wittig, Addie, a minor	Bisbee, Ariz.	12-24-95	5 00	1 99	6 99
Wittig, Clarence Emil, a minor	Bisbee, Ariz.	12-24-95	5 00	1 99	6 99
Wilson, John Drisco	610 Bush st., S. F.	5-24-95	1 00	33	1 33
Wilkinson, John Joseph	Bennett Valley, Sonoma County	2-23-94	9 98	6 24	16 22
Wood, Carrie E.	22 Taylor st., S. F.	8- 5-81	2 50	2 40	4 90
Woodworth, James	Redwood, Calif.	8-31-84	7 84	21 05	28 89
Woodward, Mollie	800 Market st., S. F.	4-10-88	2 00	1 47	3 47
Woolsey, Mamie	617 Tennessee st., S. F.	1-28-95	1 16	35	1 51
Worn, Isabella A.	San Anselmo, Calif.	9-16-95	4 91	3 07	7 98
Woodworth, Fred	201 Mills Bldg., S. F.	12- 5-95	2 01	2 91	4 92
Wyrick, Miss Jennie	217 O'Farrell st., S. F.	9- 7-75	2 27	5 61	7 88
Wyman, Ernest E.	Seattle, Wash.	12-23-81	5 00	11 37	16 37
Zander, Mrs. S. Matilda	Hotel Rafael, San Rafael, Calif.	6-30-92	8 00	5 84	13 84
			\$13,576 33	\$19,825 80	\$33,402 13

8. Humboldt Savings Bank, San Francisco.

Anderson, Helen	San Francisco	9-19-76	\$0 62		\$0 62
Andrews, Chas.	San Francisco	7-26-75	21		21
Arnsberg, O.	San Francisco	8-21-77	2 25		2 25
Anthony, Hulda	San Francisco	8-16-77	1 51		1 51
Alexander, W.	San Francisco	2-10-79	12 84		12 84
Antisell, T. M.	San Francisco	7-11-81	4 21		4 21
Abrahams, Leon	San Francisco	7-27-75	33		33
Abrahams, Sarah	San Francisco	1-25-76	08		08
Adams, Maggie	San Francisco	12-30-84	01		01
Adrian, George	San Francisco	1-26-82	63		63
Ayd, E.	San Francisco	1-30-79	8 93		8 93
Agnew, J. J.	San Francisco	4-10-89	2 67		2 67
Anger, V.	San Francisco	2-14-79	1 46		1 46
Anderson, O. L.	San Francisco	2-12-79	7 43		7 43
Arrison, H.	San Francisco	1-25-76	84		84
Altinger, W. L.	San Francisco	2-11-79	1 65		1 65
Alexander, R.	San Francisco	7-26-75	59		59

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

8. Humboldt Savings Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Alexander, S.	San Francisco	2-14-70	\$3 43		\$3 43
Anzinger, W.	San Francisco	1-25-76	4 89		4 89
Angelhart, A. M.	San Francisco	8-20-77	3 31		3 31
Althausen, George	San Francisco	12-22-83	8 54		8 54
Arnold, F.	San Francisco	10-31-93	2 29		2 29
Adams, Thos. B.	San Francisco	1-31-83	6 54		6 54
Althof, Elise	San Francisco	7- 1-83	10 98		10 98
Adams, G.	San Francisco	2-14-79	98		98
Adams, John	San Francisco	1-26-82	1 27		1 27
Archibald, K.	San Francisco	7-26-75	55		55
Bryant, J.	San Francisco	1-30-79	4 46		4 46
Blois de, Mary L.	San Francisco	7-26-75	93		93
Briggs, G.	San Francisco	2-26-78	1 52		1 52
Brown, P. L.	San Francisco	4- 9-89	1 30		1 30
Bandman, Christina	San Francisco	1-31-81	5 07		5 07
Brickwedel, H. M.	San Francisco	3-14-77	21		21
Beck, A.	San Francisco	2-26-78	69		69
Bredd, H.	San Francisco	1-26-76	49		49
Bartels, H.	San Francisco	7-26-75	1 13		1 13
Brock, Chas. S.	San Francisco	7- 1-83	71		71
Bruns, R.	San Francisco	3-12-77	83		83
Brauer, A. W.	San Francisco	7-26-75	10		10
Burn, Ann	San Francisco	7-26-75	1 89		1 89
Bruniz, D.	San Francisco	1-30-79	6 08		6 08
Baldwin, F. A.	San Francisco	1-31-83	1 79		1 79
Bortfeld, E.	San Francisco	1-25-76	1 45		1 45
Braun, A. F.	San Francisco	1-25-76	3 32		3 32
Behrens, J. F.	San Francisco	2-14-79	2 35		2 35
Buck, Daniel	San Francisco	1-31-83	8 29		8 29
Bader, O.	San Francisco	7-26-75	1 01		1 01
Buchholz, G.	San Francisco	2-26-78	2 81		2 81
Bootz, A.	San Francisco	7-11-81	3 48		3 48
Belfils, P.	San Francisco	7-26-75	1 20		1 20
Brelling, O.	San Francisco	12- 5-95	1 82		1 82
Burmeister, E. C.	San Francisco	7- 1-79	2 10		2 10
Brownstone, Sam	San Francisco	7-27-75	31		31
Beers & Maynard	San Francisco	7-26-75	4 25		4 25
Bastain, B.	San Francisco	8-23-77	2 22		2 22
Bepler, Justus	San Francisco	1-26-76	3 77		3 77
Burge, F.	San Francisco	1-25-76	38		38
Bohm, E.	San Francisco	7-26-75	82		82
Belle, H.	San Francisco	7- 1-79	5 41		5 41
Bornstern, M.	San Francisco	3-13-77	20		20
Brownstone, S.	San Francisco	10-11-78	1 21		1 21
Brandt, A.	San Francisco	7-26-75	23		23
Bahmann, A.	San Francisco	2-12-79	6 00		6 00
Brown, Mrs. J. O.	San Francisco	2-12-79	8 88		8 88
Bystrom, L.	San Francisco	2-26-78	1 56		1 56
Braun, B.	San Francisco	1-30-79	5 62		5 62
Barwes, A.	San Francisco	1-30-79	9 46		9 46
Becker, O.	San Francisco	2-12-79	4 38		4 38
Boyd, D.	San Francisco	1-30-79	4 83		4 83
Bothwell, D.	San Francisco	1-30-79	10 47		10 47
Bandemer, Mrs.	San Francisco	2-14-79	1 14		1 14
Betts, Jacob	San Francisco	7-26-75	86		86
Burnham, S., Tr.	San Francisco	2- 1-80	9 98		9 98
Boyd, W. H.	San Francisco	2-26-78	28		28
Burrill, W. H.	San Francisco	2- 1-80	1 19		1 19
Birgh, H. L.	San Francisco	2-26-78	77		77
Brodek, S.	San Francisco	10-22-91	48		48
Bose, B.	San Francisco	9-24-83	02		02
Bosfeld, E.	San Francisco	1-30-79	5 71		5 71
Blankardt, T.	San Francisco	3-25-77	1 59		1 59
Brenner, F. W.	San Francisco	2-12-79	6 54		6 54
Brown, Louis	San Francisco	12-10-95	3 42		3 42
Berg, A.	San Francisco	2-11-79	2 70		2 70
Bach, Caspar	San Francisco	7-26-75	41		41

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

8. Humboldt Savings Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Blanchard, W. E.	San Francisco	7-26-75	\$0 16		\$0 16
Bray, Ethel L.	San Francisco	1-31-83	1 23		1 23
Breiling, Frank	San Francisco	7- 1-82	2 16		2 16
Buck, L.	San Francisco	2-14-79	9 45		9 45
Behring, Julius	San Francisco	1-31-83	8 01		8 01
Beiss, H. A.	San Francisco	2-10-79	7 99		7 99
Boos, J.	San Francisco	7-26-75	1 89		1 89
Biber, George	San Francisco	6-28-83	27 79		27 79
Bendixen, Carl	San Francisco	1-31-81	1 40		1 40
Bonacine, F.	San Francisco	8-30-81	3 59		3 59
Byron, Johanna	San Francisco	7-26-75	1 82		1 82
Bird, Michael	San Francisco	7- 1-83	9 80		9 80
Botch, Mrs. F.	San Francisco	9-19-76	1 99		1 99
Brown, J. E.	San Francisco	7-27-75	21		21
Balzer, A. L.	San Francisco	12-10-84	1 02		1 02
Bothwell, J.	San Francisco	1-30-79	7 23		7 23
Bench, Mrs. A.	San Francisco	2-26-78	14		14
Binks, R.	San Francisco	7- 1-79	86		86
Brooks, E. R.	San Francisco	7-26-75	08		08
Becker, B.	San Francisco	2-26-78	1 68		1 68
Bahmann, A.	San Francisco	1-30-79	12 38		12 38
Badig, H.	San Francisco	7-26-75	1 98		1 98
Becker, D.	San Francisco	3-15-77	1 69		1 69
Both, R. W.	San Francisco	7-26-75	80		80
Boeckenhide, H.	San Francisco	8-21-77	2 45		2 45
Becker, Jos. A.	San Francisco	1-26-82	19 15		19 15
Bruns, E.	San Francisco	7-25-75	1 40		1 40
Brandel, C.	San Francisco	7-26-75	8 75		8 75
Brown, J. C.	San Francisco	8- 2-81	8 88		8 88
Bootz, A.	San Francisco	2-14-79	3 80		3 80
Brinkmann, C.	San Francisco	4-10-89	3 06		3 06
Bock, Chas.	San Francisco	1-25-76	1 40		1 40
Beoff, M.	San Francisco	7-26-75	33		33
Bloch, C.	San Francisco	7-26-75	09		09
Braun, J. G.	San Francisco	3-27-77	1 63		1 63
Breiling, J.	San Francisco	1-31-81	8 29		8 29
Bates, B.	San Francisco	2-11-79	8 96		8 96
Binder, C.	San Francisco	7- 1-82	1 64		1 64
Blake, H. A.	San Francisco	4-10-89	15		15
Brith, B.	San Francisco	1-26-82	13		13
Barthel, Otto R.	San Francisco	1-31-81	1 39		1 39
Becher, G.	San Francisco	1-25-76	2 45		2 45
Brock, Chas. S.	San Francisco	1-26-82	2 29		2 29
Curtaz, B.	San Francisco	7- 1-79	5 76		5 76
Clarke, Wm.	San Francisco	7- 1-82	10		10
Coppersmith, F.	San Francisco	7-11-81	11 09		11 09
Curley, P.	San Francisco	2-12-79	6 25		6 25
Coppersmith, J.	San Francisco	2-14-79	2 47		2 47
Clark, A. T.	San Francisco	7- 1-82	1 50		1 50
Christ, H.	San Francisco	1-31-81	1 02		1 02
Cohen, Mrs. J.	San Francisco	2- 1-80	1 67		1 67
Crossley, L. G.	San Francisco	1-26-82	11 36		11 36
Corbaz, F.	San Francisco	8-19-79	4 16		4 16
Christoffel, F.	San Francisco	1-30-79	7 03		7 03
Curran, Thos.	San Francisco	8-21-76	1 67		1 67
Curtis, Helen M.	San Francisco	1-31-83	94		94
Claasem, J. C.	San Francisco	2-12-79	5 69		5 69
Claffey, J.	San Francisco	9-24-78	1 93		1 93
Cornelson, F. W.	San Francisco	1-25-76	3 62		3 62
Cudworth, J. W.	San Francisco	7- 1-83	1 89		1 89
Coyne, F.	San Francisco	9-13-78	2 25		2 25
Clark, J. W.	San Francisco	1-31-81	1 09		1 09
Carpenter, W. H.	San Francisco	7-27-75	10 62		10 62
Chalmers, Jas.	San Francisco	10-12-76	10		10
Clohs, Henry	San Francisco	7- 1-83	49		49
Chaplin, J.	San Francisco	7-26-75	26		26
Campbell, A., et al.	San Francisco	1- 5-85	44		44

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

8. Humboldt Savings Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Costello, E. M.	San Francisco	5-23-94	\$5 83		\$5 83
Crossman, O. S.	San Francisco	10-11-76	78		78
Culligan, John	San Francisco	1-25-76	4 88		4 88
Coe, George	San Francisco	7- 1-82	1 09		1 09
Coombs, F.	San Francisco	2-26-78	2 70		2 70
Connaway, M.	San Francisco	6- 7-93	5 69		5 69
Cleye, M.	San Francisco	2- 1-80	75		75
Cooney, A.	San Francisco	1-29-81	23 22		23 22
Castro, Elisa	San Francisco	1-25-76	76		76
Constans, R.	San Francisco	7-27-75	34		34
Chadbourne, F. S.	San Francisco	1- 1-84	9 93		9 93
Christoffel, J.	San Francisco	7-26-75	38		38
Casey, T.	San Francisco	1-26-76	93		93
Cooney, O. W.	San Francisco	7-26-75	80		80
Cassins, Helen	San Francisco	7-26-75	41		41
Clayton, Ida	San Francisco	12- 5-95	3 44		3 44
Cool, G. W.	San Francisco	7-11-81	3 77		3 77
Condra, S. R.	San Francisco	1-25-76	98		98
Costello, M.	San Francisco	7- 1-82	1 11		1 11
Campbell, Annie E.	San Francisco	7- 1-82	4 43		4 43
Cobble, Anne	San Francisco	1-26-82	1 50		1 50
Chriotto, A.	San Francisco	1-30-79	4 83		4 83
Culligan, John	San Francisco	9-19-93	1 66		1 66
Coppersmith, A.	San Francisco	1-23-82	3 37		3 37
Casey, P. D.	San Francisco	1-26-82	84		84
Coyne, L.	San Francisco	12-15-84	3 97		3 97
Donnelly, D. M.	San Francisco	10-31-93	19		19
Deutsch, M.	San Francisco	2-26-78	1 07		1 07
Dyer, S.	San Francisco	2-10-79	8 50		8 50
Dwyer, A.	San Francisco	2-26-78	30		30
Denzler, J.	San Francisco	9-12-78	1 27		1 27
Dietz, L.	San Francisco	2-11-79	11 56		11 56
Detze, B.	San Francisco	2-10-79	2 41		2 41
Dietzmann, A.	San Francisco	7- 1-86	40		40
Douglass, Thos.	San Francisco	1-25-76	45		45
Delfs, J.	San Francisco	4-13-77	78		78
Denhardt, J.	San Francisco	7-11-81	8 76		8 76
Diehl, H. A.	San Francisco	6- 7-93	2 89		2 89
Davis, M.	San Francisco	1-30-79	3 94		3 94
Dunker, D.	San Francisco	1-31-81	2 15		2 15
Douglass, W. A.	San Francisco	2-10-79	9 57		9 57
Draheim, M.	San Francisco	2-12-79	4 13		4 13
Dohring, C. F.	San Francisco	1-26-82	2 10		2 10
Dittmer, Meta	San Francisco	7- 1-82	3 80		3 80
Dietz, Elizabeth	San Francisco	7-27-75	2 38		2 38
Delany, Dora	San Francisco	7- 1-82	1 06		1 06
Daingerfield, H.	San Francisco	9-12-76	3 12		3 12
Doane, J. O.	San Francisco	7- 1-83	2 59		2 59
Dexter, C. M.	San Francisco	9-26-78	1 33		1 33
Dunn, S. A.	San Francisco	2-14-79	6 86		6 86
Dietle, C.	San Francisco	7- 1-83	20 84		20 84
Detze, M.	San Francisco	2-14-79	4 02		4 02
Deetrich	San Francisco	2- 1-80	5 04		5 04
Daingerfield and J. George.	San Francisco	2-19-79	4 68		4 68
Ditz, A.	San Francisco	7-26-75	2 22		2 22
Day, Mrs. R.	San Francisco	2-26-78	2 47		2 47
Diemer, John	San Francisco	7-27-75	2 48		2 48
Doernert, D.	San Francisco	7-26-75	69		69
Daly, John	San Francisco	9-20-76	1 40		1 40
Dorr, Maria	San Francisco	1-25-76	3 75		3 75
Detze, M.	San Francisco	1-30-79	3 84		3 84
Dolan, H.	San Francisco	2-26-78	44		44
Douglass, Julia	San Francisco	7-27-75	91		91
Dover, F. J.	San Francisco	7-26-75	60		60
Desmond, F.	San Francisco	9-21-76	2 08		2 08
Dall, O.	San Francisco	1- 1-80	2 45		2 45
Esten, John	San Francisco	2-26-78	1 51		1 51

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

8. Humboldt Savings Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Ernst, E. -----	San Francisco -----	2-14-79	\$2 27	-----	\$2 27
Ernst, F. -----	San Francisco -----	1-26-82	1 65	-----	1 65
Ernst, E. -----	San Francisco -----	8-23-77	31	-----	31
Ernst, F. -----	San Francisco -----	2-26-78	2 99	-----	2 99
Ey, Frank -----	San Francisco -----	7-27-75	1 09	-----	1 09
Ehret, Jos. -----	San Francisco -----	7-26-75	95	-----	95
Ehrenberg, A. G. -----	San Francisco -----	9-24-78	43	-----	43
Ench, F. -----	San Francisco -----	2-12-79	2 47	-----	2 47
Eureka Grove, No. 4, U. O. O. D. -----	San Francisco -----	1-31-81	2 62	-----	2 62
Edwards, J. W. -----	San Francisco -----	2-14-79	4 47	-----	4 47
Ehmann, G. E. -----	San Francisco -----	1-25-76	61	-----	61
Elsasser, Chas. -----	San Francisco -----	7- 1-83	7 42	-----	7 42
Ehrenberg, T. E. -----	San Francisco -----	9-24-78	27	-----	27
Etiques, Jean -----	San Francisco -----	7- 1-83	1 03	-----	1 03
Edmonston, B. B. -----	San Francisco -----	7-27-75	01	-----	01
Ellenberger, Casper -----	San Francisco -----	7-27-75	1 98	-----	1 98
Ehmann, M. -----	San Francisco -----	1-30-79	3 97	-----	3 97
Euteneuer, M. -----	San Francisco -----	7-27-75	1 54	-----	1 54
Ebeling, P. -----	San Francisco -----	7-26-75	87	-----	87
Ehmann, Magdaline -----	San Francisco -----	7- 1-83	5 22	-----	5 22
Eisler, E. -----	San Francisco -----	7-26-75	42	-----	42
Ehmann, Josephine -----	San Francisco -----	7-27-75	66	-----	66
Enstrom, Anna -----	San Francisco -----	2-26-78	36	-----	36
Edmonston, B. B. -----	San Francisco -----	7-26-75	2 49	-----	2 49
Edwards, J. -----	San Francisco -----	7-26-75	78	-----	78
Endrius, C. -----	San Francisco -----	9-13-77	1 79	-----	1 79
Emilio, Mary E. -----	San Francisco -----	1-26-82	88	-----	88
Ehret, Chas. -----	San Francisco -----	7-27-75	1 86	-----	1 86
Ehret, A. -----	San Francisco -----	7-27-75	63	-----	63
Ehrenberg, T. A. -----	San Francisco -----	9-24-78	21	-----	21
Epstein, F. -----	San Francisco -----	2-26-78	1 58	-----	1 58
Erhardt, Chas. A. -----	San Francisco -----	7- 1-83	3 50	-----	3 50
Engler, Mary -----	San Francisco -----	1-31-81	1 99	-----	1 99
Einselen, Julia -----	San Francisco -----	7- 1-82	85	-----	85
Edmondson & Rodgers -----	San Francisco -----	2-14-79	1 75	-----	1 75
Eisenbach, L. -----	San Francisco -----	7-27-75	1 27	-----	1 27
Ewald, J. E. -----	San Francisco -----	7- 1-79	1 74	-----	1 74
Eimies, T. -----	San Francisco -----	9-19-76	2 70	-----	2 70
Ehrenberg, W. -----	San Francisco -----	9-24-78	13	-----	13
Eschbach, H. -----	San Francisco -----	2-12-79	5 23	-----	5 23
Franklin, W. B. -----	San Francisco -----	1-30-79	7 95	-----	7 95
Fink, Sarah A. -----	San Francisco -----	7- 1-83	2 25	-----	2 25
Frank, Jos. -----	San Francisco -----	7-26-75	77	-----	77
Farrer, D. -----	San Francisco -----	7- 1-82	6 90	-----	6 90
Fonda, Chas. P. -----	San Francisco -----	1-31-83	18	-----	18
Farrell, E. -----	San Francisco -----	7-26-75	1 50	-----	1 50
Falk, T. -----	San Francisco -----	7-26-75	04	-----	04
Pickinzer, E. -----	San Francisco -----	12-10-95	12 55	-----	12 55
Fohrman, John J. -----	San Francisco -----	7-26-75	45	-----	45
Fleischhauser, W. O. -----	San Francisco -----	7-27-75	51	-----	51
Farrell, Rachael -----	San Francisco -----	1-25-76	90	-----	90
Frieman, Chas. -----	San Francisco -----	1-26-82	3 05	-----	3 05
Frauenhauz, H. -----	San Francisco -----	2-26-78	1 31	-----	1 31
Freidlion, L. -----	San Francisco -----	2-26-78	76	-----	76
Fitschem, J. -----	San Francisco -----	7-26-75	15	-----	15
Frank, B. -----	San Francisco -----	8-21-77	26	-----	26
Fleischmann, G. -----	San Francisco -----	9-13-81	11	-----	11
Fauth, L. -----	San Francisco -----	4-11-77	39	-----	39
Funk, H. -----	San Francisco -----	2-11-79	7 52	-----	7 52
Frahn, A. -----	San Francisco -----	3-18-90	31	-----	31
Franklin, C. K. -----	San Francisco -----	1-30-79	8 00	-----	8 00
Fichtner, F. -----	San Francisco -----	1-31-83	80	-----	80
Frank, B. -----	San Francisco -----	8-26-78	18	-----	18
Flour, C. -----	San Francisco -----	1-30-79	8 91	-----	8 91
Ferree, O. -----	San Francisco -----	1-31-83	1 47	-----	1 47
Furger, Mary A. -----	San Francisco -----	1-25-76	1 08	-----	1 08

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

8. Humboldt Savings Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Fleischmann, G.	San Francisco	2-11-79	\$0 69		\$0 69
Freyberger, J.	San Francisco	2-12-79	5 00		5 00
Farrer, Henry	San Francisco	7- 1-82	8 40		8 40
Fromm, W.	San Francisco	9-18-78	2 25		2 25
Figel, P. J.	San Francisco	11- 9-87	14		14
Friedhofer, E.	San Francisco	4-11-77	72		72
Frank, B.	San Francisco	7- 1-83	17 00		17 00
Frohn, M. J.	San Francisco	1-25-76	2 45		2 45
Freidlander, E.	San Francisco	8-23-77	69		69
Ferke, A.	San Francisco	7- 1-83	2 91		2 91
Freidberg, C.	San Francisco	4-26-78	56		56
Fischer, A. H.	San Francisco	8-12-77	42		42
Fehm, J.	San Francisco	2- 1-80	3 05		3 05
Forthans, A.	San Francisco	2-26-78	1 33		1 33
Feldmann, Mrs. B.	San Francisco	5-10-78	37		37
Freese, Catherine	San Francisco	7-26-75	38		38
Fuchs, Robt.	San Francisco	1-31-81	16 30		16 30
Finnigan, Annie	San Francisco	8-23-77	2 29		2 29
Green, F.	San Francisco	7-26-75	2 12		2 12
Gray, G. O.	San Francisco	7-26-75	14		14
Grichler, B.	San Francisco	1-25-76	35		35
Glein, M.	San Francisco	7-11-81	5 82		5 82
Geil, H.	San Francisco	10-19-76	07		07
Grooge, Anna D.	San Francisco	7-26-75	2 46		2 46
Geistlich, R.	San Francisco	2-26-78	2 37		2 37
Germes, J.	San Francisco	10- 9-78	74		74
Groper, Julia	San Francisco	1-25-76	3 20		3 20
Greichten, C.	San Francisco	1-30-79	1 95		1 95
Gellerg, J. M.	San Francisco	7-27-75	27		27
Gerlach, J.	San Francisco	2-14-79	5 71		5 71
Gans, R.	San Francisco	2-11-79	3 85		3 85
Gray, Ellen	San Francisco	2-12-79	4 57		4 57
Greenberg, C.	San Francisco	2-12-79	3 68		3 68
Greenberg, C.	San Francisco	2-11-79	3 81		3 81
Geils, H. H.	San Francisco	2-11-79	12 10		12 10
Gunnanon, N.	San Francisco	7-27-75	55		55
Gem, F. D.	San Francisco	2-26-78	2 28		2 28
Greenleaf, A.	San Francisco	7-27-75	1 24		1 24
Goodman, M.	San Francisco	10-16-78	2 64		2 64
Gress, Charlotte	San Francisco	8-12-80	84		84
Grimm, K.	San Francisco	9-30-78	85		85
Gruninger, J.	San Francisco	1- 1-80	63		63
Goodman, L. S.	San Francisco	2-14-79	3 94		3 94
Gibbs, Thos.	San Francisco	7- 1-83	47		47
Greenwood, L.	San Francisco	1-26-82	9 56		9 56
George, Julia and Thornton	San Francisco	7-27-75	44		44
George, Julius, Tr. Jno. H. Jarboe	San Francisco	9-19-76	2 14		2 14
George, Julius, Adm. Est. Chas. H. Sisson	San Francisco	2-11-79	6 29		6 29
George, Julius, Treas. Bro. St. John	San Francisco	1-31-81	37		37
Goodman, J. M.	San Francisco	7-26-75	15		15
Gibson, Adele	San Francisco	7-27-75	1 42		1 42
Gerieten, L.	San Francisco	7- 1-82	60		60
Graul, Franz	San Francisco	7- 1-83	3 25		3 25
Gunn, A.	San Francisco	1-26-82	42		42
Gruenhagen, O.	San Francisco	8-16-77	2 56		2 56
Graham, Gertrude	San Francisco	7- 1-82	2 22		2 22
Guy, J.	San Francisco	1-31-83	1 62		1 62
Gattinger, L.	San Francisco	1-26-82	3 74		3 74
Graser, P. H.	San Francisco	1-25-76	11		11
Gress, Geo.	San Francisco	7- 1-82	4 75		4 75
Gutziet, H., Tr.	San Francisco	7- 1-82	2 38		2 38
Gibbs, Chas. E.	San Francisco	7-26-75	69		69
Georg, F.	San Francisco	7- 1-82	1 67		1 67
Geraedot, L.	San Francisco	11-19-80	10		10

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

8. Humboldt Savings Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Groeber, Chas.	San Francisco	4-10-77	\$0 83	-----	\$0 83
Gang, H.	San Francisco	7-27-75	1 51	-----	1 51
Gallmann, J. F.	San Francisco	7-27-75	22	-----	22
Goller, H.	San Francisco	7-27-75	79	-----	79
Gum, Sarah M.	San Francisco	7-26-75	21	-----	21
Gattinger, Wm.	San Francisco	1-26-82	17 46	-----	17 46
Glaser, E.	San Francisco	2-26-78	92	-----	92
Grenhagen, T. G.	San Francisco	7-27-75	1 49	-----	1 49
Gibson, E. A.	San Francisco	5-13-86	2 59	-----	2 59
Green, B. S.	San Francisco	2-26-78	78	-----	78
Grubler, M.	San Francisco	1-25-76	69	-----	69
Goger, Chas.	San Francisco	8-25-76	2 36	-----	2 36
Grimm, F. W.	San Francisco	1-31-81	4 14	-----	4 14
Glunz, C.	San Francisco	1-26-82	9 97	-----	9 97
Gruenhagen, Caroline	San Francisco	1-30-79	6 12	-----	6 12
Gosen, P. G.	San Francisco	7-26-75	1 36	-----	1 36
Glaser, A.	San Francisco	7-26-75	40	-----	40
Geiser, Elisa	San Francisco	7- 1-82	8 04	-----	8 04
George, Julius and Sophie Hauser Tr.	San Francisco	7- 1-82	11 88	-----	11 88
George, Julius and Sophie Hauser Tr.	San Francisco	7- 1-82	11 88	-----	11 88
Hein, B.	San Francisco	8-26-76	2 09	-----	2 09
Hahn, S.	San Francisco	1-31-81	1 67	-----	1 67
Heissler, M. C.	San Francisco	8-12-80	97	-----	97
Hildebrand, John	San Francisco	1-31-83	11 18	-----	11 18
Hedderich, C. H.	San Francisco	2-26-78	88	-----	88
Haening, C.	San Francisco	10-23-83	2 79	-----	2 79
Hufschmidt, M.	San Francisco	5-15-90	14	-----	14
Hadley, M. A.	San Francisco	8-23-77	2 14	-----	2 14
Hoesch, H.	San Francisco	7- 1-82	8 50	-----	8 50
Harper, T.	San Francisco	7- 1-79	1 37	-----	1 37
Hare, Jacob	San Francisco	7- 1-82	18	-----	18
Hahn, Elizabeth	San Francisco	7-27-75	1 82	-----	1 82
Heck, M.	San Francisco	2-14-79	8 95	-----	8 95
Heinz, P.	San Francisco	7- 1-82	2 08	-----	2 08
Henkel, W.	San Francisco	7-26-75	1 46	-----	1 46
Halle, Sol	San Francisco	7-26-75	67	-----	67
Haffner, G.	San Francisco	7-27-75	20	-----	20
Hildebrand, J.	San Francisco	1-31-83	5 17	-----	5 17
Higgins, Jas. S.	San Francisco	7-26-75	1 30	-----	1 30
Hoffman, C. F.	San Francisco	7- 1-79	1 10	-----	1 10
Heeth, E.	San Francisco	1-31-83	1 32	-----	1 32
Hess, R.	San Francisco	2-26-78	3 46	-----	3 46
Heim, R.	San Francisco	5-23-94	1 39	-----	1 39
Higgins, Sophia	San Francisco	7-26-75	76	-----	76
Huerstel, L.	San Francisco	1-25-76	1 19	-----	1 19
Hornburg, M.	San Francisco	7-26-75	19	-----	19
Higgins, Mary E.	San Francisco	1-25-76	11	-----	11
Hatch, Mrs. A. N.	San Francisco	7-26-75	22	-----	22
Hollow, Anna	San Francisco	7-27-75	14	-----	14
Huefner, Otto	San Francisco	7-27-75	1 43	-----	1 43
Hess, F.	San Francisco	8-21-77	2 47	-----	2 47
Himmelmann, H.	San Francisco	7-26-75	14	-----	14
Habermacher, F.	San Francisco	7-27-75	1 26	-----	1 26
Hasselbusch, J. E.	San Francisco	2-26-78	34	-----	34
Harkin, Rose	San Francisco	7- 1-82	94	-----	94
Hirschfeld, P.	San Francisco	2-12-79	4 53	-----	4 53
Herzfelder, S.	San Francisco	1-30-79	6 83	-----	6 83
Hertz, S. and J.	San Francisco	9-13-78	1 62	-----	1 62
Hume, Hanna	San Francisco	7-27-75	23	-----	23
Henne, L.	San Francisco	8-23-77	3 67	-----	3 67
Heyman, O.	San Francisco	6- 6-93	5 06	-----	5 06
Hyul, H.	San Francisco	4- 8-89	6 28	-----	6 28
Hauser, Anna	San Francisco	6- 7-93	1 65	-----	1 65
Heinmann, H. N.	San Francisco	7-27-75	68	-----	68

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

8. Humboldt Savings Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Hauser, Sophie, Tr.	San Francisco	7- 1-83	\$18 99		\$18 99
Hemphill, John	San Francisco	1-31-83	5 92		5 92
Hermann, Caroline	San Francisco	1-25-76	78		78
Haub, Annie E.	San Francisco	7-27-75	33		33
Hansen, H.	San Francisco	7- 1-83	2 25		2 25
Hulton, C. A.	San Francisco	6- 7-93	1 97		1 97
Heineberg, J.	San Francisco	7- 1-83	5 09		5 09
Heeth, Elise	San Francisco	1-31-83	70		70
Hauser, Sophie, Tr.	San Francisco	7- 1-83	9 73		9 73
Hoffman, L.	San Francisco	7- 1-86	69		69
Hansen, C.	San Francisco	2-26-78	68		68
Harlow, F.	San Francisco	1- 5-85	02		02
Henderson, D.	San Francisco	1-26-82	1 76		1 76
Hoelscher, M.	San Francisco	1-31-83	4 87		4 87
Haas, L.	San Francisco	7- 1-79	78		78
Heley, Eliz.	San Francisco	1-26-82	89		89
Hirsch, B.	San Francisco	9-20-76	1 32		1 32
Harrison, J.	San Francisco	2-12-79	8 07		8 07
Hartmann, J.	San Francisco	7- 1-79	2 81		2 81
Hallett, M. E.	San Francisco	2-12-79	6 31		6 31
Henninger, H.	San Francisco	7-26-75	3 97		3 97
Helmering, G.	San Francisco	2-12-79	4 34		4 34
Hogan, Rody	San Francisco	1-26-76	51		51
Haaf, J.	San Francisco	1-31-83	1 80		1 80
Hillmer, Louis	San Francisco	7- 1-82	1 70		1 70
Henry, T. W.	San Francisco	9-23-76	27		27
Harris, Esther	San Francisco	4-13-77	72		72
Hartenstein, A.	San Francisco	7- 1-79	38		38
Hoelscher, —	San Francisco	8-12-80	1 41		1 41
Hammerschied, Marg.	San Francisco	9-12-76	1 44		1 44
Heineberg, J.	San Francisco	8-21-76	2 29		2 29
Heley, Eliz.	San Francisco	1-31-81	1 92		1 92
Harries, H.	San Francisco	1-29-81	2 35		2 35
Hoeckel, H.	San Francisco	8-12-80	30		30
Hoerber, Wm. L.	San Francisco	8-12-80	1 62		1 62
Hein, M. A.	San Francisco	7- 1-82	1 57		1 57
Halphen, A.	San Francisco	1-31-81	12 33		12 33
Hermann, Wm.	San Francisco	7-26-75	1 64		1 64
Henrich, Anna	San Francisco	7-26-75	59		59
Hanke, C. H.	San Francisco	7- 1-82	4 73		4 73
Hartwig, H.	San Francisco	8-23-77	3 02		3 02
Higgins, Jas. S.	San Francisco	1-26-76	50		50
Harkins, S.	San Francisco	1- 1-80	2 01		2 01
Hirsch, Chas.	San Francisco	2-26-78	3 24		3 24
Hayden, B. F.	San Francisco	1-31-81	97		97
Harm, Alvin	San Francisco	7- 1-82	9 64		9 64
Hellermann, John	San Francisco	8-23-77	1 07		1 07
Haltinor, E.	San Francisco	7-26-75	21		21
Heintz, A.	San Francisco	8-12-80	97		97
Heine, W.	San Francisco	2-12-79	4 96		4 96
Hoffmann, K.	San Francisco	7- 1-82	3 48		3 48
Hartmann, W.	San Francisco	9- 1-82	4 85		4 85
Haas, Geo.	San Francisco	7-11-81	48		48
Hare, Jacob	San Francisco	1-31-81	19		19
Hess, Jos.	San Francisco	1-31-81	18 72		18 72
Hoff, E. P.	San Francisco	5-22-90	94		94
Hohn, S.	San Francisco	1-26-82	43		43
Heyn, B.	San Francisco	7-11-81	90		90
Heigl, Martin	San Francisco	7-27-75	96		96
Heinson, J.	San Francisco	8-16-77	2 47		2 47
Hoffman, Emma	San Francisco	2-26-78	1 10		1 10
Hasey, H.	San Francisco	7- 1-83	4 50		4 50
Hesse, C.	San Francisco	2-11-79	10 19		10 19
Hilgaloh, G.	San Francisco	8-20-84	21		21
Horn, Anna	San Francisco	2-26-78	53		53
Housborn, Mrs. B. F.	San Francisco	8-21-77	2 96		2 96
Hahn, Kath., Adm.	San Francisco	1-26-82	8 81		8 81

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

8. Humboldt Savings Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Hornung, Geo.	San Francisco	7-27-75	\$1 81		\$1 81
Hartung, J.	San Francisco	2-26-78	1 36		1 36
Husing, H.	San Francisco	7-26-75	07		07
Harding, J. C.	San Francisco	10- 1-85	20		20
Hahn, B.	San Francisco	2-26-78	74		74
Hummel, F.	San Francisco	4- 9-89	5 77		5 77
Haensel, J.	San Francisco	2-11-79	7 83		7 83
Hemmler, T.	San Francisco	2-12-79	6 06		6 06
Helmering, A.	San Francisco	7-26-75	59		59
Horne, G.	San Francisco	2-12-79	4 47		4 47
Harris, A.	San Francisco	7- 1-83	4 22		4 22
Hilbert, A.	San Francisco	1-31-83	5 37		5 37
Hollings, N.	San Francisco	7- 1-83	7 88		7 88
Higgins, J.	San Francisco	1-30-79	11 98		11 98
Hellemann, John	San Francisco	2-12-79	12 20		12 20
Indiana Chair Co.	San Francisco	10-30-76	05		05
Ivancovich, John	San Francisco	7- 1-82	5 31		5 31
Isreal, Chas.	San Francisco	7-27-75	38		38
Illig, Maurice	San Francisco	7-27-75	4 04		4 04
Ivancivich, John, Tr.	San Francisco	1-31-81	3 27		3 27
Jans, C. F.	San Francisco	7-26-75	97		97
Jones, D.	San Francisco	5-22-93	1 69		1 69
Janssen, C. P.	San Francisco	7-26-75	2 43		2 43
Johannsen, C.	San Francisco	9-21-76	31		31
Jones, C. H.	San Francisco	6- 7-93	30		30
Jarboe & George	San Francisco	1-31-81	13 03		13 03
Johnson, L.	San Francisco	4-10-89	2 97		2 97
Joseph, F.	San Francisco	1-30-79	6 69		6 69
Jones, May C.	San Francisco	7- 1-83	87		87
Johnson, Chas. C.	San Francisco	4-11-77	67		67
Jenkel, H.	San Francisco	10-11-78	63		63
Jentsch, G.	San Francisco	7-27-75	62		62
Junker, F.	San Francisco	2- 1-80	15		15
Jolly, J. B.	San Francisco	2- 1-80	26		26
Jager, E.	San Francisco	10-11-78	1 56		1 56
Keely, Mary	San Francisco	8-23-77	36		36
Kruger, A.	San Francisco	1-31-83	25		25
Keith, Mrs. W. H.	San Francisco	7-27-75	2 19		2 19
Kelly, M. J.	San Francisco	1-25-76	76		76
Kyser, D. S.	San Francisco	1-25-76	65		65
Konig, John	San Francisco	1-25-76	3 91		3 91
Klumpp, Martin	San Francisco	1-25-76	3 64		3 64
Krandelt, F.	San Francisco	1-25-76	2 73		2 73
Kirchner, B.	San Francisco	9-10-78	55		55
Kaltenberg, T.	San Francisco	2-26-78	21		21
Kimmel, J.	San Francisco	7-11-81	11 80		11 80
King, W. B.	San Francisco	7-11-81	2 49		2 49
King, E.	San Francisco	2-19-79	7 24		7 24
Krause, C.	San Francisco	8-21-76	60		60
Katz, Jacob	San Francisco	7-26-75	1 48		1 48
Krieg, A.	San Francisco	7-26-75	1 01		1 01
Kohn, Agnes	San Francisco	7-26-75	92		92
Kleo, H. F.	San Francisco	9-20-76	2 16		2 16
Koon, N.	San Francisco	4- 9-89	2 60		2 60
Koeh, F.	San Francisco	5-16-90	37		37
Kraft, C.	San Francisco	7-26-75	2 92		2 92
Kuester, L.	San Francisco	2-26-78	46		46
Koppitz, Geo.	San Francisco	1-25-76	1 10		1 10
Klemm, P. M.	San Francisco	1-25-76	3 97		3 97
Kelly, J.	San Francisco	2- 1-80	3 28		3 28
Knap, J. P.	San Francisco	1-30-79	10 01		10 01
Krause, M.	San Francisco	7-26-75	50		50
Kintzel, P.	San Francisco	1-30-79	11 42		11 42
Keymling, F.	San Francisco	2-14-97	1 26		1 26
Kline, A.	San Francisco	2-14-79	13 00		13 00
Krimmel, M.	San Francisco	2-14-79	70		70
Klein, Jane	San Francisco	1-25-76	21		21

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

8. Humboldt Savings Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Kahn, M.	San Francisco	2- 1-80	\$5 83		\$5 83
Kruschinsk, B.	San Francisco	2-26-78	46		46
Karpe, G.	San Francisco	7-26-75	05		05
Koopman, D. V.	San Francisco	7- 1-79	6 05		6 05
Kuntze, L.	San Francisco	1- 1-84	3 67		3 67
Karras, Max	San Francisco	7- 1-83	7 49		7 49
Kukens, P. W.	San Francisco	3-29-77	2 81		2 81
Ketscher, G.	San Francisco	7- 1-82	7 37		7 37
Kayser, J.	San Francisco	9-30-78	07		07
Kahl, A.	San Francisco	1-25-76	2 13		2 13
Kenitzer, H.	San Francisco	7-11-81	9 42		9 42
Krieg, J.	San Francisco	1-30-79	11 13		11 13
Kohler, A.	San Francisco	1-30-79	5 36		5 36
Kepler, J. F.	San Francisco	2- 1-80	4 58		4 58
Kohler, H. W.	San Francisco	1-26-82	17 52		17 52
Korf, F.	San Francisco	7-26-75	1 84		1 84
Kramer, C.	San Francisco	7-26-75	09		09
Kind, R. W.	San Francisco	7-26-75	22		22
Kemper, C.	San Francisco	7-26-75	4 83		4 83
Kibler, Jos.	San Francisco	1-26-76	30		30
Kingsbury, L. W.	San Francisco	7-26-75	70		70
Katz, A.	San Francisco	7-27-75	2 60		2 60
Koch, J. D.	San Francisco	2- 1-80	7 11		7 11
Kempe, E.	San Francisco	2-14-79	1 49		1 49
Kayser, Theodore	San Francisco	7-27-75	1 40		1 40
Knoll & Christ	San Francisco	7-11-81	09		09
Keating, Bridget	San Francisco	7-26-75	96		96
Krebs, P.	San Francisco	1-26-82	20 96		20 96
Koopmanscaap, D. V.	San Francisco	2-14-79	3 33		3 33
Kiebs, A.	San Francisco	8-21-77	56		56
Klupfer, V.	San Francisco	7-26-75	65		65
Kommer, E.	San Francisco	7-27-75	1 06		1 06
Lein, E.	San Francisco	1-25-76	1 78		1 78
Levy, L.	San Francisco	4-12-82	08		08
Lohmann, M.	San Francisco	7-27-75	2 17		2 17
Luettger, W.	San Francisco	8-16-77	1 85		1 85
Loesch, V.	San Francisco	7-11-81	1 33		1 33
Lauffer, E.	San Francisco	7-26-75	1 83		1 83
Lohman, M.	San Francisco	2-26-78	1 27		1 27
Laugerbach, L.	San Francisco	7-26-75	36		36
Lundt, H.	San Francisco	7-26-75	3 67		3 67
Lowrich, E.	San Francisco	8-11-76	1 26		1 26
Lehmann, Chas.	San Francisco	1-31-81	1 36		1 36
Livingston, R.	San Francisco	7-26-75	2 40		2 40
Luchinger, John H.	San Francisco	7-27-75	18		18
Luchinger, Sebastine	San Francisco	1-26-82	65		65
Lichtenstein, E. A.	San Francisco	7- 1-83	2 40		2 40
Loeser, J. J.	San Francisco	7- 1-83	3 34		3 34
Leek, C.	San Francisco	1- 1-80	10 37		10 37
Levy, J.	San Francisco	6- 7-93	5 80		5 80
Lauden, Annie	San Francisco	2-26-78	2 12		2 12
Lautervasser, A. L.	San Francisco	9-19-76	1 38		1 38
Lenz, Wm.	San Francisco	8-21-77	1 38		1 38
Lockstaedt, L.	San Francisco	10- 9-78	1 12		1 12
Landen, Anna	San Francisco	1-25-76	92		92
Logemann, Geo.	San Francisco	7-27-75	10		10
Leek, H.	San Francisco	1-29-81	10 95		10 95
Linden, B.	San Francisco	7- 1-82	55		55
Livingston, R.	San Francisco	8-12-77	49		49
Lambe, J.	San Francisco	4- 8-89	4 79		4 79
Lieb, C. F.	San Francisco	1-30-79	11 48		11 48
Levy, A.	San Francisco	2-14-79	4 60		4 60
Lockstaedt, L.	San Francisco	7- 1-82	2 65		2 65
Lindner & Kron	San Francisco	1-30-79	9 90		9 90
Lutz, J. C.	San Francisco	7- 1-82	2 30		2 30
Lamare, M.	San Francisco	2-26-78	12		12
Lemont, F.	San Francisco	1-25-76	1 40		1 40

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

8. Humboldt Savings Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Lemme, C.	San Francisco	7-11-81	\$3 49		\$3 49
Lippman, Mrs. Louis	San Francisco	7- 1-82	1 01		1 01
Lautermilch, H.	San Francisco	7-11-81	1 00		1 00
Lafontaine, A. I.	San Francisco	7-26-75	50		50
Livermore, H.	San Francisco	7-11-81	63		63
Lewith, H.	San Francisco	1-26-82	93		93
Long, Mary A.	San Francisco	7-27-75	4 17		4 17
Lackmann, C.	San Francisco	2- 1-80	1 16		1 16
Lehens, C.	San Francisco	2-26-78	1 26		1 26
Labohm, Anna	San Francisco	7-26-75	39		39
Loretz, P.	San Francisco	7- 1-83	9 16		9 16
Lehmann, Louise	San Francisco	7- 1-83	8 81		8 81
Lippert, W.	San Francisco	7-26-75	08		08
Langenaer, Phil	San Francisco	7-27-75	2 34		2 34
Labohm, A. M.	San Francisco	7-26-75	16		16
Lindner & Kron	San Francisco	2- 1-80	55		55
Mills, Jennie	San Francisco	1-25-76	25		25
Myer, J.	San Francisco	1-30-79	45		45
Magnus, Emma	San Francisco	7-26-75	1 29		1 29
Meyer, Sophia	San Francisco	7-26-75	1 84		1 84
Meyerfeld, S.	San Francisco	2-16-76	30		30
Meehan, —	San Francisco	7- 1-83	2 44		2 44
Meyer, —	San Francisco	10-27-85	1 88		1 88
Meyer, H.	San Francisco	11-21-87	1 32		1 32
Meyer, Geo.	San Francisco	9-24-78	1 78		1 78
Muller, F.	San Francisco	4- 9-89	1 31		1 31
Maurer, L.	San Francisco	7-11-81	2 22		2 22
Mahnken, H.	San Francisco	7-26-75	36		36
Murz, Louisa	San Francisco	7-26-75	95		95
Mceller, S.	San Francisco	6- 7-93	1 87		1 87
Moore, Chas. R.	San Francisco	7-26-75	1 19		1 19
Meyer, Julius	San Francisco	2-26-78	80		80
Model, V.	San Francisco	2-12-79	3 46		3 46
Maishoe, Jacob	San Francisco	1-31-83	2 60		2 60
Minister, R. H.	San Francisco	2-14-79	3 11		3 11
Malfanti, J.	San Francisco	7- 1-82	1 81		1 81
Metzkus, C.	San Francisco	7- 1-83	1 74		1 74
Monster, Maria	San Francisco	7- 1-83	5 37		5 37
Maissner, Helene	San Francisco	7- 1-83	9 18		9 18
Miller, B.	San Francisco	1-26-82	8 56		8 56
Mylus, H. C.	San Francisco	1-31-81	80		80
Mullen, P. S.	San Francisco	8-12-80	76		76
Muller, K.	San Francisco	9-15-93	1 97		1 97
Myer, H.	San Francisco	2-14-79	1 00		1 00
Mollenhauer, Geo.	San Francisco	7-27-75	80		80
Meyer, M. S.	San Francisco	1-30-79	3 58		3 58
Meyer, Cath.	San Francisco	1-26-82	1 16		1 16
Miller, Mrs. S. T.	San Francisco	2-14-79	7 34		7 34
Model, Helena	San Francisco	8-23-77	92		92
Mack, H.	San Francisco	2-14-79	6 67		6 67
Moser, N.	San Francisco	7-26-75	82		82
Meherin, Thos.	San Francisco	7-26-75	3 53		3 53
Muller, H.	San Francisco	1-25-76	59		59
Muller, Jacob	San Francisco	7-27-75	1 30		1 30
Michell, R. H.	San Francisco	2- 5-76	03		03
Meyer, D.	San Francisco	7-26-75	31		31
Mayer, Mrs. H.	San Francisco	1-25-76	2 59		2 59
Moriarty, M.	San Francisco	8-31-87	03		03
Mocker, Wm.	San Francisco	1-26-76	3 94		3 94
Miles, H.	San Francisco	2-11-79	5 72		5 72
Monks, Sarah	San Francisco	7-26-75	47		47
Miller, R. C.	San Francisco	7-27-75	1 10		1 10
Matschek, F.	San Francisco	7- 1-86	22		22
Masterson, C.	San Francisco	1-31-83	21		21
Morgenstern, M.	San Francisco	7-26-75	26		26
Mansfield, Mrs. A.	San Francisco	2-14-79	6 12		6 12
Maas, W.	San Francisco	1-30-79	6 07		6 07

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

8. Humboldt Savings Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Muller, H.	San Francisco	7-26-75	\$2 40		\$2 40
Madison, Geo.	San Francisco	8-20-77	3 75		3 75
Moll, Jos.	San Francisco	12-5-95	8 06		8 06
Myer, E. E.	San Francisco	10-18-78	61		61
Moorbrink, B.	San Francisco	1-31-81	47		47
Miller, A.	San Francisco	7-11-81	98		98
Miltonberger, A.	San Francisco	6-7-93	6 63		6 63
Miller, Pauline	San Francisco	5-23-04	2 24		2 24
Mayerfeld, H.	San Francisco	1-31-81	1 48		1 48
Mayerstein, J.	San Francisco	2-26-79	10 69		10 69
Menges, A. L.	San Francisco	1-30-79	10 04		10 04
Mayerfeld, S.	San Francisco	7-1-82	33		33
Mauer, A.	San Francisco	2-11-79	4 87		4 87
Muller, Jacob	San Francisco	7-26-75	09		09
Moening, D.	San Francisco	11-15-78	81		81
Meyer, M.	San Francisco	1-30-79	3 49		3 49
Moore, Mary M.	San Francisco	1-25-76	2 91		2 91
Meyar, Mrs. M.	San Francisco	1-30-79	6 03		6 03
Mundof, J.	San Francisco	2-26-78	1 77		1 77
Monaghan, Mrs. L.	San Francisco	8-23-77	1 05		1 05
Muller, E.	San Francisco	2-14-79	2 43		2 43
Mahoney, D.	San Francisco	2-1-80	1 62		1 62
Moore, M. M.	San Francisco	2-14-79	4 43		4 43
Meese, H.	San Francisco	1-31-83	3 03		3 03
Magee, Thos.	San Francisco	1-31-83	91		91
McGowan, John	San Francisco	8-12-80	3 79		3 79
McMillan, A.	San Francisco	1-31-83	6 32		6 32
McGarry, E. J.	San Francisco	9-27-78	02		02
McCornach, W. A.	San Francisco	7-27-75	37		37
McMillan, M.	San Francisco	7-1-83	3 89		3 89
McClellan, D. W.	San Francisco	7-26-75	29		29
McKenna, E.	San Francisco	1-25-76	3 04		3 04
McCarthy, D.	San Francisco	1-25-76	2 55		2 55
McKiskell, J. R.	San Francisco	2-11-79	4 53		4 53
McDonald, C.	San Francisco	1-1-80	30		30
Nelson, P.	San Francisco	2-12-79	7 50		7 50
Novella, F.	San Francisco	7-26-75	48		48
Neuss, Chas.	San Francisco	7-26-75	2 11		2 11
Neumann, Theodore	San Francisco	7-27-75	1 22		1 22
Nolting, A.	San Francisco	7-26-75	32		32
Neuenschwamser, Anna	San Francisco	1-25-76	3 49		3 49
Newman, Ed	San Francisco	1-26-76	06		06
Neiderweyer, W.	San Francisco	7-6-75	13		13
Neuberg & Black	San Francisco	2-15-77	90		99
Newman, H.	San Francisco	2-12-79	5 47		5 47
Nitze, W.	San Francisco	1-25-76	11		11
Nielsen, J. C.	San Francisco	7-11-81	1 88		1 88
Neahan, H.	San Francisco	5-26-91	57		57
Neuhaus, V.	San Francisco	7-26-75	18		18
Newland, W. D.	San Francisco	7-31-83	43		43
Newman, A.	San Francisco	1-31-83	1 81		1 81
Noonan, Chas.	San Francisco	1-26-82	15		15
Neth, Martha	San Francisco	7-1-82	89		89
Nutz, Anna	San Francisco	8-12-77	97		97
Nielsen, J. C.	San Francisco	1-26-82	1 01		1 01
Nissen, Ida	San Francisco	7-1-82	68		68
Neth, O.	San Francisco	7-1-82	99		99
Oberholzer, A.	San Francisco	2-10-79	12 53		12 53
Obrock, T. D.	San Francisco	1-26-82	17 35		17 35
O'Connor, Thos.	San Francisco	7-27-75	2 32		2 32
O'Reilly, P.	San Francisco	1-1-80	44		44
Olney, Warrin	San Francisco	7-26-75	25		25
O'Brien, M.	San Francisco	10-17-76	3 82		3 82
Ohm, Mrs. E. F.	San Francisco	7-1-79	8 62		8 62
Ohm, August	San Francisco	7-1-79	6 83		6 83
Ohm, August	San Francisco	1-25-76	3 81		3 81
Ohm, R.	San Francisco	1-25-76	60		60

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

8. Humboldt Savings Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Ott, A.	San Francisco	1-31-83	\$2 16		\$2 16
Orndoff, C.	San Francisco	2- 1-80	13 66		13 66
Osekkinart, H.	San Francisco	8-23-77	1 09		1 09
Oates, T.	San Francisco	2-24-79	1 30		1 30
O'Toole, M.	San Francisco	7- 1-83	1 61		1 61
Ormond, H. and J.	San Francisco	2-26-78	51		51
Ochs, L.	San Francisco	7- 1-86	1 12		1 12
Peterson, C.	San Francisco	7-11-81	1 16		1 16
Peterson, John F.	San Francisco	1-25-76	20		20
Putzmann, F.	San Francisco	7-26-75	2 50		2 50
Putzmann, F.	San Francisco	7-26-75	21		21
Parker, S. M.	San Francisco	1-30-79	5 55		5 55
Pechfelder, Ed	San Francisco	7-27-75	16		16
Poppe, Mrs. A.	San Francisco	1-25-76	3 98		3 98
Pauger, J.	San Francisco	2-26-78	46		46
Powell, J.	San Francisco	2-26-78	54		54
Piper, C.	San Francisco	2- 1-80	13 47		13 47
Pierce, A.	San Francisco	1-31-83	1 24		1 24
Pauling, T.	San Francisco	1-30-79	5 80		5 80
Pradin, M.	San Francisco	2-26-78	2 33		2 33
Peters, P.	San Francisco	7-26-75	70		70
Peck, A.	San Francisco	7- 1-83	1 54		1 54
Porter, D.	San Francisco	4- 8-89	8 54		8 54
Proll, E.	San Francisco	9-15-93	1 08		1 08
Pfisterer, M.	San Francisco	9-13-76	1 68		1 68
Porter, John S.	San Francisco	7-26-75	17		17
Penbenthy, Ione	San Francisco	7-26-75	1 61		1 61
Pfuell, G.	San Francisco	2-12-79	5 27		5 27
Please, H. L.	San Francisco	7- 1-83	60		60
Popovich, L.	San Francisco	7- 1-82	2 04		2 04
Porter, D.	San Francisco	2-11-79	6 13		6 13
Price, L.	San Francisco	7-26-75	02		02
Quense, A.	San Francisco	1-25-76	10		10
Reilly, J. L.	San Francisco	8-20-77	2 43		2 43
Reish, John E.	San Francisco	7-26-75	78		78
Regensberger, T.	San Francisco	2- 1-80	1 21		1 21
Reiser, M.	San Francisco	2-14-79	95		95
Rohrer, Marinus	San Francisco	7-27-75	1 28		1 28
Reilly, J. H.	San Francisco	1-30-79	5 10		5 10
Ryhiner, B.	San Francisco	1- 1-80	1 21		1 21
Roerleo, H.	San Francisco	11- 8-78	1 10		1 10
Richard, L. E.	San Francisco	9-27-78	52		52
Rogi, Marie L.	San Francisco	8-20-77	2 39		2 39
Rheude, A.	San Francisco	2-19-79	10 61		10 61
Roberts, R. W.	San Francisco	7-27-75	13		13
Reah, F. A.	San Francisco	7-27-75	56		56
Reimes, C.	San Francisco	1-30-79	8 18		8 18
Rosenthal, Mrs. A.	San Francisco	1-25-76	21		21
Rademann, M.	San Francisco	1-30-79	3 77		3 77
Ross, Anna S.	San Francisco	2-14-79	10 78		10 78
Ruppin, H.	San Francisco	7-26-75	10		10
Raymond, T. W.	San Francisco	7-26-75	2 63		2 63
Richter, O. A.	San Francisco	7-27-75	1 85		1 85
Rosenberg, Louis	San Francisco	7-27-75	1 66		1 66
Reicken, Eliza	San Francisco	8-22-78	1 94		1 94
Roux, F.	San Francisco	9-20-78	86		86
Rosenberg, L.	San Francisco	7- 1-79	87		87
Reiser, T.	San Francisco	1-26-76	10		10
Rombach, A.	San Francisco	9-13-76	97		97
Reynolds, R.	San Francisco	2-14-79	8 43		8 43
Ryhiner, B.	San Francisco	1- 1-80	97		97
Rogg & Walter	San Francisco	6-25-84	10 04		10 04
Ruppel, O. F.	San Francisco	1-25-76	5 56		5 56
Romer, R. J.	San Francisco	5-25-91	67		67
Repin, P.	San Francisco	7-26-75	70		70
Robertson, W. H.	San Francisco	7-26-75	15		15
Rubt, A.	San Francisco	1-30-79	5 32		5 32

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

8. Humboldt Savings Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Rude, Henry	San Francisco	2-26-78	\$1 09		\$1 09
Ruply, R.	San Francisco	1-25-76	6 90		6 90
Rittmayer, Louisa	San Francisco	7-26-75	1 61		1 61
Reed, G. M.	San Francisco	11-19-90	1 61		1 61
Robert, N.	San Francisco	9- 1-82	4 00		4 00
Rohrig, C.	San Francisco	12-18-95	6 38		6 38
Ramsey, M. A.	San Francisco	7-26-75	50		50
Roth, W.	San Francisco	7-26-75	48		48
Ross, L.	San Francisco	3-25-77	60		60
Rack, Geo.	San Francisco	1-25-76	1 54		1 54
Romeo, Bertha	San Francisco	10-17-76	1 88		1 88
Ross, A.	San Francisco	7- 8-81	21		21
Rodriguez, A.	San Francisco	8-30-81	11 02		11 02
Riley, J.	San Francisco	1-26-82	2 37		2 37
Ross, A.	San Francisco	1-29-81	47		47
Rountree, F. K.	San Francisco	1-26-82	20 16		20 16
Robert, R. W.	San Francisco	2-26-78	10		10
Rowe, E. E.	San Francisco	2-15-83	1 91		1 91
Reich, L.	San Francisco	8-12-80	4 45		4 45
Rieck, M.	San Francisco	1-26-82	21 63		21 63
Riechel, Wm.	San Francisco	7- 1-83	4 48		4 48
Ross, A.	San Francisco	4-30-84	03		03
Ruji, B. A.	San Francisco	7-11-81	22 48		22 48
Rose, H.	San Francisco	7- 1-82	2 75		2 75
Rosenbaum, J.	San Francisco	12-18-95	56		56
Reidel, Anna O.	San Francisco	7- 1-83	2 42		2 42
Rosenheim, A.	San Francisco	4-10-89	2 70		2 70
Rothchild, Jos.	San Francisco	7-26-75	08		08
Romer, A.	San Francisco	1-31-83	1 24		1 24
Reed, W. L.	San Francisco	2-26-78	85		85
Rosenberg, M.	San Francisco	7-11-81	1 62		1 62
Ralls, F. R.	San Francisco	3-27-94	03		03
Rhine, Alice	San Francisco	7-11-81	38		38
Rae, L.	San Francisco	7-11-81	1 81		1 81
Rohde, W. W.	San Francisco	7- 1-83	4 04		4 04
Rapp, Chas.	San Francisco	7- 1-82	1 47		1 47
Raisch, A.	San Francisco	1-29-81	2 34		2 34
Ruppel, H.	San Francisco	2-14-79	2 21		2 21
Ross, J.	San Francisco	2- 1-80	1 06		1 06
Runge, A.	San Francisco	7- 1-82	2 94		2 94
Ryder, R.	San Francisco	6- 7-87	22		22
Rickoff, H.	San Francisco	2-26-78	80		80
Robinet, L.	San Francisco	2-12-79	6 78		6 78
Rohn, John	San Francisco	2-12-79	9 57		9 57
Randhahn, —	San Francisco	1-25-76	4 06		4 06
Raisch, F.	San Francisco	2-26-78	79		79
Schweizerbund, G.	San Francisco	9-13-76	1 94		1 94
Schumann, Kath.	San Francisco	7-27-75	1 76		1 76
Sund, H.	San Francisco	11-23-80	44		44
Schramm, K.	San Francisco	7-26-75	37		37
Schneider, Ludwig	San Francisco	7-27-75	83		83
Seligman, F.	San Francisco	7-26-75	2 07		2 07
Schenk, Wm.	San Francisco	1-25-76	56		56
Sarles, Wm. J.	San Francisco	5-23-94	3 44		3 44
Stahle, H. W.	San Francisco	7-26-75	2 63		2 63
Schultz, August	San Francisco	7-26-75	6 39		6 39
Sehlingbey, L.	San Francisco	2- 1-80	2 73		2 73
Soldanski, A.	San Francisco	1-25-76	54		54
Simons, M.	San Francisco	7-26-75	50		50
Schmitt, H. W.	San Francisco	4-10-89	94		94
Sanchez, C.	San Francisco	2-12-79	5 59		5 59
Schroeder, H.	San Francisco	1-25-76	93		93
Schrenk, E.	San Francisco	2-26-78	2 35		2 35
Strohmer, E.	San Francisco	8-17-87	99		99
Schmid, F.	San Francisco	8-23-77	75		75
Sypiens, J. A.	San Francisco	8-21-77	3 91		3 91
Spondlin, S.	San Francisco	7-26-75	52		52

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

8. Humboldt Savings Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Schalli, T.	San Francisco	6- 7-93	\$1 45	-----	\$1 45
Sam, J.	San Francisco	10-16-78	1 86	-----	1 86
Stadler, W.	San Francisco	9-19-76	75	-----	75
Sach, F. L.	San Francisco	3-19-90	42	-----	42
Steinmetz, J. A.	San Francisco	1-30-79	1 55	-----	1 55
Sand, F.	San Francisco	1-25-76	1 31	-----	1 31
Simonds, W. H.	San Francisco	1-30-79	5 56	-----	5 56
Strasser, G.	San Francisco	1-25-76	1 80	-----	1 80
Schneider, E.	San Francisco	2-12-79	3 87	-----	3 87
Smith, Jas.	San Francisco	12- 5-95	1 68	-----	1 68
Suden, W.	San Francisco	7-26-75	99	-----	99
Schleus, L.	San Francisco	9-16-93	1 84	-----	1 84
Sherr, John F.	San Francisco	8-31-87	1 34	-----	1 34
Stolz, P.	San Francisco	1-30-79	11 46	-----	11 46
Shepherd, M. C.	San Francisco	7-26-75	2 33	-----	2 33
Schnabel, C.	San Francisco	5-23-94	83	-----	83
Schrieber, H.	San Francisco	7-26-75	1 58	-----	1 58
Strache, M.	San Francisco	7-26-75	25	-----	25
Schoshuser, J.	San Francisco	7-26-75	07	-----	07
Severin, T. P.	San Francisco	2-14-79	6 94	-----	6 94
Simons, Mrs. C. A.	San Francisco	7-27-75	1 83	-----	1 83
Schwagerle & Co., J.	San Francisco	1-26-82	31 50	-----	31 50
Schweigsuth, J.	San Francisco	6- 7-93	28	-----	28
Schuntenhaus, E.	San Francisco	10-11-78	1 42	-----	1 42
Stuart, W.	San Francisco	7-26-75	1 19	-----	1 19
Strassen, H.	San Francisco	4- 8-89	1 93	-----	1 93
St. Clair, Mary-	San Francisco	7-27-75	63	-----	63
Sandmann, S.	San Francisco	9-27-76	70	-----	70
Saulter, J. C.	San Francisco	7- 1-79	3 65	-----	3 65
Sobbe, Maria	San Francisco	1-25-76	3 61	-----	3 61
Sturgenegger, O.	San Francisco	2- 1-80	5 16	-----	5 16
Sexton, M. G.	San Francisco	8-19-79	43	-----	43
Stadtfield, J.	San Francisco	5-12-91	5 49	-----	5 49
Schaffer, U.	San Francisco	1-31-83	39	-----	39
Stamer, E.	San Francisco	9-25-84	12 32	-----	12 32
Schuneman, Robt.	San Francisco	7-27-75	91	-----	91
Schneider, F. G.	San Francisco	1-31-83	1 46	-----	1 46
Schneider, J.	San Francisco	9-29-84	4 00	-----	4 00
Schneider, K.	San Francisco	1-26-82	9 49	-----	9 49
Schulte, B.	San Francisco	9-21-81	1 90	-----	1 90
Silverstein, S.	San Francisco	7- 1-83	2 39	-----	2 39
Stein, Chas.	San Francisco	1-31-81	1 08	-----	1 08
Schenberger, Geo.	San Francisco	1-26-82	6 04	-----	6 04
Seitz, A.	San Francisco	7- 1-82	1 10	-----	1 10
Schultz, Wm. A.	San Francisco	1-31-81	12 67	-----	12 67
Silver, M. B.	San Francisco	1-26-82	11 29	-----	11 29
Smith, Adam	San Francisco	1-26-82	2 25	-----	2 25
Schoen, A.	San Francisco	1-26-82	75	-----	75
Strohmann, W.	San Francisco	1-31-83	64	-----	64
Schulz, W. A.	San Francisco	1-31-83	43	-----	43
Schueman, S.	San Francisco	1-31-81	4 53	-----	4 53
Silverstein, A.	San Francisco	1-31-81	2 60	-----	2 60
Skey, G. F.	San Francisco	7- 1-82	47	-----	47
Seigfield, A.	San Francisco	7- 1-82	2 40	-----	2 40
Skae, Alice	San Francisco	6- 1-81	01	-----	01
Stapf, Wm.	San Francisco	2-14-79	3 99	-----	3 99
Strauss, E.	San Francisco	1-31-83	32	-----	32
Schoenholzer, Geo.	San Francisco	8-12-80	6 72	-----	6 72
Schmidt, A.	San Francisco	3-31-83	82	-----	82
Spaulding, J. A.	San Francisco	7-13-85	08	-----	08
Simz, M. O.	San Francisco	11-13-90	26	-----	26
Solomon, J.	San Francisco	2- 1-80	49	-----	49
Scheuler, D. F.	San Francisco	12- 5-95	1 08	-----	1 08
Schultz, Anna	San Francisco	7-27-75	26	-----	26
Spreckelson, L.	San Francisco	1-26-82	35	-----	35
Schmidt, Jacob	San Francisco	7-26-75	38	-----	38
Seib, H. C.	San Francisco	6- 7-93	1 44	-----	1 44

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

8. Humboldt Savings Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Spaelti, F.	San Francisco	7- 1-83	\$2 85		\$2 85
Sacks, L.	San Francisco	1-26-82	3 93		3 93
Schroeder, L. W.	San Francisco	1-26-82	22		22
Schmit, Chas.	San Francisco	2-10-79	4 93		4 93
Schmidt, M.	San Francisco	2 12-79	4 66		4 66
Scott, Jas. K.	San Francisco	9-17-89	1 49		1 49
Stiers, J.	San Francisco	10-15-78	22		22
Schoenholtz, H.	San Francisco	7-26-75	20		20
Steinholz, Pauline	San Francisco	7-26-75	54		54
Steaurt, Rosie L.	San Francisco	1-25-76	4 68		4 68
Shean, J. J.	San Francisco	7-27-75	79		79
Simons, Minna	San Francisco	7-27-75	1 33		1 33
Schoen, Eliz.	San Francisco	8-24-81	8 37		8 37
Sichel, M.	San Francisco	2-24-79	1 10		1 10
Stinzing, M.	San Francisco	1-25-76	3 15		3 15
Schnieder, Rosina	San Francisco	1-25-76	1 83		1 83
Schwab, Barbara	San Francisco	1-25-76	2 92		2 92
Schwab, Maria A.	San Francisco	1- 1-94	10		10
Schalich, J.	San Francisco	7- 1-86	1 77		1 77
Schneider, W. H.	San Francisco	7-27-75	1 22		1 22
Schubbach, M.	San Francisco	7-26-75	1 38		1 38
Sobbe, A. M.	San Francisco	5-12-87	1 13		1 13
Schver, J. A.	San Francisco	2-14-79	2 46		2 46
Schindler, A. V.	San Francisco	7-13-85	02		02
Simons, A.	San Francisco	2-26-78	2 49		2 49
Schoenberg, L.	San Francisco	2-26-78	1 10		1 10
Smith, W. J.	San Francisco	7-26-75	12		12
Schwarzleid, E.	San Francisco	2-26-78	1 42		1 42
Schoen, J. J.	San Francisco	2-26-78	50		50
Shea, Mary	San Francisco	2-26-78	24		24
Steen, M.	San Francisco	4-11-77	1 48		1 48
Scheutz, M.	San Francisco	8-24-78	2 22		2 22
Schneider, C.	San Francisco	2-12-79	4 69		4 69
Shilling, O.	San Francisco	8-21-77	2 46		2 46
Stelljes, Catherine	San Francisco	1-25-76	2 37		2 37
Straub, M.	San Francisco	2-26-78	2 34		2 34
Sander, F.	San Francisco	2-14-79	3 37		3 37
Shererr, J.	San Francisco	2-12-79	14 11		14 11
Sobbe, J. H.	San Francisco	2-26-78	1 09		1 09
Schumacker, E.	San Francisco	3-15-77	1 75		1 75
St. Clair, Jas.	San Francisco	7-26-75	2 13		2 13
Stoebbe, Bertha	San Francisco	7-26-75	1 45		1 45
Salzman, H.	San Francisco	10-17-78	79		79
Schoetler, L. G.	San Francisco	7-27-75	79		79
Schraft, B.	San Francisco	7-26-75	2 52		2 52
Sieleff, A.	San Francisco	1-30-79	9 47		9 47
Sonnicksen, A.	San Francisco	1-30-79	10 30		10 30
Simon, F.	San Francisco	1-26-75	1 00		1 00
Shiffer, K.	San Francisco	1-25-76	5 73		5 73
Tittel, M. C.	San Francisco	4- 9-80	22		22
Tittel, Chas. F.	San Francisco	1-31-83	5 16		5 16
Topini, T.	San Francisco	7- 1-79	92		92
Truett, M. F.	San Francisco	7- 1-83	5 80		5 80
Toellner, A.	San Francisco	2-12-79	3 87		3 87
Thacker, Sarah E.	San Francisco	7- 1-83	6 90		6 90
Thiessen, Catherine	San Francisco	7- 1-83	8 33		8 33
Tode, Catherine	San Francisco	1-26-82	1 08		1 08
Thiel, F.	San Francisco	7- 1-82	4 89		4 89
Torrero, J.	San Francisco	7- 1-82	1 55		1 55
Tittel, B.	San Francisco	7-26-75	31		31
Tohlas, A.	San Francisco	10-31-78	90		90
Thien, H.	San Francisco	11-17-90	84		84
Trittenbach, G.	San Francisco	4-10-89	1 30		1 30
Toft, K. N.	San Francisco	2-12-79	1 45		1 45
Thomas, W.	San Francisco	7-11-81	6 69		6 69
Tensor, John P.	San Francisco	6- 7-93	1 16		1 16
Turk, M.	San Francisco	7- 1-79	3 19		3 19

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

8. Humboldt Savings Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Torrero, Juans	San Francisco	7-27-75	\$4 57		\$4 57
Thalmann, R.	San Francisco	1-25-76	97		97
Tietjen, D. W.	San Francisco	7-27-75	59		59
Toellner, G.	San Francisco	2-12-79	4 45		4 45
Tresler, D. P.	San Francisco	7- 1-83	4 12		4 12
Toburl, Clara	San Francisco	10-11-76	78		78
Taylor, J. W.	San Francisco	7- 1-83	8 81		8 81
Temps, Geo.	San Francisco	7-27-75	2 77		2 77
Tollmer, E.	San Francisco	7-26-75	1 31		1 31
Traeger, L.	San Francisco	2-26-78	36		36
Troll, Mary	San Francisco	11-10-87	24		24
Turner, B. C.	San Francisco	2- 1-80	5 04		5 04
Ubrich, J.	San Francisco	1-25-76	4 78		4 78
Umbesen, P.	San Francisco	2-26-78	2 54		2 54
Ulrici, —	San Francisco	2-26-78	33		33
Ungwickel, H.	San Francisco	8-23-77	1 23		1 23
Vincent, S.	San Francisco	1-31-83	7 80		7 80
Vogel, S.	San Francisco	7- 1-83	3 99		3 99
Voek, L. E.	San Francisco	2-11-79	3 65		3 65
Van Lova, L.	San Francisco	2-26-78	12		12
Van Dyke, Geo. B.	San Francisco	7-26-75	29		29
Vigoureaux, A. W.	San Francisco	7- 1-83	21 20		21 20
Venker, M. E.	San Francisco	2-11-79	55		55
Venicholy, J.	San Francisco	5- 3-93	2 21		2 21
Von Der Monden, H.	San Francisco	1-31-81	3 51		3 51
Wilkins, Lena	San Francisco	7- 1-83	5 14		5 14
Wilson, A.	San Francisco	5-22-84	4 66		4 66
Watson, Chas.	San Francisco	7- 1-83	18 26		18 26
Wildner, J.	San Francisco	1-26-82	28 98		28 98
Wellmann, F. W.	San Francisco	1-26-82	1 03		1 03
Worden, Mrs. W. H.	San Francisco	1-31-83	37		37
Weinmann, Jacob	San Francisco	8-12-80	1 83		1 83
Wilke, Clara	San Francisco	7- 1-83	1 44		1 44
Williams, O. C.	San Francisco	7-13-85	08		08
Wappel, Mrs. K.	San Francisco	1-31-81	4 49		4 49
Weber, Helen	San Francisco	7-11-81	10 81		10 81
Wolff, H.	San Francisco	7-26-75	35		35
Wand, C. J.	San Francisco	7-26-75	1 80		1 80
Weber, A. A.	San Francisco	7- 1-82	3 11		3 11
Wright, B. C.	San Francisco	2- 1-80	2 07		2 07
Wiebe, W.	San Francisco	7-26-75	17		17
White, T. J.	San Francisco	1-30-79	4 25		4 25
Wilkins, F.	San Francisco	2-26-78	1 15		1 15
Weber, D.	San Francisco	10-10-78	27		27
Wahl, K. W.	San Francisco	7-11-81	5 65		5 65
Ward, Phillip O.	San Francisco	7-26-75	05		05
Watskins, C.	San Francisco	1-26-82	92		92
Walker, W. J.	San Francisco	6- 7-93	48		48
Welcher, Anton	San Francisco	7-26-75	31		31
Walsh, W.	San Francisco	8-23-77	2 25		2 25
Weber, A. C., Tr.	San Francisco	6- 7-93	57		57
Wichelhausen, R.	San Francisco	7-26-75	1 05		1 05
Wilson, Chas.	San Francisco	7-28-75	13		13
Wilson, A.	San Francisco	1- 1-80	1 02		1 02
White, W. H.	San Francisco	7-27-75	1 38		1 38
Weill, Mrs. E.	San Francisco	9-19-93	1 21		1 21
Woehler, W.	San Francisco	3-19-77	1 69		1 69
Weegner, F.	San Francisco	7-11-81	48		48
Wild, George	San Francisco	9-24-78	2 28		2 28
Wichelhausen, R.	San Francisco	7-26-75	36		36
Weber, C. H.	San Francisco	7-26-75	40		40
Woehlim, M.	San Francisco	4-10-89	1 18		1 18
Wapple, A. M.	San Francisco	4-26-86	2 60		2 60
Wolff, Mrs. F.	San Francisco	9-22-76	78		78
Weber, M.	San Francisco	8-23-77	90		90
Wilfert, Elis.	San Francisco	1-26-82	2 42		2 42

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

8. Humboldt Savings Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Weber, A. C., Trustee, K. I. Black	San Francisco	1-26-82	\$1 19		\$1 19
Wilkins, Anna	San Francisco	2-14-77	1 44		1 44
Wetjen, Louise	San Francisco	6- 7-93	4 64		4 64
Wilke, C.	San Francisco	2-12-79	10 74		10 74
Weinberger, J. C.	San Francisco	10- 3-81	7 57		7 57
Wolff, M.	San Francisco	2-26-78	3 02		3 02
Ward, Helen	San Francisco	7-26-75	1 40		1 40
Woge, H.	San Francisco	7- 1-82	80		80
Wilke, W. J.	San Francisco	1-31-83	76		76
Wetherell, J. H.	San Francisco	7-26-75	1 18		1 18
Wilkins, Fred	San Francisco	12-10-95	1 08		1 08
Wennerbold, C.	San Francisco	1-25-76	10 84		10 84
Wise, G.	San Francisco	2-11-79	8 90		8 90
Waiser, A.	San Francisco	7- 1-82	1 06		1 06
Wilfer, E.	San Francisco	2-26-78	93		93
Wachsmuth, —	San Francisco	2-12-79	7 96		7 96
Wendte, Chris	San Francisco	7-27-75	2 85		2 85
Wissing, W.	San Francisco	1-31-79	4 73		4 73
Weyte, Carl H.	San Francisco	7-26-75	1 62		1 62
Waters, E. H.	San Francisco	4-10-89	04		04
Weinohl, F.	San Francisco	2-14-79	4 58		4 58
Wood, G. H.	San Francisco	2-26-78	2 00		2 00
Wichman, H. P.	San Francisco	7-26-75	1 54		1 54
Wedell, O. J.	San Francisco	3-31-93	50		50
Weisthoff, W.	San Francisco	1-30-79	7 69		7 69
Willis, A. A.	San Francisco	6- 8-91	4 88		4 88
Wagner, G. E.	San Francisco	10-14-76	32		32
Wagner, H.	San Francisco	4- 9-89	7 68		7 68
Warren, Jas. L.	San Francisco	7-26-75	40		40
Westerfeld, H.	San Francisco	9-22-76	21		21
Weiss & Westerfeld	San Francisco	2-11-79	7 99		7 99
Weigner, Geo.	San Francisco	7- 1-86	41		41
Wilson, Mary	San Francisco	7-26-75	15		15
Willis, Sarah	San Francisco	7-26-75	34		34
Young, Mrs. E. J.	San Francisco	2-28-82	15		15
Young, Mrs. E. J.	San Francisco	7- 1-82	22		22
Young, A.	San Francisco	2- 1-80	3 77		3 77
Young, S.	San Francisco	8-22-78	62		62
Young, N.	San Francisco	7-26-75	26		26
Young, Sarah	San Francisco	8-12-77	2 28		2 28
Young, George	San Francisco	1-25-76	08		08
Young, C. H.	San Francisco	10-14-76	1 52		1 52
Zelayny, Julia	San Francisco	1- 3-83	2 69		2 69
Zenka, Pauline	San Francisco	7- 1-82	1 29		1 29
Zeiss, Harry A.	San Francisco	7-27-75	3 09		3 09
Zierenberg, D.	San Francisco	1-25-76	1 76		1 76
Zenke, August	San Francisco	7- 1-83	2 66		2 66
Zimmermann, C.	San Francisco	1-25-76	3 53		3 53
			\$3,351 65		\$3,351 65

130. Jas. H. Goodman & Co. Bank, Napa.

Horden, R. S.	Not known	9- 4-95	\$3 40		\$3 40
Napa Fruit Growers' Assn.	Napa	1- 5-86	2 85		2 85
			\$6 25		\$6 25

15. Mutual Savings Bank of San Francisco, San Francisco.

Green, Thomas Wrensen	310 Nineteenth st., S. F.	4-20-94	\$1 35	\$1 14	\$2 49
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150. Peoples Savings Bank of Fresno, Fresno.

Baptist Junior Society	Fresno	10-16-94	\$1 25	\$0 95	\$2 20
Beckett, J. W.	None	2-18-92		2 93	2 93
Belden, Chas.	None	6-30-93		07	07
Borbon, G. A.	None	12-30-92		19	19

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

150. Peoples Savings Bank of Fresno, Fresno—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Byxbee, Chellis J.	None	2-24-02		\$0 39	\$0 39
Chichester, Patrick	None (dead)	1-26-93		01	01
Cosby, W. A.	None	8-15-92	\$1 00	2 12	3 12
Donandt, Erna	None	7-10-93		19	19
Ferguson, J. W.	None	12-31-92		45	45
Flehart, W. A.	None	1-11-95		1 29	1 29
Flood, Marguerite O.	None	10-15-95		67	67
Gibbs, Martha A.	Fresno (dead)	8-22-92		36	36
Hamilton, Miss Harriet B.	Fresno	11- 7-94	09	3 88	3 88
Hodgkin, W. R. H.	None	11-23-94	1 49	3 49	3 49
Hopkins, H. St. G.	Fresno (dead)	12-31-95		72	72
Jackson, J. H.	None	3-23-93		37	37
Jensen, Mrs. Hans, Treas.	None	9-19-95		15	15
Jensen, Mads	None	7-23-92		22	22
Johnson, W. Y.	Fresno (dead)	12-11-06	65	30	95
Junior Endeavor Society	None	10-11-93	21		21
Keeler, A. W.	None	11-25-96	75	59	1 34
Kishishyan, Ethel	None	12-19-94	42	55	97
Koplan, H.	None	9-11-93	5 00	7 05	12 05
Landale, J. D.	None	12-29-93		20	20
Lawson, J. A.	None	11-12-94		04	04
Mitchell, Holmes	None	12-31-95		14	14
Moore, John	None	9- 3-92		7 56	7 56
Noon, Mrs. Clara	None (rept. Dec. 8, 1903)	6- 5-93	1 00	2 21	3 21
Norris, Mrs. O. H., Tr.	Fowler	12-17-95	25 00	29 50	54 50
North, Wm. A.	None (dead)	2-20-02	1 41	60	2 01
Ryan, Miss M.	None	3-15-93	50	36	86
Schalkwyk, M. A.	None	6-22-93		79	79
Schroeder, Mrs. Nora	None (dead)	12-11-13	5 50	40	5 90
Simpson, Clarence	Fresno	3-28-01	50		50
Smith, Earnest E.	None	9- 6-94	4 00	4 50	8 50
Stephens, Oliver, Jr.	Fresno	3- 2-95	5 00	6 01	11 01
Sylvester, Alice	Fresno (dead)	8-21-99	2 37	20 27	22 64
Van Hees, C. H.	None	7- 2-92		27	27
Walley & Anton	None	11-17-92	10		10
Weston, I. N.	None	5-10-92		17 34	17 34
Whitney, Jessie F.	None	7-29-93		56	56
Woy, Mrs. M. L.	None (dead)	4-28-01	50	73	1 23
			\$55 74	\$117 84	\$173 58

85. Peoples Savings Bank, Sacramento.

Barry, Patrick	Sacramento	7- 2-85	\$2 31	\$9 48	\$11 79
Betger, Gus H.	Sacramento	10-20-84	5 00	12 88	17 88
Boyd, Geo. F.	Sacramento	1-31-94	3 00	2 62	5 62
Cook, E. R.	Sacramento	11- 7-95	2 89	2 08	4 97
Cook Monument Fund, by Wm. Johnston, Chair.	Sacramento	10-20-92	7 83	18 26	26 09
Davis, Bertha M.	Sacramento	8-25-92	3 00	2 86	5 86
Fortson, Arthur L.	Sacramento	8-15-93	2 26	2 06	4 32
Frickette, Harry E.	Sacramento	5-26-94	2 00	1 62	3 62
George, J. S.	Sacramento	7-15-92	6 14	6 76	12 90
Hall, Mrs. Emma	Dixon	1- 5-95	5 07	4 47	9 54
Heth, Harry	Sacramento	5- 9-91	1 00	73	1 73
Holenbeck, J. W.	Rio Vista	5- 5-93	3 66	12 11	15 77
Hopper, A. J.	Sacramento	9-20-95	2 74	12 69	15 63
Johnson, Gus	Sacramento	5-12-93	2 11	2 14	4 25
Johnston, Wm., trustee for creditors G. N. Hancock.	Sacramento	11- 9-92	6 07	24 03	30 10
Jones, John A.	Sacramento	3-18-84	6 96	12 59	19 55
McDonough, J. H.	Sacramento	8-18-83	2 00	7 49	9 49
Martin, Charles	Rocklin	11-16-93	5 50	9 69	15 19
Paquin, Adolph	Sacramento	3-20-84	5 00	8 73	13 73
Strobel, Mrs. A.	Sacramento	1-12-89	5 25	7 13	12 38
Strobel, Louis	Sacramento	1- 3-94	6 45	14 27	20 72
Welty, D. W.	Sacramento	11-23-89	5 83	8 38	14 21
			\$92 07	\$183 27	\$275 34

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
111. Placer County Bank, Auburn.					
Brown, C. E.	Auburn	4-11-95	\$17 44		\$17 44
147. The Rideout Bank, Marysville.					
Callaghan Bros. & Town- send	Oregon House, Cal.	6-17-91	\$2 50		\$2 50
Robinson, W. H.	Vina, Cal.	10-23-88	9 85		9 85
Sam (Chinaman)	Marysville; Cal.	5- 6-89	4 95		4 95
			\$17 30		\$17 30
78. Sacramento Bank, Sacramento.					
Baker, William	Sacramento	4-11-87	\$44 29	\$32 90	\$77 19
Miller, Anna Maria	Sacramento	9- 8-94	557 16	186 51	743 67
			\$601 45	\$219 41	\$820 86
97. San Jose Safe Deposit Bank of Savings, San Jose.					
Campbell, Isabella Agnes	San Jose	11-11-95	\$10 00	\$14 37	\$24 37
Heirs of Jules Daniels, P. de Soisset, Agt.	San Jose	7-22-95	70 00	34 79	104 79
Lawler, A. M. M., by Mrs. A. O. Lawler, Trustee	San Jose	11-20-94	5 00	7 17	12 17
Miner, Loran	San Jose	11-24-95	5 00	6 37	11 37
			\$90 00	\$62 70	\$152 70
51. Santa Cruz Bank of Savings and Loan, Santa Cruz.					
Deacon, J. A.	Unknown	7-18-94	\$2 25	\$1 50	\$3 75
Hartman, Dan, Trustee Earl Hartman	Unknown	10-14-95	5 00	3 85	8 85
Sheehan, John	Unknown	1- 3-95	35		35
Tobey, B.	Unknown	11-19-95	10		10
Torre, Serafina, trustee Saline Torre	Unknown	12-24-94	20 00	21 65	41 65
			\$27 70	\$27 00	\$54 70
155. Savings Bank of Redlands, Redlands.					
Fletcher, Alfred, Trustee	Redlands, Cal.	9- 3-91	\$13 45	\$14 02	\$27 47
McPhee, Peter	Redlands, Cal.	7-30-91	4 48	3 32	7 80
Morrow, J. H.	Redlands, Cal.	10-27-92	1 00	56	1 56
Diss, J. W. F.	Los Angeles, Cal.	1- 2-94	5 28	4 11	9 39
Major, C. M.	Redlands, Cal.	6- 1-95	2 00	2 36	4 36
French, Jessie Lulu	Redlands, Cal.	11-25-95	25 00	20 53	45 53
			\$51 21	\$44 90	\$96 11
4. Savings Union Bank and Trust Company, San Francisco.					
Adams, Ida	San Francisco	Aug. '78	\$10 00	\$24 00	\$34 00
Acker, Valentine	San Francisco	Feb. '91	*	18 75	18 75
Aiken, Bliss	San Francisco	Feb. '95	1 00	83	1 83
Alexander, Jacob	San Francisco	Mar. '66	2 50	19 91	22 41
Alden, John	Gilroy, Cal.	Dec. '76	2 00	5 33	7 33
Allen, Louis S.	Los Angeles	Aug. '93	1 89	1 62	3 51
Allen, George C.	San Francisco	Sept. '90	5 00	5 76	10 76
Amateur Lit. and Dram. Assn.		April '79	4 50	9 07	13 57
Anderson, Miss Anna M.	San Francisco	May '90	1 69	2 52	4 21
Anderson, Augustus G.	San Francisco	April '85	21 50	27 65	49 15
Anderson, Wm.	Allegheny, Cal.	Mar. '91	6,198 19	6,327 33	12,525 52
Anderson, A. E.	Forbestown, Cal.	Jan. '75	6 09	20 77	26 86

*All dividends.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

4. Savings Union Bank and Trust Company, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Anderson, Abraham	San Francisco	Nov. '75	\$100 00	\$318 75	\$418 75
Arias, Henry	San Francisco	Aug. '93	*	51 20	51 20
Arkley, Joseph	San Francisco	Dec. '61	9 20	133 33	142 53
Austin, George B.	San Francisco	Feb. '88	1 11	1 43	2 54
Askund, Anna	Millbrae, Cal.	Aug. '87	17 00	18 65	35 65
Aveno, Gabriello	San Francisco	July '92	2 50	1 75	4 25
Anderson, Andrew	San Francisco	Mar. '95	1 59	1 29	2 88
Asesela, James or Henry, John W.	San Francisco	Dec. '95	25 13	16 33	41 46
Barreda, Mrs. Matilde L.	San Francisco	April '92	4 00	12 66	16 66
Barfoot, Henry and Ireka	San Francisco	Jan. '91	3 27	3 28	6 55
Baker, Wm. L.	San Francisco	Oct. '92	8 51	10 09	18 60
Bargate, George	San Francisco	Oct. '90	14 00	128 85	142 85
Babcock, John A.	Oakland	Nov. '93	*	2 82	2 82
Bartram, Miss Sadie, Tr.	San Francisco	May '94	1 00	99	1 99
Barnard, Mrs. I. D.	San Francisco	Mar. '74	6 39	35 06	41 45
Beck, Mrs. Amy S.	Oakland	Mar. '94	*	22 74	22 74
Benglum, Gasper	San Francisco	July '93	11 50	11 26	22 76
Benson, Emma E.	San Francisco	Aug. '86	5 00	5 52	10 52
Berton, Flavien, Trustee.	San Francisco	Aug. '92	*	24 03	24 03
Beverly, Herbert G.	San Francisco	Feb. '94	3 41	98	4 39
Beatty, Harry W.	San Francisco	Nov. '95	5 00	4 66	9 66
Blumberg, Clarence W.	Wheeler's Springs, Cal.	Nov. '95	1 00	71	1 71
Blumberg, Carl B.	Wheeler's Springs, Cal.	Nov. '95	1 00	71	1 71
Blumberg, Miss Etta O.	Wheeler's Springs, Cal.	Nov. '95	1 00	71	1 71
Bischoff, Henry	San Francisco	Jan. '92	*	4 17	4 17
Bown, Niclas	San Francisco	Nov. '89	1 07	1 96	3 03
Boland, Daniel	San Mateo	June '94	*	2 08	2 08
Bonstadten, Richard	Santa Clara, Cal.	Nov. '81	12 00	18 76	30 76
Bond, Sarah L.	San Francisco	July '57	20 00	666 75	686 75
Brooks, John W.	San Francisco	Nov. '80	6 00	9 73	15 73
Brown, Mrs. Kate	San Francisco	May '82	4 50	5 57	10 07
Brackett, Joseph G.	Berkeley	June '88	14 53	16 58	31 11
Briant, John H.	San Francisco	Mar. '75	2 50	9 64	12 14
Browne, Chas. A.	San Francisco	May '77	3 00	11 18	14 18
Burke, Mrs. Teresa V.	San Francisco	Mar. '93	1 73	1 27	3 00
Burns, Mrs. A. E.	San Francisco	May '82	1 00	1 19	2 19
Butler, Joseph J.	San Francisco	Aug. '77	3 96	10 16	14 12
Burbans, A. M.	San Francisco	Feb. '76	5 00	20 82	25 82
Burnett, Albert C.	San Francisco	Aug. '95	5 44	3 70	9 14
Cahill, Patrick	Oakland	Mar. '93	*	47 13	47 13
Calif. True Blues, L. O. L., No. 118	San Francisco	July '95	*	2 16	2 16
Camps, Jean B.	San Francisco	July '93	*	6 96	6 96
Cameron, Dan F.	San Francisco	May '94	1 00	3 00	4 00
Campbell, Mrs. Mary	San Francisco	May '94	1 00	1 56	2 56
Carothers, Annie	San Francisco	Feb. '78	3 00	6 94	9 94
Carson, Louie T.	San Francisco	July '94	2 74	1 68	4 42
Cameron, Dan	Carson City, Nevada	Mar. '94	300 00	225 39	525 39
Church Union, The	San Francisco	Mar. '94	5 75	9 91	15 66
Champlain, Chas. T.	Steamer Rio Janeiro	May '94	1 00	1 88	2 88
Clark, Georgia	San Francisco	June '70	4 96	56 18	61 14
Cooper, Amelia	San Francisco	Sept. '75	30 00	81 13	111 13
Coffee, James B.	San Francisco	Mar. '73	5 13	21 51	26 64
Connors, Kyrne	West Berkeley	Sept. '91	3 70	3 53	7 23
Crew, Henry W.	San Francisco	Dec. '87	16 00	17 80	33 80
Connorton, Patrick	San Francisco	Aug. '70	20 00	97 41	117 41
Currie, Mrs. Eliza M.	San Francisco	June '94	1 00	87	1 87
Corson, Ralph E.	San Francisco	April '95	*	2 29	2 29
Crackbon, Fred A.	San Francisco	Dec. '89	3 52	4 15	7 67
Dahl, Mrs. Marthea	San Francisco	April '95	1 00	2 56	3 56
Davis, Harold E.	San Francisco	Jan. '93	2 70	5 34	8 04
Davis, George E.	San Francisco	Dec. '88	1 36	4 93	6 29
Davis, Maurice W.	San Francisco	Aug. '93	1 73	1 02	2 75
Damon, Mary E.	San Francisco	April '84	4 00	5 15	9 15

*All dividends.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

4. Savings Union Bank and Trust Company, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Derrick, Marcus H.	San Francisco	July '94	\$1 00	\$1 69	\$2 69
Deuel, Daniel	San Francisco	May '93	10 00	10 01	20 01
Devine, Joseph W.	West Berkeley	July '91	7 20	8 17	15 37
De Winter, —	Crows Landing, Cal.	Dec. '90	10 00	13 23	23 23
Donovan, James	San Francisco	Feb. '95	738 15	612 21	1,350 36
Doughty, Charles E.	San Francisco	Dec. '89	1 00	6 29	7 29
Downs, Carlton R.	Sutter Creek, Cal.	Sept. '95	*	34 50	34 50
Doud, Mrs. Etta	Pixley	April '93	*	4 56	4 56
Donlon, Patrick F.	San Francisco	May '94	4 00	3 92	7 92
Donaldson, Samuel	San Francisco	Nov. '72	10 34	137 28	147 62
Drew, Hiram M.	Sacramento	Sept. '90	*	9 25	9 25
Duesbury, Horace, Trustee	San Francisco	June '93	1 25	1 37	2 62
Dunn, Miss Jennie	San Francisco	June '93	1 73	3 93	5 66
Dunn, Mrs. Mary V.	San Francisco	Mar. '91	*	4 65	4 65
Duncan, Samuel	Vallejo, Cal.	Nov. '85	7 00	10 68	17 68
Edwards, Thos. M.	San Francisco	Nov. '95	7 60	5 98	13 58
Edwards, Walter P.	Zillah, Wash.	Sept. '94	1 36	2 06	3 42
Ellenwood, Wm.	San Francisco	April '95	*	5 15	5 15
Elliott, Ralph	San Rafael	May '94	1 00	82	1 82
Emmons, Wm. H.	San Francisco	Aug. '86	1 00	97	1 97
Enas, Mrs. Eleanor P., Extr.	Sunnyside, Cal.	Jan. '90	11 66	15 12	26 78
Erikson, Carl W.	San Jose, Cal.	Oct. '91	10 22	11 41	21 63
Eureka Chapter No. 5, O. E. S. of S. F.	San Francisco	April '88	5 00	7 48	12 48
Evans, John T.	Alameda	Sept. '91	11 11	12 98	24 09
Evans, Miss Imely	San Francisco	April '91	12 28	15 37	27 65
Everett, Edward V.	San Francisco	Dec. '79	4 50	9 09	13 59
Farrell, Miss Jane	San Francisco	Sept. '89	*	10 30	10 30
Farnsworth, Stephen	San Francisco	April '88	6 59	28 09	34 68
Fetsch, Tonie	San Francisco	May '94	1 00	96	1 96
Fichtaler, John L.	San Francisco	Feb. '91	55	8 16	8 71
Fiske, E. H.	San Francisco	June '76	10 00	30 08	40 08
Flynn, Patrick	San Francisco	Aug. '75	5 00	15 95	20 95
Fourre, Dominique	San Francisco	April '94	*	11 60	11 60
Francovich, Antonio	San Francisco	Aug. '93	*	16 14	16 14
Friederich, Mrs. Mary	San Francisco	Aug. '88	5 85	9 12	14 97
French, Mrs. Lois M.	San Francisco	June '94	*	2 79	2 79
Fraser, Mrs. Amelia G. and Maude	San Francisco	May '94	1 00	89	1 89
Galavotti, Mrs. Lucy, and Bresse, Mrs. Caroline	San Francisco	Dec. '92	*	27 49	27 49
Garwood, Mrs. H. M.	San Francisco	Jan. '81	2 00	4 02	6 02
Garness, Samuel W.	San Francisco	Feb. '88	9 97	11 04	21 01
Gauterau, Benjamin F.	San Francisco	Dec. '95	1 00	78	1 78
Geissberger, Mrs. Catherine, Joseph, Mrs. Kate, and Harms, Mrs. Mollie (dau.)	San Francisco	Oct. '93	2 84	4 07	6 91
Gemmel, Mrs. Mary A.	San Francisco	Aug. '86	7 50	11 04	18 54
Getchell, Frances A.	Oakland	Feb. '86	5 50	6 14	11 64
Gerlach, Conrad	San Francisco	Jan. '77	5 00	13 55	18 55
Gillett, Ralph J.	San Francisco	July '89	*	12 11	12 11
Gilmore, Mrs. Emily L., Tr.	Childs Valley, Cal.	April '94	*	10 90	10 90
Gibson, M. McC.	San Francisco	Feb. '80	6 00	12 59	18 59
Gimney, Maria B.	San Francisco	Mar. '61	4 00	64 05	68 05
Gleize, Mrs. Martha	San Francisco	Feb. '84	2 00	2 60	4 60
Gleason, Helen F.	San Francisco	Sept. '91	2 14	1 59	3 73
Gordon, Sheldon S.	San Francisco	Nov. '92	8 83	23 45	32 28
Gompertz, George C.	San Francisco	Mar. '91	1 00	92	1 92
Givaudan, Cyrille	San Francisco	Oct. '90	*	14 12	14 12
Gove, Henry M.	Walnut Creek, Cal.	Aug. '91	1 00	1 13	2 13
Gorman, Mrs. Matilda	San Francisco	Feb. '92	4 60	3 90	8 50
Gray, Miss Martha J., Tr.	San Francisco	April '92	10 00	10 70	20 70
Graviosa, Francisco de S.	San Pablo	Nov. '82	5 00	6 94	11 94
Grandam, Christopher	Galt, Cal.	Jan. '81	*	26 44	26 44

*All dividends.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

4. Savings Union Bank and Trust Company, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Grainey, Trimble C.	San Francisco	Mar. '83	\$7 50	\$10 77	\$18 27
Graham, John	San Francisco	June '88	1 04	4 92	5 96
Grover, Zorado B.	Benicia, Cal.	Mar. '77	6 15	29 91	36 06
Gray, James E. or Emma.	San Francisco	May '88	5 00	7 69	12 69
Grant, Fannie A.	San Francisco	June '93	1 00	71	1 71
Greig, Jane or James.	San Francisco	Oct. '94	1 00	5 06	6 06
Gregory, Mrs. Louisa D.	San Francisco	Sept. '95	*	3 99	3 99
Griswold, Mrs. Caroline L.	San Francisco	July '95	*	22 92	22 92
Griffith, Benjamin F.	San Francisco	Nov. '95	71	1 11	1 82
Graham, Cornelius H.	Berkeley, Cal.	Oct. '95	1 00	73	1 73
Gusmani, Mrs. Mary, Admx.	San Francisco	May '95	*	2 01	2 01
Guglielminetti, Vespasiano.	San Francisco	Feb. '92	39 74	36 66	76 40
Guisolphe, Henry	San Francisco	July '73	2 50	8 64	11 14
Hanley, Mrs. Lovisa H.	San Francisco	May '90	1 28	10 82	12 10
Harms, Didrich	San Francisco	Mar. '87	4 64	6 62	11 26
Hansen, Christian M.	San Francisco	May '94	1 00	93	1 93
Hansen, James, Guardian.	San Francisco	Dec. '82	3 00	4 37	7 37
Haley, Chas. S.	San Francisco	April '85	5 00	6 85	11 85
Hafner, Mrs. Bertha	San Francisco	Dec. '83	*	35 89	35 89
Halls, Florence E.	Oakland	July '85	7 50	9 31	16 81
Harland, Henry L.	Black Bear Mine, Cal.	Sept. '88	3 82	4 09	7 91
Hall, Hannah	San Francisco	Oct. '79	20 00	40 56	60 56
Hamelin, A.	San Francisco	Jan. '74	7 17	27 83	35 00
Harris, Ann	San Francisco	Jan. '83	20 23	34 64	54 87
Hansen, L. P.	San Francisco	April '77	2 50	18 44	20 94
Henry, Levi J.	San Francisco	May '78	3 70	16 14	19 84
Heath, Langhorne	San Francisco	June '90	*	3 01	3 01
Herrick, Eben C.	San Francisco	Nov. '79	8 00	16 48	24 48
Hinton, Nellie	San Francisco	July '82	1 00	1 15	2 15
Highill, Lewis	San Francisco	Nov. '75	2 50	6 60	9 10
Howlett, R.	San Francisco	Aug. '91	1,245 25	1,213 86	2,459 11
Hoerber, Mrs. Kate	San Francisco	Sept. '84	1 00	97	1 97
Hoge, Walter	San Francisco	April '89	7 98	17 43	25 41
Howard, Mrs. Janet G.	San Francisco	Dec. '89	*	9 20	9 20
Holmes, Mrs. Minnie	San Francisco	Jan. '90	9 19	35 29	44 48
Horn, Edgar L.	San Francisco	May '94	1 00	84	1 84
Huffman, Benj. F.	San Francisco	July '84	5 50	7 06	12 56
Hunt, Mrs. Catherine	San Francisco	Aug. '92	1 00	83	1 83
Hutchinson, Mrs. M. A.	San Francisco	Sept. '81	5 00	11 39	16 39
Hutchinson, David	Madera	Nov. '95	5 00	4 20	9 20
Hyde, Henry Clay, Tr.	San Francisco	Oct. '91	3 25	22 32	25 57
Igo, Mary	San Francisco	Nov. '86	3 50	3 74	7 24
Ivarson, Adolph G.	San Francisco	Mar. '94	*	6 65	6 65
Jacks, Christine	San Luis Obispo, Cal.	Feb. '79	6 00	10 77	16 77
Jackson, Chas., Tr.	San Francisco	Oct. '88	15 98	18 61	34 54
Jackson, Arthur	Sausalito, Cal.	Aug. '89	1 12	1 32	2 44
Jacquemart, Mrs. Elizabeth	San Francisco	April '94	1 00	2 87	3 87
Johnson, Edwin	San Francisco	Oct. '91	9 33	13 46	22 79
Johnson, Peter	San Francisco	Dec. '95	*	58 80	58 80
Johnson, John P.	San Francisco	Dec. '95	*	4 93	4 93
Johanson, Johan	San Francisco	May '94	*	30 17	30 17
Jones, Frank D.	San Francisco	Oct. '91	4 05	5 00	9 05
Jones, Charles E.	San Francisco	Sept. '93	*	5 52	5 52
Jordan, Ernest B.	San Francisco	Mar. '93	1 73	1 30	3 03
Jordan, Wm. P.	San Francisco	Feb. '93	1 66	98	2 64
Josselyn, Joel S., Tr.	Alameda, Cal.	May '94	2 00	1 69	3 69
Juergensen, Alma	San Francisco	Sept. '86	1 00	87	1 87
James, John, or Durham,	San Francisco	Oct. '95	1 00	65	1 65
K. H.	San Francisco	May '91	1 01	93	1 94
Kahler, Wm. H.	San Francisco	Mar. '73	5 00	24 63	29 63
Kallnin, Ivan	St. Michaels, Alaska	Mar. '93	5 05	4 96	10 01
Keefer, Windsor A.	Sacramento	June '90	2 85	3 51	6 36
Kelleher, Alfred F.	San Francisco	Aug. '91	21 32	27 97	49 29
Keith, Mrs. Nellie M.	San Francisco	Nov. '93	*	23 06	23 06
Kerr, John	San Francisco	Nov. '93	*		

*All dividends.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

4. Savings Union Bank and Trust Company, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Kelly, John	San Francisco	Jan. '87	\$4 30	\$4 72	\$9 02
Kelly, Mrs. Catherine	Watsonville, Cal.	June '88	9 18	9 58	18 76
Keesing, Ralph	Fruitvale, Cal.	June '82	2 50	3 12	5 62
King, Lizzie	Santa Cruz, Cal.	July '83	8 00	11 66	19 66
Kjosterud, Hans	Pleyto, Cal.	Aug. '89	*	26 95	26 95
Klein, Miss Alice, Tr.	San Francisco	Nov. '92	1 00	83	1 83
Kloss, Miss Florence	Glenwood, Cal.	Aug. '91	*	46 12	46 12
Klinkner, Chas. A.		Feb. '86	3 00	3 42	6 42
Korneek, Mrs. Emilie, Tr.	San Francisco	Feb. '91	10 94	12 93	23 87
Kratz, Henry, Sr. and Jr.	San Francisco	Oct. '94	*	43 18	43 18
Kratz, Henry, Sr. et al.	San Francisco	Oct. '94	*	43 18	43 18
Lane, Wm. E.	San Francisco	May '95	*	2 86	2 86
Lane, Mrs. Sarah	San Francisco	Oct. '84	17 50	22 94	40 44
Lahey, Margaret	San Francisco	Jan. '79	6 46	14 50	20 96
Latson, Frank P., Tr.	San Francisco	April '92	1 40	23 53	24 93
Lawson, James	Marysville, Cal.	April '90	10 00	53 09	63 09
List, Joseph S.	San Francisco	Aug. '94	5 12	4 42	9 54
Loaiza, Fernando	San Francisco	April '91	1 22	1 48	2 70
Lodge of the Golden Links.	San Francisco	Dec. '82	3 00	3 70	6 70
Loggie, Mrs. Ida A.	San Francisco	Dec. '92	5 15	7 19	12 34
Love, Mrs. Evangeline M.	San Francisco	June '95	1 00	77	1 77
Le Valley, Oliver I.	San Francisco	Nov. '95	1 00	71	1 71
Lufsky, Chas. A.	San Francisco	Mar. '92	*	8 48	8 48
Madison, Sarah E.	San Francisco	Sept. '78	5 00	6 68	11 68
Mansfield, Mrs. May M.	San Francisco	Mar. '95	1 00	1 97	2 97
Manley, Jas. S., and Nellie, wife	San Francisco	Dec. '93	2 19	3 43	5 62
Martin, Wm.	San Francisco	May '81	20 00	35 70	55 70
Mann, Lillie	San Francisco	May '79	7 00	15 46	22 46
Marden, John C.		Jan. '82	12 00	18 66	30 66
Marley, Maud L.	San Francisco	Nov. '80	6 00	8 76	14 76
Macouillard, Mrs. Barbe.	San Francisco	April '82	*	17 10	17 10
Machado, Joaquin J.	San Francisco	Oct. '84	8 40	10 82	19 22
Maison, Mrs. Mannie T.	San Francisco	Aug. '89	*	5 64	5 64
Malmqvist, Chas. Y.	San Francisco	June '89	1 00	78	1 78
Malmqvist, Chas. J.	San Francisco	June '89	1 00	78	1 78
Malmqvist, Chas. A.	San Francisco	June '89	1 00	78	1 78
Marcey, Mrs. Amy E.	San Francisco	Nov. '78	7 90	27 43	35 33
Mayr, Michael	San Francisco	Nov. '82	100 00	169 74	269 74
Manheim, David	San Francisco	July '92	20 00	17 31	37 31
McAllister, Miss C. H.		June '91	3 12	4 27	7 39
McKinnon, Thomas A.	San Francisco	Aug. '92	2 60	2 39	4 99
McFarlane, Thomas M.	San Francisco	Mar. '92	2 33	5 37	7 70
McDermott, John	San Francisco	Feb. '92	1 00	86	1 86
McPherson, John R.	San Francisco	Oct. '91	85 03	81 93	166 96
McCue, Jane	San Francisco	May '79	3 50	7 42	10 92
McLaughlin, Mary	San Francisco	April '89	121 10	143 46	264 56
Merrill, Miss Hannah M.	San Francisco	Oct. '92	*	41 49	41 49
Merrimontes, John	San Francisco	Dec. '92	*	1 95	1 95
Mead, Wm. T.	North Temescal, Cal.	July '83	7 00	9 71	16 71
Mearling, Chas. F.	San Francisco	Dec. '89	*	3 19	3 19
Meyer, Peter F. D.	Oakland	Nov. '89	27 58	51 25	78 83
Millar, Richmond	San Francisco	June '94	*	21 37	21 37
Miller, Miss Amelia Florence	Santa Rosa, Cal.	Jan. '94	1 00	81	1 81
Miller, Mrs. T., Tr.	San Francisco	May '80	2 00	3 92	5 92
Miller, John H.	San Francisco	May '89	1 10	90	2 00
Michael, Louisa	San Francisco	July '77	5 33	13 59	18 92
Molony, Wm.	Mill Valley, Cal.	Feb. '94	*	3 03	3 03
Morton, Mrs. Clara A., Tr.	San Francisco	Jan. '91	5 00	5 70	10 70
Morton, Mrs. Clara A., Tr.	San Francisco	Jan. '91	1 00	90	1 90
Moestl, Miss Eliza	San Francisco	June '94	*	2 08	2 08
Moon, Milton W.	San Francisco	Sept. '94	*	1 88	1 88
Moore, B. O.		Dec. '70	2 50	12 74	15 24
Moore Society, Hannah		Sept. '74	11 27	43 37	54 64
Moffitt, J. M.	San Francisco	Sept. '74	5 00	21 91	26 91

*All dividends.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

4. Savings Union Bank and Trust Company, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Moss, Lucy	San Francisco	June '77	\$2 92	\$10 28	\$13 20
Much, Howard C.		Nov. '84	2 50	3 22	5 72
Mundwyler, John J., Tr.	San Francisco	July '90	*	5 60	5 60
Muzio, Joseph	Bear Valley, Cal.	June '86	18 00	27 35	45 35
Murphy, Dennis, Tr.	San Francisco	May '95	10 00	9 28	19 28
McGrane, John	San Francisco	Jan. '95	2 84	1 67	4 51
Maass, Louisa	San Francisco	Sept. '95	6 62	4 25	10 87
Napier, George L.	San Francisco	May '62	4 00	56 15	60 15
Nathan, Frank H.	San Francisco	Mar. '89	11 81	14 09	25 90
Nelsen, John	San Francisco	Oct. '95	1 00	85	1 85
Newcomb, Mrs. Rose	San Francisco	Jan. '93	*	1 91	1 91
Niles, Elizabeth C.	Nevada City	June '82	6 00	9 67	15 67
Nilson, Chas.	San Francisco	Aug. '77	60 00	145 33	205 33
Nielsen, Mrs. Caroline.	Berkeley	May '88	4 32	6 37	10 69
Noy, Fong	San Francisco	Nov. '76	10 00	94 65	104 65
Noisat, Charles	San Francisco	May '86	18 00	22 72	40 72
Noonan, Edward	San Francisco	April '95	*	49 26	49 26
Nugent, Matthew P.	San Francisco	Sept. '80	3 00	4 46	7 46
Oberlack, Rudolph	San Francisco	April '94	*	13 78	13 78
Olsen, Mrs. Henry	San Francisco	Oct. '76	33 20	84 31	117 51
O'Neill, John and Mary	San Francisco	Oct. '89	*	4 72	4 72
O'Shay, Wm.	San Francisco	Sept. '89	*	6 15	6 15
Otis, Fred M.	San Francisco	May '88	1 70	1 12	2 82
Oudin, Felix A.	San Francisco	Sept. '85	5 00	7 84	12 84
Patzer, Paul	San Francisco	Oct. '88	13 39	19 15	32 54
Pedroni, Gioachimo	San Francisco	Dec. '66	*	25 46	25 46
Petty, Carrie	San Francisco	Oct. '73	10 50	42 43	52 93
Prince, Mrs. Mary F., Tr.	San Francisco	Dec. '94	5 00	4 79	9 79
Puffer, Wm. W.	San Francisco	Oct. '67	210 76	1,458 41	1,669 17
Reade, Miss Gracie, Tr.	San Francisco	Feb. '90	2 94	4 43	7 37
Reckman, Paul	San Francisco	July '70	10 47	54 09	64 56
Reilly, John and Mary C.	San Francisco	July '93	4 82	4 73	9 55
Reynolds, Miss Eva A.	San Francisco	April '93	3 57	3 57	7 14
Reynolds, George A., Jr.	Berkeley, Cal.	Oct. '93	*	1 79	1 79
Reilly, Wm.	San Francisco	Dec. '85	12 00	21 35	33 35
Richards, Miss Tellulah E.	San Francisco	Aug. '92	1 49	3 00	4 49
Riddell, Speer	San Francisco	Dec. '79	10 00	22 94	32 94
Richmond, Adam Y.	San Francisco	Dec. '88	6 89	6 69	13 58
Rich, Abner G.	San Francisco	Dec. '79	5 00	10 44	15 44
Ridderstedt, Ernest	San Francisco	July '88	4 00	4 40	8 40
Roberts, Mrs. Irene	San Francisco	Dec. '88	1 00	82	1 82
Rodgers, John M., Tr.	San Francisco	'94	1 00	91	1 91
Rohr, Chas. H.	San Francisco	Sept. '74	11 73	44 01	55 74
Rosenthal, Mrs. Rachael	San Francisco	Jan. '90	100 00	100 22	200 22
Rollins, Mrs. Adelaide F.	San Francisco	July '92	2 00	2 72	4 72
Reutter, Jesse	San Francisco	Dec. '95	1 00	2 69	3 69
Ryer, Mrs. Mary	San Francisco	Oct. '89	*	6 16	6 16
Safford, Mrs. Harriette E., Tr.	Buffalo, N. Y.	April '95	10 00	8 33	18 33
Safford, Mrs. Harriette E., Tr.	Buffalo, N. Y.	April '95	10 00	8 33	18 33
Sanderson, Mrs. Belle E.	San Francisco	Oct. '81	10 00	14 52	24 52
Sawtelle, David	San Francisco	Nov. '84	13 00	16 78	29 78
Scott, Mrs. Mary A.	Berkeley, Cal.	Aug. '90	10 56	15 80	26 36
Scott, Joseph	San Francisco	Aug. '89	5 32	6 79	12 11
Scott, Harry S.	Ross, Cal.	July '95	1 00	83	1 83
Schmidt, Walter	Rye Patch, Nevada	May '78	20 00	27 14	47 14
Sell, Herman W.	San Francisco	Mar. '91	2 59	3 15	5 74
Shaw, William E.		'94	1 00	85	1 85
Shute, Daniel	San Francisco	Oct. '84	*	4 33	4 33
Simmonds, Edward	Templeton	May '90	7 77	9 76	17 53
Siess, Geo. and Helena	San Francisco	Dec. '88	4 07	4 46	8 53
Sjolund, Miss Sarah	Volga, South Dakota	Nov. '92	74	6 05	6 79
Smith, Arthur H.	San Francisco	July '86	13 70	21 11	34 81
Smith, Fred C.	Oakland	Oct. '84	8 00	9 85	17 85

*All dividends.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

4. Savings Union Bank and Trust Company, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Smith, Theo. C.	San Francisco	Dec. '74	\$5 00	\$28 88	\$33 88
Smyth, Percival H.	San Francisco	June '89	1 00	77	1 77
Snearth, Frank W.	San Francisco	April '79	1 50	2 24	3 74
Sportsman's Club of Cal.	San Francisco	June '86	314 00	532 43	846 43
Splivalo, Augustus D.	San Francisco	Mar. '76	5 00	10 26	15 26
Spear, Charlotte W.	Oakland	Nov. '87	5 54	9 17	14 71
Sprung, Hiram J.	San Francisco	June '88	5 31	6 44	11 75
Spark, John H. and Marion, wife	San Francisco	Dec. '89	2 50	3 55	6 05
Staaecker, Joseph H.	Plymouth, Cal.	Sept. '95	5 00	6 69	11 69
Steinbuhler, Wm.	Saratoga, Cal.	May '94	*	4 42	4 42
Steiner, Mrs. Esther	San Francisco	Nov. '94	*	2 25	2 25
Stafford, Mrs. Mary J.	San Francisco	Oct. '92	4 13	5 64	9 77
Stealey, Edwin M.	San Francisco	Dec. '94	1 00	1 76	2 76
Stevens, Alice	San Francisco	Dec. '88	6 65	49 85	56 50
Stenberg, Philip	Cocs Bay, Oregon	Oct. '93	5 67	4 80	10 47
Stevenson, Mrs. E. M.	San Francisco	Oct. '73	9 00	36 45	45 45
Steers, Kate	San Francisco	Feb. '70	12 50	59 75	72 25
Swain, Isaac, Guardian		May '87	14 00	20 68	34 68
Swasey, Mrs. Amanda A.	Alameda, Cal.	Dec. '88	2 27	4 43	6 70
Taylor, George	San Francisco	Mar. '95	*	8 61	8 61
Tantau, George F.	San Francisco	Aug. '81	6 00	8 89	14 89
Taakoi, Maere	San Francisco	April '84	5 50	7 26	12 76
Taylor, Mrs. E. C.	San Francisco	May '77	8 85	37 60	46 45
Tessner, Robert	San Francisco	Jan. '92	6 30	5 49	11 79
Terzich, Henry	San Francisco	April '93	*	21 07	21 07
Thackery, Wm.	San Francisco	Sept. '92	*	2 45	2 45
Thom, Philip F.	Vallejo, Cal.	May '91	5 00	5 53	10 53
Thomas, Wm. W.	San Francisco	Dec. '94	1 00	2 18	3 18
Theriot, Henry C.	San Francisco	Oct. '87	10 00	10 61	20 61
Thormahlen, Henrich	San Francisco	May '75	5 00	36 39	41 39
Thomas, L. H.	San Francisco	July '76	4 03	11 05	15 08
Tillman, Adolphus	San Francisco	June '76	4 27	14 01	18 28
Tracy, Mrs. Lavenia S.	San Francisco	Oct. '90	1 84	1 85	3 69
Turnbull, Walter	San Francisco		*	69 26	69 26
Turner, Mrs. Sarah R.	San Francisco	Nov. '78	3 90	20 81	24 71
Tucker, Jennie E.	San Francisco	Jan. '93	2 33	1 51	3 84
Turner, Mrs. Harriet	San Francisco	Sept. '95	*	4 43	4 43
Toy, Gaw	San Francisco	July '91	2 62	2 04	4 66
Van Lennep, David	Auburn, Cal.	June '92	2 21	1 14	3 35
Van Ness, Mary Ann		Feb. '77	2 92	7 30	10 22
Van Voorhies, Mrs. D. W., Tr.	Washington, D. C.	Jan. '94	17 97	19 99	37 96
Vekander, Anders	San Francisco	July '94	*	4 44	4 44
Vincent, Rosa	San Francisco	July '70	5 00	27 51	32 51
Vizard, Henry	San Francisco	May '90	4 36	12 82	17 18
Warder, Miss Bessie E.	San Francisco	July '95	*	10 92	10 92
Ware, Mrs. Catherine F.	San Francisco	Aug. '91	*	14 98	14 98
Warren, James C.	Tacoma, Wash.	Jan. '91	1 64	1 44	3 08
Wallin, Chas.	San Francisco	Mar. '92	7 74	15 63	23 42
Walter, H. B.	San Francisco	Sept. '91	1 37	3 85	5 22
Watson, Miss Mabel	San Francisco	'94	1 00	95	1 95
Wait, Jacob E., and Maggie, wife	San Francisco	Nov. '94	*	3 99	3 99
Wallace, John R.	San Francisco	Dec. '79	3 00	4 34	7 34
Waldeck, Hugo	San Francisco	Mar. '79	2 50	4 04	6 54
Walter, Mrs. Mary E.	San Francisco	Feb. '86	1 75	1 34	3 09
Waddell, Eliza Jane	San Francisco	Oct. '79	5 05	10 87	15 92
Waddell, Mrs. E. J.	San Francisco	Oct. '79	5 41	11 58	16 99
Wendt, John C.	San Francisco	June '93	15 20	28 71	43 91
Wells, Mrs. Carrie L.	Childs Valley, Cal.	Nov. '87	11 00	15 39	26 39
White, Robert	San Francisco	Aug. '90	*	26 03	26 03
White, Arthur	Alameda, Cal.	April '82	1 50	1 36	2 86
Wheeler, Walter L.	Francisco, Utah	Jan. '82	15 00	23 16	38 16
White, Weston R.	San Francisco	Mar. '76	11 20	36 33	47 53

*All dividends.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

4. Savings Union Bank and Trust Company, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Will, Mrs. Martha	San Francisco	Sept. '93	\$1 00	\$1 80	\$2 80
Wilson, Louis E.	San Francisco	'94	1 00	88	1 88
Wiefels, Frank	San Francisco	'94	1 00	98	1 98
Winters, Thomas	San Francisco	'94	1 68	1 22	2 90
Winterton, John	San Francisco	June '87	17 81	24 21	42 02
Wilson, Charles	San Francisco	Mar. '76	4 58	19 62	24 20
Woodward, Wm. G.	San Francisco	April '94	*	3 75	3 75
Wood, Mrs. Caroline	San Francisco	Feb. '89	8 62	9 98	18 60
Wootten, Henry G.	San Francisco	Dec. '88	*	27 88	27 88
Wilde, Miss Emily L.	San Francisco	Aug. '95	*	9 56	9 56
Wright, Mrs. Florence M.	San Francisco	Oct. '93	7 51	8 77	16 28
Wright, John E. and Lucy A.	West Berkeley, Cal.	June '89	2 00	1 73	3 73
Zander, Mrs. Annie W.	Berkeley, Cal.	Sept. '94	*	3 72	3 72
			\$11,391 43	\$17,208 79	\$28,600 22

11. Security Savings Bank, San Francisco.

Anderson, Valdemar	San Francisco	12-14-91	\$7 55	\$17 18	\$24 73
Canfield, J. W.	San Francisco	3-1-84	15 00	32 16	47 16
Carrell, Annie C.	San Francisco	6-27-77	1 61	4 53	6 14
Cooke, Christina	San Francisco	3-21-77	2,518 00	4,831 25	7,349 25
Cressy, E. P.	San Francisco	1-11-78	5 00	18 53	23 53
Edmunds, Evan	Searsville, Cal.	4-6-91	39 86	43 63	83 49
Farnfield, Josephine	San Francisco	6-14-83		2 72	2 72
Fortayon, Marie	San Francisco	6-11-95	5 14	5 37	10 51
Hales, Henry	San Francisco	10-14-75	1 03	12 97	14 00
Hill, Anaise	Alameda	12-24-73	40 00	181 90	221 90
Sivsey, J. W.	Oakland	1-3-93	1 47	1 30	2 77
Mager, Leonard	San Francisco	6-10-90	105 00	161 55	266 55
Millar, James	Plainsburg, Cal.	5-6-74	2 98	19 23	22 21
Miller, Joseph A.	Panamint, Cal.	5-23-76	5 28	45 14	50 42
Mudge, G. B.	San Francisco	6-28-93	1 00	90	1 90
Nixon, William	San Francisco	10-26-76	4 55	15 89	20 44
O'Dea, Martin	Camp Apache, Arizona	12-12-93	10 00	28 48	38 48
Prime, John H.	San Francisco	5-3-87	47 24	91 51	138 75
Reynolds, Eva A.	San Francisco	10-13-88	6 55	12 96	19 51
Robinson, Mrs. M. M. D.	San Francisco	4-16-94	4 25	12 48	16 73
Schultze, Kate G.	San Francisco	2-23-87	3 03	5 20	8 23
Stoddard, A. E. and A. C.	San Francisco	3-22-88	1 20	1 40	2 60
Toland, Trella F., trustee for William G. Toland	San Francisco	4-27-91	25 00	35 67	60 67
Torjesen, Christian	San Francisco	3-26-94	145 71	192 97	338 68
			\$2,996 45	\$5,774 92	\$8,771 37

156. Security Savings Bank, San Jose.

Borg, Mrs. Amanda C.	San Jose, Cal.	1-1-93	\$6 95		\$6 95
Christianson, August	San Jose, Cal.	1-1-93	85		85
Ditto, Miss Lucy	San Jose, Cal.	1-1-93	1 27		1 27
Hammond, Albert J., trustee for Arthur E. Hammond	San Jose, Cal.	1-1-93	1 28		1 28
Johnson, A., trustee for Ruth Johnson	San Jose, Cal.	1-1-93	1 66		1 66
Racey, Mrs. Lucy	San Jose, Cal.	1-1-93	64		64
Racey, Mrs. Charlotte T. W.	San Jose, Cal.	1-1-93	63		63
Rodone, Miss Birdie L.	San Jose, Cal.	9-11-94	81		81
Scott, Alma	San Jose, Cal.	1-1-93	62		62
Scott, Perry	San Jose, Cal.	1-1-93	62		62
Stucker, Louis	San Jose, Cal.	1-1-93	1 93		1 93
Williams, Mrs. Josephine G.	San Jose, Cal.	6-29-93	2 92		2 92
			\$20 21		\$20 21

*All dividends.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
123. Security Trust and Savings Bank, Los Angeles.					
Albrecht, Paul	Address unknown	3-28-88	\$20 00	\$24 88	\$14 88
Brown, L. R.	214 E. Fifth st., L. A.	7- 1-94	19 00	23 45	48 45
Butler, A. C.	246 Wilson Block, L. A.	11- 9-95	15 00	18 24	33 24
Crothers, W. L.	430 Leconvent st., L. A.	6-23-94	2 75	2 22	4 97
Johnson, Bennie	630 S. Broadway, L. A.	11-28-91	4 00	6 32	10 32
Jones, C. H.	Redondo, Calif.	11-26-95	4 00	1 26	5 26
Kelsey, Annie L.	7 Orange ave., L. A.	1- 1-94	4 10	1 79	5 89
Kennedy, Delia	Hotel Westminster, L. A.	11- 2-91	3 10	2 12	5 22
McAlister, James	Address unknown	5-21-88	20 00	26 01	46 01
McCarthy, Leslie J.	Address unknown	12-19-90	3 00	5 33	8 36
Mead, W. W.	St. Charles	4-12-95	15 00	12 09	27 09
Morelis, Amelia	Banning	9- 6-90	5 00	8 61	13 61
Murphy, J. C.	San Diego, Calif.	6-28-95	11 00	8 37	19 37
Nunn, Paul J.	300 S. Spring st., L. A.	4-18-93	5 00	6 94	11 94
O'Brien, Madeline	Address unknown	5-12-94	9 08	7 70	16 78
Reed, Yuba O.	Long Beach	1- 7-91	3 00	5 22	8 22
Robinson, H. Winchester	Bellview ave., L. A.	8- 2-92	5 00	4 43	9 43
Overholtzer, S. A.	Covina, Calif.	8-25-93	24 74	22 90	47 64
Severns, Alice G.	Address unknown	2- 7-96	4 87	5 29	10 16
Singleton, Jennie	Gen. del., L. A.	4-30-95	5 00	3 84	8 84
Spencer, Patience G.	111 S. Broadway, L. A.	1- 1-94	5 00	4 58	9 58
Suplee, Miriam C.	P. O. Box 893, L. A.	9-26-92	5 25	7 83	13 08
Sumner, Dorothea	107 Broadway, L. A.	9-26-93	15 00	21 83	36 83
			\$207 89	\$237 28	\$445 17
45. Stockton Savings and Loan Society, Stockton.					
Brown, Chas. Edward	Address unknown	12-27-75	\$2 10	\$9 30	\$11 40
Bruner, Joseph	Address unknown	2- 3-80	5 00	17 44	22 44
Havens, Nathan C.	Address unknown	9-18-71	1 50	8 40	9 90
Leslie, Walter E.	Address unknown	11-15-89	1 00	92	1 92
			\$9 60	\$36 06	\$45 66
128. Union Savings Bank, Modesto.					
Vaughn, L. P. N.	Ceres	1-25-93	\$300 00	\$450 76	\$750 76
18. The Union Trust Company of San Francisco, San Francisco.					
Bacon, Florence A.	2203 West st., Oakland	9-15-94	\$3 51	\$2 87	\$6 38
129. Vallejo Commercial Bank, Vallejo.					
McGrath, Edward (dead)	Care Pacific Telephone & Telegraph Co., Vallejo		\$103 80		\$103 80
The Anglo and London Paris National Bank, San Francisco.					
Arizona Copper Company	Address unknown*	7- 1-86	\$1 89		\$1 89
Antin, May Y.	Address unknown*	12- 9-89	11 43		11 43
Atlantic Packing Company	Address unknown*	6-18-91	2 50		2 50
Beat, C. C.	Address unknown*	7- 1-86	3 60		3 60
Bank of America	Los Angeles	7-17-93	45 00		45 00
Bergevin, A.	Address unknown	10-23-95	39 00		39 00
Bibb, Clara	Address unknown	5-24-95	1 89		1 89
A. Bloch & Co.	Address unknown	10-23-95	4 96		4 96
Barnes, Mary M.	Address unknown	7- 1-86	112 55		112 55
Burkmeier, G. L.	Address unknown	7- 1-86	1 02		1 02
Blind Spring M. Co.	Address unknown	7- 1-86	4 40		4 40
Bric-a-Brac	Address unknown	7- 1-86	3 31		3 31
Barl, Mrs. D. A.	Address unknown	7- 1-86	3 18		3 18
Boland, Jr.	Address unknown	6-22-91	28 79		28 79
Bolles, Carrie C.	Address unknown	7- 1-86	1 00		1 00
Boseman, C. C.	Address unknown	7- 1-86	11 66		11 63
Bolled, J. H.	Address unknown	12- 9-87	1 20		1 20

*All records destroyed by fire.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

The Anglo and London Paris National Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Black, W.	Address unknown	11-17-90	\$1 58		\$1 58
Bank of America	Los Angeles	11-26-90	20 00		20 00
Bauer, Ad.	Address unknown	1-25-94	4 00		4 00
Bussett, W. A.	Address unknown	3-11-95	22 59		22 59
Castleberg	Address unknown	7-17-93	1 40		1 40
Cheeseman, M. C.	Address unknown	11-17-90	136 26		136 26
Champion, J. D.	Address unknown	6-1-86	9 97		9 97
Clark, F. A.	Address unknown	6-1-86	6 52		6 52
Crystal Palace Assn.	Address unknown	6-1-86	4 89		4 89
Crawford, B. M.	Address unknown	6-1-86	5 37		5 37
Chester, Cleary	Address unknown	6-1-86	7 54		7 54
Cener, Alex	Address unknown	12-29-91	5 13		5 13
Chapton, J. R.	Address unknown	6-25-94	1 15		1 15
Derby, Mrs. J. E.	Address unknown	7-17-93	20 00		20 00
De Latour, H.	Address unknown	7-17-93	1 58		1 58
Dodge, W. W.	Address unknown	7-1-86	3 52		3 52
Dun, H. D., Agt.	Address unknown	7-1-86	11 62		11 62
H. Drinkwater Co.	Address unknown	7-1-86	2 65		2 65
Dignon & Leonard	Address unknown	12-29-91	2 84		2 84
Donnelly, D. W.	Address unknown	12-29-91	2 85		2 85
Eberhardt & Co.	Address unknown	7-1-86	36 14		36 14
Ertz, C. E.	Address unknown	11-17-90	3 80		3 80
Estate of Livingston	Address unknown	11-17-90	25 19		25 19
Farrell, Mrs. J. A.	Address unknown	7-17-93	1 14		1 14
Falcon Mining Co.	Address unknown	7-6-86	55 28		55 28
Foody, M. P.	Address unknown	5-6-91	1 00		1 00
First National Bank	Spokane	7-9-91	10 06		10 06
Fryer, R. M.	Address unknown	7-1-86	4 49		4 49
Fall River Mercantile Co.	Address unknown	7-1-86	3 87		3 87
Foote & French	Address unknown	7-1-86	23 76		23 76
Fox & Kellogg	Address unknown	7-1-86	2 35		2 35
Frank Cr. Co.	Address unknown	7-1-86	4 28		4 28
Francis, J. B.	Address unknown	6-29-92	6 75		6 75
Godehaux, L. Ex.	Address unknown	12-7-95	7 68		7 68
Gallegos	Address unknown*	12-12-91	8 84		8 84
Graves & Co.	Address unknown*	7-1-90	1 48		1 48
Goldsmith, J.	Address unknown*	7-1-90	1 46		1 46
Gould, Jas.	Address unknown*	7-1-90	1 14		1 14
Gan-Chin, J. H.	Address unknown*	12-14-87	7 15		7 15
Hopkins, T., Jr.	Address unknown*	12-13-87	78 77		78 77
Heard, Geo. H.	Address unknown*	12-13-87	195 00		195 00
Henderson, D.	Address unknown*	7-1-86	18 08		18 08
Huey, A. C.	Address unknown*	7-1-86	11 88		11 88
Hostacher & Kohn	Address unknown*	7-1-86	18 95		18 95
Hollis, A. K.	Address unknown*	7-1-86	2 91		2 91
Hopkins, W. S.	Address unknown*	5-12-87	19 00		19 00
Harris, Geo.	Address unknown*	11-23-89	1 00		1 00
Heath Mining Co.	Address unknown*	12-29-89	1 87		1 87
Hyman, Harris	Address unknown*	5-28-89	2 24		2 24
Hawaiian Commercial and Sugar Co.	Address unknown*	1-25-94	13 40		13 40
Hobro, W. D.	Address unknown*	8-20-91	7 14		7 14
Harris, H.	Address unknown*	11-23-90	3 57		3 57
Int. Sec. of the Col. of R. J.	Address unknown*	6-18-91	5 50		5 50
Johnes, W. H., Supt.	Address unknown*	12-9-87	113 70		113 70
Joy, E. W.	Address unknown*	6-28-93	3 50		3 50
Kern & Kibble	Address unknown*	1-25-94	1 52		1 52
Lawson, A.	Address unknown*	6-18-91	1 84		1 84
Levi, A.	Address unknown*	10-2-95	18 80		18 80
Ladd, Geo. S.	Address unknown*	12-31-86	60 00		60 00
Lakeview Mining Co.	Address unknown*	7-1-86	1 35		1 35
Luxton, E. D.	Address unknown*	7-1-86	1 68		1 68
Lipshut	Address unknown*	7-1-86	6 55		6 55
Levin, S.	Address unknown*	12-29-89	3 57		3 57
Loewl, Mrs. M.	Address unknown*	1-28-93	2 15		2 15
Meyer, G. J.	Address unknown*	12-7-95	58 04		58 04

*All records destroyed by fire.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

The Anglo and London Paris National Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Mish, B.	Address unknown*	12- 7-95	\$2 90		\$2 90
Moses, O.	Address unknown*	6-18-91	1 69		1 69
McMaster, F.	Address unknown*	7- 1-86	60 48		60 48
Marks, D.	Address unknown*	6-22-91	1 75		1 75
Masonic Mutual Aid	Address unknown*	10-17-91	16 06		16 06
Martin, H. M.	Address unknown*	7- 1-86	11 27		11 27
Millard, E. A.	Address unknown*	7- 1-86	1 22		1 22
Morebach & Short	Address unknown*	7- 1-86	5 82		5 82
M. E. Mayer & Co.	Address unknown*	7- 1-86	1 83		1 83
Mish, P.	Address unknown*	11-17-90	2 35		2 35
McBride, J. J.	Address unknown*	6-22-91	5 41		5 41
McClafferty, J.	Address unknown*	7- 1-86	20 98		20 98
McOrellish, M. P.	Address unknown*	12-30-93	4 88		4 88
McBride, J. J.	Address unknown*	6-25-94	2 50		2 50
Nevada Mining Co.	Address unknown*	7- 1-86	2 75		2 75
Nash, Willis	Address unknown*	7- 1-86	7 61		7 61
Naphtaly, J.	Address unknown*	7- 1-86	12 70		12 70
Geo. H. Nicoll & Co.	Address unknown*	7- 1-86	7 50		7 50
Nash, J. H.	Address unknown*	7- 1-86	4 25		4 25
Norman, Otto	Address unknown*	1-20-88	14 87		14 87
Nobman, J.	Address unknown*	4- 9-90	1 24		1 24
National Ice Skating Co.	Address unknown*	1-28-93	4 37		4 37
National Bank of Com.	Denver	6-29-86	105 05		105 05
Oakley Company	Address unknown	7- 1-86	86 00		86 00
Owens, J. E.	Address unknown	7- 1-86	1 88		1 88
Oro Mining Co.	Address unknown	7- 1-86	4 24		4 24
Paxton & Curtis	Address unknown	8- 5-90	50 90		50 90
Plate, Aug. F.	Address unknown	7- 1-86	1 71		1 71
Poy Kee	Address unknown	5-28-89	29 53		29 53
Pinal Co. Bank	Address unknown	12-19-89	41 99		41 99
Pinney, Geo. M.	Address unknown	7-11-95	5 00		5 00
Quebrada Mfg. Co.	Address unknown	5-28-89	1 50		1 50
Rhodes, Thomas	Address unknown	11-17-95	69 56		69 56
Rotanzl, G.	Address unknown	12- 7-95	1 78		1 78
Rose, Mrs. E.	Address unknown	7-17-93	11 55		11 55
Rogers Bros. & Co.	Address unknown	10-17-91	2 23		2 23
Robert, E. J.	Address unknown	7- 1-86	22 70		22 70
Rifzucaller, G. & S.	Address unknown	7-20-88	1 50		1 50
Ropke, J. H.	Address unknown	7-20-88	3 95		3 95
Security Packing Company	Address unknown	5-12-87	155 81		155 81
San Ricardo Mfg. Co.	Address unknown	3-25-91	8 52		8 52
Stow, S. P.	Address unknown	8-31-91	6 73		6 73
Sandow, G.	Address unknown	7- 1-86	2 27		2 27
Shaw, Bowman & Co.	Address unknown	7- 1-86	4 87		4 87
Seott & Powell	Address unknown	12- 9-87	14 43		14 43
Samson, J. S.	Address unknown	12-31-89	3 82		3 82
Schulhafer, M.	Address unknown	12-31-89	5 02		5 02
Sydow, Emil	Address unknown	12-31-89	1 20		1 20
Sittenfeld & Co.	Address unknown	1-28-93	9 47		9 47
South Side Lhd Co.	Address unknown	12-28-92	3 94		3 94
Sutro Tunnel Co.	Address unknown	12-30-93	37 09		37 09
W. F. Seaman	Address unknown	12-30-93	21 73		21 73
Swift, C. J.	Address unknown	12-30-93	3 25		3 25
Stern Bros.	Address unknown	12-30-93	18 40		18 40
Taylor & Lavenson	Address unknown	7-17-93	3 59		3 59
Tacoma National	Address unknown		45 00		45 00
Treadwell, G. A.	Address unknown	7- 1-86	23 58		23 58
Tombstone Mfg. Co.	Address unknown	7- 1-86	28 75		28 75
Tinan & Ryan	Address unknown	7- 1-86	1 40		1 40
Tombstone Mfg. Co.	Address unknown	7- 1-86	42 03		42 03
Thirty-fifth Par Assn.	Address unknown	1-20-88	65 00		65 00
Townsend, O. W.	Address unknown	12-28-92	34 50		34 50
Weiss, John	Address unknown*	7-17-93	2 92		2 92
Walker, L. F.	Address unknown*	2-10-92	68 54		68 54
Wollenberg & Flint	Address unknown*	12-29-92	6 62		6 62
Willkome, A.	Address unknown*	12-29-91	1 92		1 92

*All records destroyed by fire.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

The Anglo and London Paris National Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Winsor Mfg. Co.....	Address unknown*	7- 1-86	\$21 38	-----	\$21 38
Walsh, Chas. J.....	Address unknown*	7- 1-86	3 71	-----	3 71
Weddle, J. H.....	Address unknown*	7- 1-86	10 03	-----	10 03
Welker, F.....	Address unknown*	12-31-89	1 92	-----	1 92
Winter, P. D.....	Address unknown*	12-30-93	9 17	-----	9 17
Weinberger, M.	Address unknown*	1-25-94	1 87	-----	1 87
			\$2,710 69	-----	\$2,710 69

The Bank of California, National Association, San Francisco.

Adriatic G. and S. Mining Co.....			\$0 09	-----	\$0 09
Allen, R. W.....			18 38	-----	18 38
Allison, Jas., dec'd.....			52 00	-----	52 00
Amark, F.....			08	-----	08
Anzerals, J. V. W.....			5 81	-----	5 81
Ayres, W. O.....			1 04	-----	1 04
Baker, Colgate.....			2 59	-----	2 59
Barrett, L.....			1 42	-----	1 42
Berggren & Louthan.....			01	-----	01
Burnett, J. A.....			7 00	-----	7 00
Berkeley Ferry R. R. Co.....			4 32	-----	4 32
Bernstein, J.....			06	-----	06
Bell, H. C.....			02	-----	02
Bennett, W. F.....			50 00	-----	50 00
Block, M.....			22	-----	22
Blue Jacket Mining Co.....			43 54	-----	43 54
Bodge, J. G., and Gove, J. G.....			11 50	-----	11 50
Bowen, C. R.....			4 68	-----	4 68
Boyer, F. S. A.....			10 11	-----	10 11
Bradford, Wm.....			4 41	-----	4 41
Brereton, R. M.....			15	-----	15
Brilliant Mfg. Co.....			4 41	-----	4 41
Brooks, S. M.....			1 99	-----	1 99
Brown's Valley Con. Min. Co.....			8 50	-----	8 50
Burdell, Salem.....			07	-----	07
Burnett, George.....			29 10	-----	29 10
Burning, G. L.....			93	-----	93
Brown, P. A.....			289 84	-----	289 84
Bird, George H.....			47 50	-----	47 50
Cadwallader, A.....			3 61	-----	3 61
California and Nevada R. R. Co.....			12	-----	12
Chapman, W. N.....			60 06	-----	60 06
China and Japan Ins. Co.....			11 26	-----	11 26
Churchill, Clark.....			1 21	-----	1 21
Clarke, Jeremiah.....			68	-----	68
Cobo & Martinez.....			35	-----	35
Cook & Bro., I.....			1 18	-----	1 18
Coursy, R. de.....			02	-----	02
Coy, Frances L.....			20	-----	20
Crawford & Foulds.....			11 97	-----	11 97
Crunago & Perry.....			40	-----	40
Culverwell, S. S.....			4 74	-----	4 74
Cummings, W. H.....			1 16	-----	1 16
Davies, Francis C.....			50 00	-----	50 00
Dawson & Co.....			1 79	-----	1 79
Desmesmay, F.....			48 20	-----	48 20
Dobell, Isaac B.....			1 50	-----	1 50
Duncan, Hila.....			1 65	-----	1 65
Dungan, Dr. J. S.....			1 94	-----	1 94
Eastman, J. G.....			19 94	-----	19 94
Emerson, R. H.....			1 92	-----	1 92

*All records destroyed by fire.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

The Bank of California, National Association, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Emerson, R. H.			\$0 90		\$0 90
Empey, Wm. F.			06		06
Episcopal Fund Assn.			20 00		20 00
Fairbanks, N. S.			5 32		5 32
Farnsworth & Clark			9 85		9 85
Farnsworth & Clark			36 39		36 39
Fife, W. H.			2 52		2 52
First Nat. Gold Bank	Ogden, Utah		20		20
Forbes, Litton			96		96
Forster, John			8 28		8 28
Fossard, A.			1 69		1 69
Foulks, J. W.			2 70		2 70
Foulke, L. M.			4 02		4 02
Franklin, Selim			6 50		6 50
Gallagher, T. J.			68		68
Gold Mining Co. of Yuba, Ltd.			5 94		5 94
Greenfield, J. B.			96		96
Gumpertz & Brooks			05		05
Grove, Samuel			23		23
Green, Julia			75 75		75 75
Haley, S. S.			2 84		2 84
Hamilton & Hastings			59		59
Hammond, R. P.			34		34
Hans, S.			3 12		3 12
Harrington, G. H.			6 71		6 71
Herrera, Sophie			01		01
Hewson & Thomas			01		01
Hunt Automatic Loom Co.			07		07
Hackberry Mining Co.			93 17		93 17
Isaacs, Frank B.			04		04
Isaacs (Atty.)			09		09
Johnson, Adolph			20 43		20 43
Johnson, Francis			89		89
Jones, C. A.			01		01
Jorres, Wm.			6 51		6 51
Julliard, C. F.			99		99
Keley & Andrews			04		04
King & Ringen			33		33
Kitz, Phil			35		35
Kinney, M. J.			13 64		13 64
Kittredge, Jona			1 99		1 99
Kehoe, John			7 14		7 14
Koenig, F.			02		02
Kohn, H. (No. 2)			67		67
Langfeldt & Mayers			05		05
Lasker, Julius			40		40
Lathrop, H. D.			02		02
Laveaga, J. M. de			37		37
Liebert, John G.			35 57		35 57
Lipman & Co., S.			01		01
Lipman & Co., S.			03		03
Livingston, J. M.			82		82
Luty, J. L.			05		05
Lynch, John W.			05		05
Manson, Wm.			7 80		7 80
Mason, W. S.			43		43
Mathews & Co., E. J.			04		04
Mayhew, J. H.			4 00		4 00
McCullum, J. G.			95		95
McGrew, J. I.	Honolulu, H. T.		24		24
McLellan, R. A.			72 14		72 14
McMurrin, Thomas			58 22		58 22
Meagher, P.			1 91		1 91
Messer, N. F.			2 92		2 92
Mitchell, Mrs. Martha			11 57		11 57
Molineaux, Wm.			11 09		11 09

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

The Bank of California, National Association, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Murphy, D.			\$2 38		\$2 38
Myers, Edward			82		82
Northern King M. Mg. Co.			03		03
Norton Mill Co.			42 22		42 22
Norton, O.			27		27
North Belmont Mg. Co.			100 30		100 30
Oulif Dato & Co.			1 07		1 07
Page & Panaca S. Mg. Co.			8 67		8 67
Palmer Bros.			18		18
Pescia de Nola			10		10
Pickins, J. H. A.			8 25		8 25
Pierson, F. W.			16		16
Pinkerton, W.			62		62
Poulterer & Verdenal			4 01		4 01
Racouillat, L.			2 28		2 28
Randolph Saw Co.			1 95		1 95
Raubinger & Co.			01		01
Reichelt, F. W.			06		06
Richards, Joseph			2 11		2 11
Robbins, E. V.			11		11
Roberts, G. D.			02		02
Roberts, M. R.			27 55		27 55
Roselle, D. E.			57		57
Rowe, Jane P.			70		70
Ryder, J. M.			1 71		1 71
Santa Barbara Co. Bk.			2 50		2 50
Sawyer, Lorenzo			46		46
Sbarbora, B.			2 90		2 90
Schleifer & Co., F.			25		25
Schoenholz & Beerhoff			02		02
Senders, L.			01		01
Shaw, Wm. J.			3 03		3 03
Silverberg, A.			14		14
Smith, Wm. Fraser			17 61		17 61
Sorbin, J. E.			2 15		2 15
Sparks, John			74		74
Stewart, Wm. B.			61 66		61 66
Stewart, H. J.			5 00		5 00
Stoddart, A. W.			05		05
Strong, W. A.			22 75		22 75
Stuart, Wm., Agent			38 00		38 00
Sumner, Chas. A.			02		02
Sweetland Creek Mg. Co.			82 45		82 45
Stoutenberg, G. B., Supt.			57 55		57 55
South Navajo Mg. Co.			239 97		239 97
Theall & Co.			10 79		10 79
Thompson, J. H.			02		02
Tilley, C. B.			17		17
Tobin, F. D.			01		01
Todd, John M.			08		08
Todd, F. Walton			05		05
Tompkinson, Ed P.			33		33
Townsend, M. D.			12		12
Treswick, J. S.			03		03
Tucker, Helena M.			6 00		6 00
Timmes, Joseph J.			46 70		46 70
Ural S. Mg. Co.			21		21
Von Recken & Co., W.			50		50
Warrington Gold Mng. Co.			16 69		16 69
Wason Com. Mng. Co.			3 15		3 15
Webb, Jas. W.			89		89
Weber, Paul			7 05		7 05
Wheatley, John			05		05
Wilcox, J. R.			01		01
Willkie, A.			10		10
Willis, S. H. (Captain)			44 00		44 00
Wilson, J. M.			19 00		19 00

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

The Bank of California, National Association, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Wilson, W. A.	-----	-----	\$0 42	-----	\$0 42
Wilson, S. M.	-----	-----	02	-----	02
Wishmakoff, Capt. M.	-----	-----	4 69	-----	4 69
Wolf Bros.	-----	-----	6 83	-----	6 83
Wood, F. S.	-----	-----	13 25	-----	13 25
Wormser, Samuel	-----	-----	50	-----	50
Wyoming Coal and Coke Co.	-----	-----	12 18	-----	12 18
Young, Thomas	-----	-----	17 41	-----	17 41
Yucca Mg. Co.	-----	-----	72 74	-----	72 74
Myers, Henry	-----	-----	01	-----	01
Pilster, Henry	-----	-----	08	-----	08
Quitrow, H. W.	-----	-----	04	-----	04
Riddell, D. C.	-----	-----	08	-----	08
Rutledge, Robert	-----	-----	2 35	-----	2 35
San Carlos Oil Co.	-----	-----	3 64	-----	3 64
Sbarbora & Co.	-----	-----	01	-----	01
Todd, Wm.	-----	-----	26	-----	26
Vurir, A. Maurice	-----	-----	4 59	-----	4 59
Stoddard & Lawrence	-----	-----	11 24	-----	11 24
Union Gold Co.	London	-----	56 50	-----	56 50
			\$2,481 55	-----	\$2,481 55

The Crocker National Bank, San Francisco.

Althof & Co.	-----	11-30-94	\$2 46	-----	\$2 46
Anthony & Co., J. C.	-----	1-28-95	27	-----	27
Andrews, Thos. S., Adm.	-----	-----	02	-----	02
Anderson, Bank of	-----	6- 5-90	1 52	-----	1 52
Bacon & Dittleback	-----	11-30-92	3 66	-----	3 66
Baldwin, Reta	-----	4-21-93	18	-----	18
Bailey, L. H.	-----	11-30-93	35	-----	35
Belden, H. K.	-----	4-29-91	50	-----	50
Beeker, N. O.	-----	9-29-91	25	-----	25
Beyfuss, E.	-----	3-28-95	10	-----	10
Bettis, F. A.	-----	11-30-95	02	-----	02
Backmon, Geo.	-----	6-25-95	2 06	-----	2 06
Brown, W. H., No. 2	-----	8-27-94	01	-----	01
Campbell, Jas.	-----	9-10-94	3 95	-----	3 95
California Loan and Trust Co.	-----	9-30-93	1 20	-----	1 20
California Grape Food Co.	-----	1-28-95	1 85	-----	1 85
Cherokee Hair Grower Co.	-----	11-30-95	10	-----	10
Chapman, E. W.	-----	3-28-94	25 80	-----	25 80
Clarita Land and Imp. Co.	-----	1-28-95	26 19	-----	26 19
Clement, R., Jr.	-----	3-28-95	15	-----	15
California Cold Storage	-----	5-29-89	7 49	-----	7 49
Buckbee, Sumner W.	-----	1-28 88	3 42	-----	3 42
Cook, Carroll	-----	2- 8-88	80	-----	80
Comstock, Chas. O.	-----	5-28-90	55	-----	55
Conlon Gold Mining Co.	-----	9-30-93	4 70	-----	4 70
Conley, John	-----	3-28-94	1 45	-----	1 45
Crovat, P. L.	-----	9-10-84	4 77	-----	4 77
Davidson, Geo., Referee	-----	4-26-94	50 02	-----	50 02
Denin, F. S.	-----	11-30-92	4 25	-----	4 25
Dodge, Jared S.	-----	9-27-89	10	-----	10
Dows, H. J.	-----	8-20-86	1 02	-----	1 02
Dorn & Wentworth	-----	6-25-95	04	-----	04
Drumgold, J. H.	-----	4-28-93	15	-----	15
Durst, J. H.	-----	3- 2-91	1 27	-----	1 27
Durkee & Fitzgerald	-----	11-30-95	47	-----	47
Ebner Bros.	-----	3-11-89	49	-----	49
Epstein, Edw. J.	-----	8-31-93	3 62	-----	3 62
Ferguson, F. M.	-----	11-30-95	5 20	-----	5 20
Foulkes, John T.	-----	10-19-87	1 50	-----	1 50
Foulkes, John T.	-----	4-29-91	1 07	-----	1 07

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

The Crocker National Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Fort Bragg Redwood Co.		3-29-94	\$0 57		\$0 57
Frost, J. H.		7-26-95	12 85		12 85
George, Frederick		8-31-93	50		50
Gilman, G. B.		2-20-90	7 98		7 98
Gilmore, John H.		12-28-94	45		45
Gilbert, H. C.		9-25-95	35		35
Gonzales, Susie		5-29-89	10 00		10 00
Goodkind, M.		4-29-93	2 65		2 65
Goldtree, I.		3-28-94	02		02
Goldtree & Co., M.		9-27-94	04		04
Goldman, Hattie		3-25-95	2 33		2 33
Harvey, W. A.		6-30-92	25		25
Hanchett, L. J.			40		40
Hay, Alex.		4-29-93	7 54		7 54
Hayes, Geo. H.		11-16-85	3 04		3 04
Hayman, Nina		12-28-94	3 00		3 00
Hardt, H. B.		7-27-94	4 25		4 25
Hart, Jackson		11-27-95	60		60
Hermin Mfg. Co.		8-27-89	17 46		17 46
Heney, Anna A.		6-30-92	26		26
Hillard, Harry		6-30-92	2 00		2 00
Home & Trust Co.		4-1-90	06		06
Hopkins, M. K.		8-31-93	14 25		14 25
Hulme & Palm		7-27-95	64		64
Irma Gold Mfg. Co.		6-1-94	09		09
Jackson, D. B.		2-28-95	20		20
Johnston, E. McD.		8-31-93	24		24
Jordan, J. C., Jr.		11-27-95	19 46		19 46
Judson, H.		10-28-95	1 44		1 44
Kachemack Coal Co.		8-31-93	4 58		4 58
Kelley, Allen		9-29-91	50		50
Lawrence, H. W.		12-30-89	11		11
Larkin, Geo. B.		11-16-85	2 36		2 36
Lewis & Burr		2-20-90	6 76		6 76
Long Branch Dev. Co.		2-20-90	6 83		6 83
Log Cabin Bakery Co.		7-27-95	36		36
Mackey, Burns Johnston		4-29-93	1 10		1 10
Martin, A. F.		6-29-93	20		20
Maricopa & Phoenix R. R. Co.		3-29-93	04		04
Marx & Co.		6-1-94	92		92
Maryanski, Modest		7-27-95	1 07		1 07
Malqueen, Mrs. Thos.		7-31-95	30		30
Mitchell, H. W.		9-27-89	1 97		1 97
Morce, L. G.		4-1-90	07		07
Munson, D. L.		2-2-91	28		28
McGowan, J. E.		11-24-88	10		10
McFadden, Jas., Adm.		2-20-89	16		16
McGinnis, Thos.		5-15-90	02		02
McGowan & Co., C. D.		8-1-91	4 23		4 23
McPherson, Angus		9-30-93	1 56		1 56
North, Henry, Agt.		3-11-89	23 59		23 59
Oregon Stock and B. Co.		11-30-92	8 00		8 00
Oyer, Phil.		9-1-90	65		65
Pfuhl, —		8-31-93	1 30		1 30
Pincus, Isaac		4-7-85	40		40
Price, Thos.		6-19-88	15		15
Price, Thos.		5-17-90	84 27		84 27
Prindle, H., Agt.		11-20-90	6 10		6 10
Purdy, J. S.		3-28-94	25		25
Onade, A.		2-20-90	10 78		10 78
Ranke & Co., W.		11-24-93	3 26		3 26
Reeves, Geo. B.		10-19-87	68		68
Reeves, Geo. B.		10-29-93	55		55
Reynolds, John M.		11-27-95	08		08
Rosenthal, Maurice		9-1-91	23		23
Robinson, E. J.		8-10-92	40		40

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

The Crocker National Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Robbins, S. B.		3-28-95	\$0 69		\$0 69
Rutherford, David		5-17-90	04		04
Ryhner, Chas.		11-27-95	01		01
Saloman, Sylvia		8-31-93	56		56
Schnier, Henry			2 00		2 00
Searles, Mrs. M. T. S.		11-24-88	1 65		1 65
Searle, Richard		7-26-95	3 00		3 00
Seaton, H. S.			18 40		18 40
Shreck, Jno. E.		4-26-94	68		68
Shannon, E. L.		9-27-94	42		42
Sheehan, Jno. T.		11-30-95	1 82		1 82
Sieberst, H. G.		11-16-86	10 05		10 05
Smith, Bayard		4-29-91	2 77		2 77
Smith, Franklin		11-30-95	13		13
Southwick, F. L.		5-17-90	18		18
Sparks, M. V.		2- 8-88	34		34
Street & Co.		11-24-88	5 00		5 00
Strahle, Jacob		7-30-94	1 12		1 12
Taylor, John W.		6- 1-92	2 42		2 42
Taylor, Mason & Co.		9-27-94	1 76		1 76
Temple, Alfred		2-26-95	10		10
Toubles, —		4-29-93	46		46
Tropic Coffee and Spice Co.		2-26-95	140 80		140 80
Tucker, Jos. E.		11-30-92	5 00		5 00
Waukasha Family Club		1-24-94	10 00		10 00
Warman Schubb Cycle House		7-30-94	2 94		2 94
Waldeck Hospital		7-26-94	46 12		46 12
Westcott, T. B.		7-30-94	15		15
White, Ransom		11-30-92	07		07
Whitney, Fannie J.			11		11
Wieland, Chas.		8-10-92	1 29		1 29
Wilson & Co. M. Ry.		1-24-94	06		06
Worden, Harry L.		5-27-90	43		43
World's Fair Trans. Co.		9-30-93	1 96		1 96
Yosemite L. Comm.		8-27-89	34		34
Young, Emerson L.		12-28-92	10 00		10 00
			\$723 07		\$723 07
Ahlers, H. C.		8-27-94	3 48		3 48
Cumberpatch, J.		7-31-95	5 00		5 00
Earl, D. W.		9-30-92	5 47		5 47
Edelman, Chas.		12-28-94	29		29
Joy, Edw. W.		8-31-93	3 12		3 12
Joy & Oesting		7-27-95	70		70
Perine, J. H.		11-24-88	72		72
Delanoy, F. N.		9-29-94	4 60		4 60
			\$746 45		\$746 45
The First National Bank of Fresno.					
Hobson, A. L.	Fresno, Cal.	4-21-92	\$12 16		\$12 16
Mathews, John	Reedley, Cal.	9- 5-91	13 50		13 50
Ah Sing	Fresno, Cal.	11- 7-95	50 00	\$1 50	51 50
Cook, Mary M.	Fresno, Cal.	1-15-95	25 00	75	25 75
Donahoo, Jeff	Fresno, Cal.	10-25-87	143 00		143 00
Gilmore, Eva	Fresno, Cal.	12-12-91	15 00	45	15 45
Hall, James	Fresno, Cal.	11-20-88	16 00		16 00
Lee Sa Hong	Fresno, Cal.	4-28-92	1,100 00	33 00	1,133 00
Seedyan, Jacob	Fresno, Cal.	3- 7-87	40 00		40 00
Wang Wah	Fresno, Cal.	7- 3-85	125 00		125 00
					\$1,575 36

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Date
The First National Bank of San Jose, California.					
Campbell, P. A.	Not known	11-10-80	\$1,192 25		\$1,192 25
Ingalsbee, A. W., Treas.	Deadwood, near Circle City, Alaska		3 60		3 60
Ingalsbee, A. W. (Outing Club)	Deadwood, near Circle City, Alaska		60		60
			\$1,196 45		\$1,196 45
First National Bank of San Francisco, California.					
Alexander, T. E.	Unknown	8-30-88	\$0 63		\$0 63
Allen, I. P.	Unknown	5-28-92	4 18		4 18
Allen, L. E.	Unknown	4-27-93	35		35
Alsatian Dye Works.	Unknown	5- 1-94	2 38		2 38
Allen, J. Boyd.	Unknown	3-28-95	1 84		1 84
American C. O. Agency.	Unknown	5-28-92	41		41
Arenz and Dinsmore.	Unknown	8- 1-92	1 99		1 99
Armstrong, W.	Unknown	4-20-93	10		10
Bayle, J.	Unknown	4-29-76	2 43		2 43
Bay Sugar Refining Co.	Unknown	10- 4-80	10 25		10 25
Barth, N.	Unknown	2-10-88	1 97		1 97
Bartlett Mineral Springs.	Unknown	5- 3-91	99		99
Bennett, Thomas	Unknown	10-29-79	1 35		1 35
Bennett, Thomas	Unknown	8- 8-84	4 99		4 99
Bekwell, John	Unknown	4-11-89	50		50
Berton, G. H.	Unknown	4-27-89	13		13
Bergman, A.	Unknown	4-27-93	14		14
Bigelow & Morris.	Unknown	7- 7-83	20 00		20 00
Blum & Co.	Unknown	4-29-76	24 81		24 81
Boyer & Morrow	Unknown	8-30-88	7 87		7 87
Boito, D.	Unknown	11-30-92	41		41
Bogen, William	Unknown	4-29-93	12 48		12 48
Brown, Craig & Co.	Unknown	2- 9-85	50		50
Brilliant & Co., A. J.	Unknown	5-30-90	24		24
Brock, T. M.	Unknown	3-26-91	10		10
Brown, James M.	Unknown	11-30-92	33 34		33 34
Bull, Louis	Unknown	5-28-92	98		98
Byrne & Co., C. B.	Unknown	12-22-93	82		82
Cadman Bros.	Unknown	7- 1-89	4 57		4 57
Cal. Pressed Brick Co.	Unknown	1- 3-93	14 31		14 31
California Hosiery Co.	Unknown	5- 1-94	1 58		1 58
Central Hardware Tool Co.	Unknown	11- 1-94	20		20
Cement Brick Co.	Unknown	11- 1-94	5 85		5 85
Chapman, H.	Unknown	7- 1-83	4 05		4 05
Chamberlain, B.	Unknown	4-27-80	26		26
Chester, H. C.	Unknown	1-25-92	3 76		3 76
Chino Val. Beet Sugar Co.	Unknown	4-29-93	20		20
Clemens, J. E.	Unknown	2-10-88	3 65		3 65
Cleary, Hanora F.	Unknown	8-30-88	32 50		32 50
Cowell, H.	Unknown	2- 9-85	6 40		6 40
Compton, George	Unknown	5- 1-85	1 80		1 80
Cowell, Henry	Unknown	2-25-93	32 40		32 40
Gords, F. W.	Unknown	3-30-93	25		25
Conway, Mattie	Unknown	3-30-93	2 35		2 35
Cooper & Co., F. C.	Unknown	12-23-93	4 65		4 65
Cohn, M.	Unknown	9-21-95	7 50		7 50
Orouse, C. F.	Unknown	8- 1-92	1 09		1 09
Crocker, Fannie	Unknown	11-30-92	15 15		15 15
Culver, J. O.	Unknown	5-20-79	5 95		5 95
Davis, John A.	Unknown	2- 9-85	4 20		4 20
Davis & Co., C. W.	Unknown	1-25-92	58		58
Daly & Flynn	Unknown	2-25-93	1 41		1 41
Davis, D.	Unknown	12- 1-93	5 70		5 70
DeBurgh, C. R.	Unknown	5-31-78	11 79		11 79
Deering, J. H.	Unknown	4-27-80	1 58		1 58
Dearborn Bros.	Unknown	1-30-94	85		85
Dean & Worden	Unknown	7- 1-95	30		30

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank of San Francisco, California—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Dibble, H. C.	Unknown	1- 3-93	\$1 09		\$1 09
Dodge, H. L.	Unknown	3-31-83	20		20
Doane, C. W.	Unknown	4-16-89	23 42		23 42
Dodge, E. R.	Unknown	5- 6-89	29		29
Dolan, P. A.	Unknown	10-31-91	18		18
Dunphy & Vernon, Agents.	Unknown	8-30-88	91		91
Durant, W. A.	Unknown	7- 1-95	55		55
Durth, J. H.	Unknown	4-27-89	5 25		5 25
Dyer, Mrs. G. F.	Unknown	11-30-92	5 00		5 00
Eagle Lake	Unknown	4-27-93	2 36		2 36
Eaton, H.	Unknown	6- 1-94	19		19
Edwards & Robb	Unknown	4-27-93	13		13
Ellis & Co., J. M.	Unknown	5-31-78	40 41		40 41
Epstein & Co.	Unknown	12-27-93	3 73		3 73
Estate of W. R. Briggs	Unknown	6- 2-90	54		54
Estate of B. F. Newell	Unknown	10-20-90	13		13
Everett & Co., E.	Unknown	12-18-90	76		76
Farmers Union	Santa Cruz	2-28-85	1 02		1 02
Farnsworth, B.	Unknown	4-25-85	20		20
Fallon, J. H.	Unknown	6-27-94	46		46
Farrington, Mrs. A.	Unknown	10-23-94	65		65
Falconer, A. D.	Unknown	12-31-95	24 56		24 56
Ferris, C.	Unknown	8-30-88	13 00		13 00
Ferris, C.	Unknown	5-27-89	6 00		6 00
Fessenberg, J. A.	Unknown	10-29-94	6 00		6 00
Fischer, Chas. A.	Unknown	8-30-88	1 78		1 78
Figel, H.	Unknown	10-20-90	1 60		1 50
Flynn & Toner	Unknown	12-30-93	5 94		5 94
Fraser, C. W.	Unknown	5-17-77	17 56		17 56
Frank, M. A.	Unknown	12-31-95	5 31		5 31
Galbraith, W. J.	Unknown	11- 1-77	1 85		1 85
Garret & Co., Jas. H.	Unknown	6- 2-90	4 91		4 91
Gagen, W. H.	Unknown	8-25-93	16		16
Giannini, Ph.	Unknown	10-29-79	9 00		9 00
Gibson, J. B.	Unknown	1-30-92	2 01		2 01
Glanville & Co.	Unknown	12-30-93	1 56		1 56
Gordan Bros.	Unknown	4- 2-91	13		13
Golden Treasure Min. Co.	Unknown	1-27-94	12 44		12 44
Goldstein, H.	Unknown	7-31-95	89		89
Gray, E. A. D.	Unknown	2- 9-85	1 38		1 38
Griffin, Thos. E.	Unknown	7- 1-89	1 00		1 00
Griffith, W. A.	Unknown	8- 1-89	50		50
Gross, H. H.	Unknown	11-12-91	57		57
Greene, Charles	Unknown	4-25-94	1 71		1 71
Guittard & Co., E.	Unknown	12-28-77	40		40
Hagen, John W.	Unknown	5-31-78	38		38
Haskell, P.	Unknown	11- 1-80	2 03		2 03
Haines, H. G.	Unknown	10-24-90	6 80		6 80
Hamilton, A. J.	Unknown	11-12-91	67		67
Harris, C. J.	Unknown	1-30-92	1 00		1 00
Harding, Thos.	Unknown	1-30-92	10 00		10 00
Haskell, M. A.	Unknown	11-28-92	70 00		70 00
Harris, J. H.	Unknown	8-25-93	3 25		3 25
Haller, Otto	Unknown	4-25-95	1 96		1 96
Hayes Bros.	Unknown	12-31-95	33 81		33 81
Hetherington, J.	Unknown	2-10-88	5 00		5 00
Henley, J.	Unknown	2-10-88	54		54
Higgins & Co., E.	Unknown	2-20-77	165 00		165 00
Hirschman, A.	Unknown	5-31-78	77		77
Hill, S. A.	Unknown	7- 8-84	35 00		35 00
Howe, C. M.	Unknown	1-30-92	1 26		1 26
Howard, O. O., Jr.	Unknown	12-31-95	2 03		2 03
Jensen, E. W.	Unknown	8-30-91	24		24
Jordan, D.	Unknown	10-30-77	10 60		10 60
Johnson & Co., F.	Unknown	2-10-88	19		19
Jones, Mrs. M. A.	Unknown	10-25-92	21 90		21 90
Johnson Company	Unknown	9-21-94	53		53

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank of San Francisco, California—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Kaiser Mfg. Co.	Unknown	2-10-88	\$1 54		\$1 54
Keating, R. P.	Unknown	1-19-76	26 02		26 02
Kenney, John	Unknown	12-31-95	5 15		5 15
Kimball, W. C.	Unknown	7-31-83	42		42
King, T. B.	Unknown	1-30-92	16		16
Knight, Geo. A.	Unknown	7-31-83	3 50		3 50
Knox, J. W.	Unknown	6-11-83	10		10
Koch, A.	Unknown	7- 7-83	99		99
Kornblis & Bros.	Unknown	6-30-90	3 00		3 00
Kohler, H.	Unknown	2-14-95	1 00		1 00
Kraemer, J.	Unknown	1-29-82	10		10
Keene, E. B.	Unknown	8-30-93	28 79		28 79
Lawton & Co., W. D.	Unknown	2-21-81	9 90		9 90
Lawrence, H. E.	Unknown	11- 1-87	89		89
Lawson & Co., F. A.	Unknown	12-31-91	11		11
Lanier, Chas.	Unknown	11-17-93	30		30
Lane, Joseph	Unknown	11-27-94	60		60
Lee, K. H.	Unknown	7- 6-82	26		26
Lennon, Jos. P.	Unknown	2-27-95	1 43		1 43
Lord, R. F.	Unknown	6- 1-80	1 22		1 22
Long, Wm. T.	Unknown	5-26-92	3 50		3 50
Mason Malt Works	Unknown	4-28-93	1 65		1 65
McCormick, H. M.	Unknown	4- 1-84	3 42		3 42
McGrath, Edward	Unknown	9- 1-84	2 50		2 50
McKenna & Green	Unknown	2-28-85	2 21		2 21
McCoy, C. B.	Unknown	3- 1-86	1 65		1 65
McNamara, J. J.	Unknown	6-30-88	58		58
Mehlwitz, F.	Unknown	6-15-77	1 47		1 47
Mehrten & Ahlers	Unknown	4- 1-84	1 46		1 46
Miller, John M.	Unknown	5-26-92	60		60
Morehead & McCune	Unknown	5-20-79	47		47
Morton, Thos.	Unknown	3- 1-83	5 04		5 04
Morgan, J. T.	Unknown	6- 3-88	15 50		15 50
Morton, T. B.	Unknown	5-26-92	5 00		5 00
Morrison, Solfrini	Unknown	9-30-92	1 05		1 05
Moy & Co., N. E.	Unknown	10-31-93	28		28
Muldoon & Leveque	Unknown	3- 1-83	22 67		22 67
Murray, Mary C.	Unknown	2-27-95	1 00		1 00
Naughton, John F.	Unknown	10- 1-83	2 48		2 48
Nelson, Thos.	Unknown	5-26-92	32		32
Nixon, W. G.	Unknown	11- 1-85	73		73
Oliver, W. H.	Unknown	8- 1-82	3 90		3 90
O'Hanlon & Ryan	Unknown	12-28-92	10		10
Patterson, W. H.	Unknown	5-17-77	12 42		12 42
Pac. Coast Soap Co.	Unknown	5-20-79	3 28		3 28
Pac. Insurance Assn.	Unknown	9-30-92	24		24
Peace, G. M.	Unknown	10- 1-83	10 37		10 37
Pixley, D. O.	Unknown	11-30-83	43		43
Pollasky, M.	Unknown	12-31-94	1 34		1 34
Prier, —	Unknown	12-23-77	7 99		7 99
Radeliffe, A. M.	Unknown	2-19-93	1 00		1 00
Reid, J. Sanders	Unknown	1-30-92	5 76		5 76
Ritchie, W. J.	Unknown	4-30-92	11 30		11 30
Rose, J. A.	Unknown	3-30-93	6 64		6 64
Robinson, C. P.	Unknown	4-29-93	2 13		2 13
Rumelsburg, H.	Unknown	1-30-92	33		33
Ryer, W. T. S.	Unknown	4-30-92	4 99		4 99
Sauret, Peter A.	Unknown	4-30-94	1 30		1 30
Schen, F.	Unknown	12- 1-78	71 69		71 69
Scott, R. J.	Unknown	7- 3-83	63		63
Schoenholz & Co., F.	Unknown	1-30-92	10 00		10 00
Schwartz, Julia	Unknown	12-30-95	2 14		2 14
Selby, Percy	Unknown	12-31-91	34 90		34 90
Shiels, W.	Unknown	8- 1-77	43		43
Sharp, W.	Unknown	10-29-79	60		60
Shoudy & Stewart	Unknown	5-11-85	21 08		21 08
Sherwood, W. J.	Unknown	10-26-94	1 33		1 33

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank of San Francisco, California—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Smith, Jas. W.	Unknown	1- 3-92	\$0 13		\$0 13
Smith & Co., W. R.	Unknown	10-16-94	1 06		1 06
Staples, Mrs. E. E.	Unknown	10- 1-83	71		71
Steiger, Chas.	Unknown	8- 1-92	25 00		25 00
Stiles, Jos. H.	Unknown	8-31-94	48		48
Sullivan, T. J.	Unknown	7-31-85	58		58
Sudden, W. H.	Unknown	9- 1-90	1 04		1 04
Sutton, A. M., Tr.	Unknown	8-30-93	30		30
Sullivan, P. J.	Unknown	10-26-94	1 96		1 96
Sweeny, Myles D.	Unknown	8-17-82	43		43
Tascott, E. N.	Unknown	11- 2-90	48		48
Tepeair, W. A.	Unknown	4- 2-91	84		84
Tenny Co., A. F.	Unknown	6-30-94	3 38		3 38
Thompson, Upson	Unknown	2-28-78	43		43
Tomblin, D. M.	Unknown	12- 1-94	44		44
Trust Fund Ins. Co.	Unknown	7-31-78	80		80
Trezavant, N. W.	Unknown	7- 1-81	50		50
Turner, R. E.	Unknown	8- 1-94	18		18
Turner, Belle	Unknown	12- 1-94	77		77
Van Fossen, L.	Unknown	12- 1-94	3 25		3 25
Wakefield, S. B.	Unknown	5-30-88	78 69		78 69
Ware, W.	Unknown	8-31-82	3 35		3 35
Wells, A. S.	Unknown	4-29-76	42 02		42 02
West Coast Dev. Co.	Unknown	7-29-93	2 07		2 07
Welcker, W. F.	Unknown	2- 1-94	53		53
Welsh Maple Co.	Unknown	6-30-94	1 33		1 33
Wheat, C. D.	Unknown	5- 1-80	1 03		1 03
Willis, Thos. B.	Unknown	5-30-88	25		25
Williams, W.	Unknown	4- 2-94	50		50
Williamson, S.	Unknown	4-21-94	81		81
Williams, J.	Unknown	4-21-94	1 30		1 30
Wooster, T. L.	Unknown	11- 1-93	11		11
Woodworth Company	Unknown	5- 1-94	8 00		8 00
			\$1,449 78		\$1,449 78

First National Bank of Santa Barbara, Santa Barbara, California.

Adams, Asa	Santa Barbara	1- 8-78	\$0 07		\$0 07
Ashbaugh, O.	Santa Barbara	6-13-87	2 10		2 10
Burton, Ben	Santa Barbara	1-13-80	1 73		1 73
Bankers Mutual R. Assn.	Santa Barbara	2-27-90	12 00		12 00
Beckwith, H. C.	Santa Barbara	*	6 00		6 00
Booth, R. L.	Santa Barbara	10- 8-91	17		17
Bott, Chas. E. Eagle	Santa Barbara	5- 4-93	5 12		5 12
Brown, John A.	Santa Barbara	12- 6-92	53		53
Brown, Thos. B.	Santa Barbara	7- 2-92	65		65
Brundage, H. or M. J.	Santa Barbara	1-11-93	03		03
Chamberlain, W. S.	Santa Barbara	4-25-87	3 87		3 87
Churchill, J. R.	Santa Barbara	9-11-94	50		50
Conklin, Malinda	Santa Barbara	4-27-93	01		01
Cook, W. C.	Santa Barbara	6- 3-92	3 10		3 10
Coolidge, Mary L.	Santa Barbara	5-31-95	10 42		10 42
Cooley, C. M.	Santa Barbara	12-20-71	2 00		2 00
Croman, Mrs. Cora	Santa Barbara	8-16-95	5 00		5 00
Dean, Jas. B.	Santa Barbara	7- 7-90	13		13
Dewing, H. B.	Santa Barbara	8-16-83	37 00		37 00
Dickerson, John M.	Santa Barbara	3-22-86	1 41		1 41
Dimmick, L. N.	Santa Barbara	12- 4-77	02		02
Doerr, John	Santa Barbara	8-10-95	50		50
Doulton, Josiah	Santa Barbara	8-27-88	28		28
Dubbs, Mary J.	Santa Barbara	8-27-91	10		10
Dunphy, J. E.	Santa Barbara	9- 5-90	50		50
Earl, Edna	Santa Barbara	3-20-95	27		27
Finch, Anna W.	Santa Barbara	5-26-94	12		12
Ferries, Elizabeth	Santa Barbara	10-13-92	323 00		323 00
Fluehe, A.	Santa Barbara	7- 6-89	09		09

*Unable to locate.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank of Santa Barbara, Santa Barbara—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Fullington, R. F.	Santa Barbara	6-4-83	\$3 00		\$3 00
Gilchrist, S. W.	Santa Barbara	9-13-86	02		02
Giovanetti Brothers	136 E. Haley st., S. B.	6-26-91	33		33
Garretson, J. M.	Santa Barbara	2-2-92	05		05
Green, Jean C.	Santa Barbara	4-25-95	6 16		6 16
Haigh, Thos. E.	Santa Barbara	*	5 00		5 00
Harrington, J. K.	Santa Barbara	1-27-90	03		03
Hayward, A. M.	Santa Barbara	11-15-80	1 42		1 42
Higgins, Elizabeth, Admx.	Santa Barbara	5-2-85	05		05
Higgins, F. L.	Santa Barbara	9-23-79	96		96
Hooker, H. C.	Santa Barbara	11-2-94	132 86		132 86
Jobling, J. Bradford	Santa Barbara	5-25-95	9 93		9 93
Jobling, Chas. E.	Santa Barbara	7-18-95	1 70		1 70
Keeler, B. B.	Santa Barbara	11-17-85	53		53
Keenan, John	Santa Barbara	11-1-90	03		03
Knight, E. H.	Santa Barbara	8-20-89	23 75		23 75
Leslie, A., Assignee	Santa Barbara	3-11-95	01		01
Lewis, G. W.	Santa Barbara	4-26-87	2 60		2 60
Loeke, W. L.	Santa Barbara	7-12-86	45		45
Loneragan, J. J.	Santa Barbara	6-3-91	29		29
Low, J. Eleanor	Santa Barbara	4-10-95	83 33		83 33
Maguire, J. A.	Santa Barbara	5-25-83	05		05
Meroux, Jas.	Santa Barbara	3-21-82	2 88		2 88
Martin, Ira E.	Santa Barbara	7-25-91	25		25
Mesick, W. S.	Santa Barbara	5-12-91	20		20
Midwinter Fair, I. K.					
Fisher, Treas.	1520 Garden st., S. B.	1-8-95	1 09		1 09
Moore, Fred A.	Santa Barbara	8-4-94	1 71		1 71
Morehead, F. S.	Santa Barbara	1-11-95	10		10
Morrill, W. H.	Santa Barbara	11-12-86	01		01
Musgrave, Winifred C.	Santa Barbara	8-23-92	15		15
McCabe, Margaret	Santa Barbara	4-13-86	1 00		1 00
McMaster, Annie	Santa Barbara	7-26-83	1 00		1 00
Nolan, Chas.	Santa Barbara	9-14-94	02		02
Onteveros, Patroop	Santa Barbara	4-18-92	05		05
Paddock, C. H.	Santa Barbara	2-15-95	02		02
Patch, W. Y.	Santa Barbara	4-25-87	6 42		6 42
Patterson, J. E.	Santa Barbara	12-17-87	10 00		10 00
Perkins, E. D.	Santa Barbara	5-2-85	20		20
Pettis, B. F.	Santa Barbara	9-5-95	66		66
Plate, H. A.	Santa Barbara	11-23-87	1 60		1 60
Rennie, R. D.	Santa Barbara	4-19-90	60		60
Richards, Guy McL.	Santa Barbara	11-18-90	1 52		1 52
Roberts, W. N.	Santa Barbara	5-25-86	40		40
Roberts, W. N.	Santa Barbara	5-1-90	50		50
Rudolph, John	Santa Barbara	4-27-86	06		06
Santa Barbara Music Co.	Santa Barbara	7-14-93	29		29
Schwab, Caroline W.	Santa Barbara	4-23-90	10		10
Senteney, V. N.	Santa Barbara	3-24-90	1 00		1 00
Shaw, C. J.	Santa Barbara	3-12-87	2 38		2 38
Shaw, G. B.	Santa Barbara	8-9-95	2 57		2 57
Slattery, John	Santa Barbara	12-23-91	5 00		5 00
Smith, N. W.	Santa Barbara	6-15-95	32		32
Stafford, E. W.	322 W. Cota st., S. B.	†	1 10		1 10
Stock, Fidenek	Santa Barbara	12-8-91	70		70
Stoddard, Henry	Santa Barbara	10-8-95	02		02
Smith, G. T.	Santa Barbara	4-21-94	25 00		25 00
Sweat, J. W.	Santa Barbara	2-13-90	3 34		3 34
Swain, Chas. F.	Santa Barbara	9-27-92	35		35
Sprague, Ben	122 E. Gutierrez st., S. B.	12-27-88	04		04
Sudden, W. H.	Santa Barbara	12-15-90	10 02		10 02
Taylor, Louis C.	Santa Barbara	4-18-94	08		08
Thayer, Bayard	Santa Barbara	3-16-93	5 08		5 08
Thurmond, G. E.	Santa Barbara	12-31-94	17		17
Torry, Lydia B.	Santa Barbara	6-22-92	1 24		1 24

*Unable to locate.

†Date unknown.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank of Santa Barbara. Santa Barbara—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Turton, Thos.	Santa Barbara	9- 6-86	\$0 04	-----	\$0 04
Valencia, E.	Santa Barbara	3-11-91	39	-----	39
Wells, Marion F.	Santa Barbara	1- 2-93	10 00	-----	10 00
Wentling, J. B.	Santa Barbara	12-22-82	34	-----	34
Westlake, Chas.	Santa Barbara	11-22-94	5 00	-----	5 00
Wood, F. A.	Santa Barbara	5-14-80	77	-----	77
			\$795 05	-----	\$795 05

Rideout-Smith National Bank, Oroville.

Nora Morse	Oroville, Cal.	6-23-85	\$20 00	-----	\$20 00
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Santa Cruz County National Bank, Santa Cruz.

Cator, Anna	Unknown	9-10-90	\$25 00	-----	\$25 00
Linscott, J. A.	Unknown	5- 7-95	1 12	-----	1 12
Porter, J. T.	Unknown	1- 3-91	5 56	-----	5 56
Trefern, J. L.	Unknown	5-18-91	10 10	-----	10 10
Whitney, A. L.	Unknown	3-18-91	12 57	-----	12 57
			\$54 35	-----	\$54 35

Wells Fargo Nevada National Bank, San Francisco.

Adams, Geo.	No address on record		\$0 03	-----	\$0 03
Adams, C. J.	No address on record		7 71	-----	7 71
Adams, Mrs. E.	No address on record		10 08	-----	10 08
Adams, E. L.	No address on record		210 00	-----	210 00
Adams, W. H.	No address on record		15 10	-----	15 10
Albro, —	No address on record		33	-----	33
Alexander, F. J.	No address on record		35	-----	35
Alma Gold M. Co.	No address on record		3 36	-----	3 36
American Bank of Mexico..	No address on record		20 00	-----	20 00
Anderson, A. A.	No address on record		5 00	-----	5 00
Ann, Alfred E.	No address on record		21 10	-----	21 10
Asbestos Paraffine Co.	No address on record		35	-----	35
Ashe, J.	No address on record		26	-----	26
Ashi Co., The	224 Post st., S. F.		3 75	-----	3 75
Bailey, Mary A.	No address on record		01	-----	01
Bailey, W. H., Jr.	1369 Jackson st., Oakland ..		02	-----	02
Baldrige, M.	No address on record		4 95	-----	4 95
Banner, J. (int. acct.)	No address on record		13 35	-----	13 35
Baptista, J.	325 Front st., S. F.		01	-----	01
Bar Assn. of S. F.	No address on record		10 00	-----	10 00
Barnes, Charles T.	No address on record		12	-----	12
Barron, Geo. E.	No address on record		2 65	-----	2 65
Bartlett, Theresa	No address on record		70	-----	70
Beane, J. E.	No address on record		1 85	-----	1 85
Beebe, W. P.	No address on record		41 80	-----	41 80
Beinfelds, S. C.	No address on record		9 02	-----	9 02
Bell, Fred W.	No address on record		74	-----	74
Bemfelds & Co.	No address on record		2 92	-----	2 92
Bird, F. L., Agt.	No address on record		03	-----	03
Bisby, R. L.	No address on record		3 08	-----	3 08
Blakenship, G. F.	No address on record		1 75	-----	1 75
Blankman, Dr. W., Ex.	No address on record		1 10	-----	1 10
Bloom, E. L.	No address on record		1 50	-----	1 50
Blount, B. E.	No address on record		58	-----	58
Blue Gravel M. Co.	No address on record		1 17	-----	1 17
Blumenthal, B.	No address on record		21	-----	21
Board of Lumber Insp.	9 Mission st., S. F.		03	-----	03
Board of Public Works	No address on record		10 00	-----	10 00
Boek, E. E.	No address on record		60	-----	60
Bonanza Mining Co.	No address on record		1 29	-----	1 29
Bourland, J. L.	Bishop, Cal.		08	-----	08
Bracket, A. J.	No address on record		23	-----	23

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Wells Fargo Nevada National Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Bradford, Mary J., Treas.	No address on record		\$0 02		\$0 02
Brandt, J. B. L.	No address on record		02		02
Branham, Jas.	No address on record		83		83
Branner, J. C.	No address on record		02		02
Bray, C. E.	No address on record		48		48
Bray, C. L.	No address on record		48		48
Brede, Paul	821 Kearny st., S. F.		2 64		2 64
Breyer, J. L.	1183 Market st., S. F.		1 08		1 08
Briel, M.	No address on record		4 25		4 25
Brierly, C. B.	No address on record		2 75		2 75
Brodie, Sue L.	No address on record		2 00		2 00
Brother, A. J., Supt.	No address on record		3 50		3 50
Bryne, John T.	No address on record		55		55
Buchanan G. M. Co.	No address on record		92		92
Buckman Con. M. Co.	No address on record		44		44
Bulkley, E. A.	No address on record		25		25
Bullion Mining Co.	No address on record		3 37		3 37
Bulpitt, Fred'k H.	No address on record		1 88		1 88
Bulwer M. Co.	No address on record		01		01
Bund, H. F.	No address on record		19 52		19 52
Burch, Geo. A.	No address on record		55		55
Burling, L. A.	No address on record		65		65
Burman, O. L.	No address on record		2 16		2 16
Burns, C. J.	No address on record		3 17		3 17
Bush, A. S.	No address on record		90		90
Byxbee, Jno. F.	No address on record		58		58
California Athletic Assn.	No address on record		6 71		6 71
Cal. Dry Dock Co.	No address on record		166 35		166 35
California Ink Co.	No address on record		01		01
California Surgical Hosp.	No address on record		1 57		1 57
California Violet Co.	No address on record		5 27		5 27
Callaway, J. W.	Harqua Italia, Ariz.		2 37		2 37
Canavan, J. H.	No address on record		17		17
Canfield, Wiley J.	No address on record		30		30
Carr, James	No address on record		1 54		1 54
Carson, M.	No address on record		85		85
Carter Bros.	No address on record		457 53		457 53
Castle, Mrs. Ida B.	No address on record		30		30
Catherwood, R. B.	No address on record		2 50		2 50
Catton, G. P.	No address on record		5 00		5 00
Gen. Pacific R. R.	No address on record		12 03		12 03
Champion, Francis	No address on record		50		50
Chapman, E. W.	No address on record		5 33		5 33
Chapman, W. Lane	No address on record		10		10
Charleston Relief Fund	No address on record		152 00		152 00
Chase, J. B.	No address on record		6 68		6 68
Cheeseman, Thos.	No address on record		16		16
Christ, F. B., Trustee	No address on record		03		03
Cirghems & Debenedictt	No address on record		01		01
Clancy, F. J.	No address on record		26 07		26 07
Clarke, Alfred	No address on record		73		73
Clarke, Geo. W., Dec.	No address on record		9 02		9 02
Cleaves, F. L.	No address on record		2 79		2 79
Clements, Owen	No address on record		4 90		4 90
Clinton Con. Mg. Co.	No address on record		2 75		2 75
Close, C. W. or D. H.	No address on record		01		01
Cogswell, J. B.	No address on record		94		94
Cogswell, Sath	No address on record		16		16
Coffman, B. S.	No address on record		25		25
Cohen, J.	No address on record		9 90		9 90
Coleman & Co., W. F.	No address on record		46 26		46 26
Collbran, A. W.	No address on record		45		45
Columbus Con. Mg. Co.	No address on record		11 73		11 73
Com. 4th July Celebr.	No address on record		97 29		97 29
Comstock, J. H.	No address on record		14		14
Condon, A. J.	No address on record		3 74		3 74

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Wells Fargo Nevada National Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Conklin, Wm.	No address on record		\$0 12		\$0 12
Conklin, W. M.	No address on record		16 80		16 80
Conner, W. M., Agent	No address on record				
Connor, W. F.	No address on record		5 25		5 25
Cooper, W. R.	No address on record		5 53		5 53
Cope & English	No address on record		4 22		4 22
Cornfield, J. F.	No address on record		1 86		1 86
Cory, —	No address on record		75		75
Coulston, J. B.	No address on record		95		95
Cowen, Alice J.	No address on record		30		30
Cox, E. H.	No address on record		7 80		7 80
Cramford, J., Jr.	No address on record		4 30		4 30
Croem Lead Syndicate	No address on record		05		05
Crosby, J. B.	No address on record		50 00		50 00
Crothers, F. G.	No address on record		02		02
Crowley, C. E.	No address on record		4 24		4 24
Crystal, Peter	No address on record		1 48		1 48
Crystal Spring M. Co.	No address on record		51		51
Culberson, Jac.	No address on record		1 50		1 50
Curlett, W.	No address on record		20		20
Curtin, D. A., Assignee	No address on record		10 45		10 45
Curtis, G. F.	No address on record		01		01
Cutler, F. J.	No address on record		60		60
Cycle West Pup. Co.	No address on record		17		17
Cypress Lawn Cemetery	No address on record		70		70
Dadd, W. G.	No address on record		5 87		5 87
Dardinelles, M. M. Co.	No address on record		19 81		19 81
Darwin, Supt. T.	No address on record		1 45		1 45
Davis & Cowell	No address on record		199 60		199 60
Davis & Sons Fire Ins.	No address on record		12		12
Davis, W. L.	Hollister, Cal.		04		04
Dean, E. B., & Co.	No address on record		09		09
De La Montange, W.	No address on record		65		65
Delmar City Copper Claims	No address on record		6 55		6 55
Dewey Nav. & Trad. Co.	No address on record		09		09
Dexter, Chas.	No address on record		1 99		1 99
Diedesheimer, Matilda	No address on record		09		09
Dillon, Mrs. Nano	No address on record		14 40		14 40
Dimond, H. P.	No address on record		01		01
Dimond, H. P., Trustee	No address on record		1 00		1 00
Dixon, J. Stewart	No address on record		2 00		2 00
Donohue, Jno.	No address on record		1 66		1 66
Downer, E. M.	No address on record		2 32		2 32
Downing, F. O.	No address on record		4 57		4 57
Drew, E. P.	No address on record		6 60		6 60
Drinkhouse, F. R.	No address on record		1 64		1 64
Drown, A. N., Ex'r.	No address on record		30		30
Dubernet, L.	No address on record		73		73
Duhem, Julia	No address on record		2 64		2 64
Dupray, J. A.	No address on record		64		64
Duryea, W. H.	No address on record		4 95		4 95
Dwarzek & Stevenson	No address on record		34		34
Dwinawe, W. C.	No address on record		4 11		4 11
Dyea, A. P.	No address on record		6 23		6 23
Dyer & Co., J. B.	No address on record		3 08		3 08
Dyke, O. D.	No address on record		6 26		6 26
Eckart, W. R.	No address on record		6 42		6 42
Eclipse G. M. & M. Co.	No address on record		11 46		11 46
Edwards, E.	No address on record		1 00		1 00
Edwards, F. G.	No address on record		4 70		4 70
Edwards, Jno. E.	No address on record		5 00		5 00
Edwards & McMillan	No address on record		1 34		1 34
Elmbeck, Conrad	No address on record		51		51
Elser, D.	No address on record		02		02
Ely, —	No address on record		5 87		5 87
Emerson, Chas. B.	227 San Jose ave., S. F.		1 86		1 86
Emmens, Stephen H.	No address on record		10 92		10 92

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Wells Fargo Nevada National Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Emmet, R. T.	No address on record		\$1 72		\$1 72
English, J. M.	No address on record		5 55		5 55
Estate of E. M. Galigher	No address on record		2 78		2 78
Fairbanks, C. E.	No address on record		31		31
Fargo, W. H.	No address on record		5 67		5 67
Farley, Hugh	No address on record		6 08		6 08
Farmers and Traders Bank	North Yamhill, Ore.		1 91		1 91
Field Filter Co.	No address on record		1 59		1 59
Finegan, J. P.	No address on record		1 83		1 83
Fingerson, B. S.	No address on record		9 82		9 82
First National Bank	Los Angeles		03		03
Flaglor, T. H.	No address on record		10 50		10 50
Flewelling, C.	Penns Grove, Cal.		2 22		2 22
Flint, Walter M.	No address on record		36 00		36 00
Flood, A. M.	No address on record		15		15
Flood, James	No address on record		38 38		38 38
Flores, M. E.	Culican, Sin., Mex.		5 51		5 51
Floyd & Co., J. H.	No address on record		40 92		40 92
Folk, Sam'l B.	No address on record		10		10
Folsom Water Power Co.	No address on record		33 12		33 12
Foot, H. S.	No address on record		4 99		4 99
Fong, Joe	No address on record		30 00		30 00
Forbes, C. A.	No address on record		01		01
Ford, Eliz. F.	No address on record		16 00		16 00
Ford, H. S.	No address on record		17		17
Foyel, J.	No address on record		1 54		1 54
Freese, Wm.	No address on record		1 05		1 05
French, T. J.	No address on record		10		10
Frende, L.	No address on record		47		47
Freygang, Alf.	1100 Market st., S. F.		40		40
Friedlander, S. H.	No address on record		01		01
Gallison, W. E.	No address on record		25		25
Gamage, J. C.	No address on record		02		02
Gardolfo, John	No address on record		6 39		6 39
Gardner & Co., H. Y.	No address on record		327 90		327 90
Gardner, Douglas	No address on record		09		09
Gardner, James	No address on record		19 97		19 97
Gardner, Thos.	No address on record		145 64		145 64
Garcia, A. T.	No address on record		1 10		1 10
Garcia, P. G.	No address on record		50		50
Gay, F. H.	No address on record		1 58		1 58
Geier, F. A.	No address on record		01		01
Gere, Geo. G.	No address on record		1 84		1 84
Getz, Jos.	No address on record		52		52
Gibson Mfg. Co.	No address on record		40		40
Gillespie, C.	No address on record		3 53		3 53
Given & Ingalls	No address on record		2 64		2 64
Glass, Albert J.	No address on record		50		50
Glover, C. E.	No address on record		2 19		2 19
Godbe & Co., A.	No address on record		53		53
Goldberg, W.	No address on record		35		35
Golden Eagle Mfg. Co.	No address on record		51		51
Golden State Electric Co.	No address on record		01		01
Goldsmith, S.	No address on record		01		01
Goldstein & Cohen	No address on record		3 10		3 10
Goodbody, W. R.	No address on record		1 10		1 10
Goodwin, J. D.	No address on record		20 05		20 05
Gordon, A. C.	No address on record		01		01
Gorsline, J. A.	No address on record		6 00		6 00
Gould, F. G.	No address on record		15		15
Gould, L. A.	No address on record		96		96
Graber, C. L.	Palace Hotel, S. F.		02		02
Graham, Geo. D.	No address on record		02		02
Grand Victory G. M. Co.	No address on record		33		33
Gray, John D.	No address on record		05		05
Greathouse, C. R.	No address on record		12 22		12 22

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Wells Fargo Nevada National Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Green, Geo. A.	No address on record		\$16 44		\$16 44
Green, Willard R.	No address on record		6 59		6 59
Greisenger, R.	No address on record		2 91		2 91
Griffith, G.	No address on record		99		99
Griswold, W. H.	No address on record		1 27		1 27
Grothwell, S.	No address on record		08		08
Grover, Leonard, Jr.	No address on record		13 75		13 75
Gudehus, H.	No address on record		63		63
Guiss, James	No address on record		3 07		3 07
Gunnison, Lizzie P.	No address on record		10 00		10 00
Guttmann, D.	No address on record		11		11
Guzzendorfer & Son	No address on record		73		73
Haggin, L. T.	No address on record		4 47		4 47
Hall, R. C.	No address on record		03		03
Halsey, W. F.	No address on record		1 55		1 55
Hamill & Honeymann	No address on record		21 56		21 56
Hopperberger & Co.	No address on record		1 46		1 46
Harding, C. H.	No address on record		4 00		4 00
Hardwick, J. J.	No address on record		1 74		1 74
Hardy, O. B.	No address on record		1 00		1 00
Harrison & Co.	No address on record		6 06		6 06
Hart, W. H. H.	No address on record		3 46		3 46
Hartman, M. V.	No address on record		29 27		29 27
Hathaway, E. H., Agent	No address on record		14 57		14 57
Havens, Frank M.	No address on record		30		30
Hawaiian Ex. Co.	No address on record		2 00		2 00
Hawes & Co., Geo.	No address on record		48 20		48 20
Hawthorne M., C. & M. Co.	Hawthorne, Nev.		82		82
Hays & Steelman	No address on record		67		67
Heacock, Mrs. J. C.	No address on record		01		01
Hegerty, Eugene J.	No address on record		02		02
Heid, Jno. G.	No address on record		2 14		2 14
Heineman, Harry C.	No address on record		6 10		6 10
Heintz, G. A.	No address on record		05		05
Henebry, Tim H.	No address on record		1 95		1 95
Hoppersberger & Co.	No address on record		1 02		1 02
Hilp, Sol	No address on record		84		84
Hirst Gold M. Co.	No address on record		73 90		73 90
Hixon, J. W.	No address on record		04		04
Hoge, Baly & Co.	Anaconda, Mont.		9 85		9 85
Holbier, W. J.	No address on record		05		05
Holling, J. F.	No address on record		05		05
Hooper, W. A.	No address on record		2 18		2 18
Hopkins, A. P.	No address on record		02		02
Hopkins, T., Treas.	No address on record		16 75		16 75
Horning, C. F.	No address on record		5 15		5 15
Howard, Helen D.	No address on record		37		37
Howe, Louis E.	No address on record		45		45
Howell, Eugene	No address on record		69		69
Huelsdonk, H. A.	No address on record		15		15
Huntington, W. W.	No address on record		16 89		16 89
Isaac & Geiss	No address on record		04		04
James, G. Wharton	No address on record		58		58
Japan Product Co.	No address on record		65		65
Jarboe, Mary H.	No address on record		3 12		3 12
Jasper, O. W.	No address on record		42		42
Jayne, H. M.	No address on record		5 65		5 65
Jefferson, Thos.	No address on record		92		92
Jeffery, E. T.	No address on record		1 00		1 00
Johns, J. W.	No address on record		48 02		48 02
Johnson, E. F.	No address on record		03		03
Johnson, J. A.	No address on record		2 48		2 48
Johnson, Margaret H.	No address on record		100 00		100 00
Jones, M. J.	No address on record		19 70		19 70
Jones, R. V.	No address on record		3 76		3 76
Jones, S. D., Mgr.	No address on record		1 09		1 09
Judson, E. S. M.	No address on record		2 88		2 88

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Wells Fargo Nevada National Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Kalben, E. D.	No address on record		\$55 00		\$55 00
Kalmas, J.	No address on record		1 25		1 25
Kearney, Luke	No address on record		27 35		27 35
Keller & Kuffee	No address on record		03		03
Kelly Bros.	No address on record		01		01
Kelly Co., J. M.	No address on record		04		04
Kennedy, M. S.	No address on record		113 42		113 42
Kenny, D. S.	No address on record		40 00		40 00
Kerkoff, Wm.	No address on record		2 71		2 71
Kett, H. J. F.	No address on record		53		53
Keyser, B. N.	126 Kearny st., S. F.		05		05
Kilbourne, E. C.	Seattle, Wash.		1 77		1 77
Killip & Co.	No address on record		1 75		1 75
Kilpatrick, D.	No address on record		1 62		1 62
King, H.	Torres, Son., Mex.		1 64		1 64
Kinney, Alfred	Globe, Ariz.		8 44		8 44
Kittle & Co.	No address on record		15 50		15 50
Knox, Israel	No address on record		2 59		2 59
Krouse, A., Trustee	No address on record		5 40		5 40
Kuener, O. F.	Kingman, Ariz.		17		17
Kuhl, Rosner & Co.	No address on record		6 55		6 55
Kunland, H. N. and F. P.	No address on record		11 00		11 00
Ladagnous, Edward	No address on record		2 54		2 54
Lady Washington G. M. Co.	No address on record		4 45		4 45
Lake View and Sunnyside Imp. Co.	No address on record		01		01
Lane, Lewis	No address on record		31 54		31 54
Lanz, John	No address on record		4 15		4 15
Larkin, Geo. H.	No address on record		1 41		1 41
Leavett, H. H.	No address on record		5 34		5 34
Lees & Ramsey	No address on record		1 30		1 30
Lemos, Leon	No address on record		01		01
Leoffler, E. A.	No address on record		03		03
Leon & Son, S.	No address on record		01		01
Leszinsky, E. G.	No address on record		05		05
Leszinsky, E. G., Treas.	No address on record		58		58
Levy, Isaac	No address on record		01		01
Levy & Sons, B.	No address on record		13 26		13 26
Lewis, Eric	No address on record		75		75
Libby, C. H.	No address on record		25		25
Limonson, C.	No address on record		1 49		1 49
Lippencott, Oliver	No address on record		72		72
Livingstone, Minnie	No address on record		27		27
Llewellyn, Reese	No address on record		6 91		6 91
Lobas & Silveria	No address on record		09		09
Loewenhayer & Co.	No address on record		1 25		1 25
Long, W. G.	No address on record		05		05
Loriol, de Pierre	No address on record		10		10
Lynch, J. D.	No address on record		1 10		1 10
Lyng Machine Works, The H. G.	No address on record		71		71
Lyons, Isaac	No address on record		6 91		6 91
McCarthy, J. F., Gen. Agt.	No address on record		1 00		1 00
McDemand, Jno.	No address on record		08		08
McGill, M. V.	No address on record		3 79		3 79
McHenry, James	No address on record		06		06
McLaghlin, J. W.	No address on record		05		05
McLane, C. A.	No address on record		03		03
McLaughlin, J. F., Agt.	No address on record		33 84		33 84
McLeod, Daniel	No address on record		2 01		2 01
McMahon, P. H.	No address on record		54		54
McMaster, J. D.	No address on record		1 69		1 69
McShane, D. L.	No address on record		51		51
Mack, Albert	No address on record		15		15
Mackey, Nellie (attached)	No address on record		13 55		13 55
Mackay G. & S. M. Co.	No address on record		3 00		3 00

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Wells Fargo Nevada National Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Magill, Wm.	No address on record		\$0 10		\$0 10
Maginnity, Ida F.	Care Cal. & H. Sugar Co.		50		50
Maitland, J. W.	No address on record		24 11		24 11
Makin, R. G.	No address on record		2 63		2 63
Man, A. H. C.	No address on record		3 70		3 70
Mangrum & Otter	No address on record		50		50
Marchant, Jno.	No address on record		2 00		2 00
Maricopa L. and T. Co.	No address on record		8 75		8 75
Mark, E. D.	No address on record		1 56		1 56
Markham, Mrs. C. H.	No address on record		7 01		7 01
Marsden, C.	No address on record		04		04
Marston, J. W.	No address on record		2 09		2 09
Martin, F. W., Mgr.	No address on record		4 30		4 30
Matlock, D. B.	No address on record		20 00		20 00
Maxwell, E., Jr.	No address on record		04		04
Maxwell, Geo.	No address on record		234 49		234 49
Maze, The	No address on record		17 74		17 74
Meed, James	No address on record		02		02
Mellow, J. A.	Needles, Cal.		1 27		1 27
Mercer, Arthur	233 12th st., S. F.		1 72		1 72
Merrill, J. C., Jr.	No address on record		25		25
Messick, R. S.	No address on record		32 15		32 15
Metzger, M.	No address on record		43		43
Meville, W. A.	No address on record		10 09		10 09
Michigan Bar Store	No address on record		60		60
Midy, Jno.	No address on record		4 10		4 10
Mikado Co., F. and R.	No address on record		2 82		2 82
Miller, Mrs. E. G.	No address on record		07		07
Miller, J. H.	No address on record		21 18		21 18
Miller, J. H.	No address on record		2 03		2 03
Miller, J. H.	No address on record		2 59		2 59
Miller, Lucy S.	No address on record		01		01
Miller, O. C.	No address on record		54		54
Miller, O. M.	No address on record		25		25
Mills, E. J.	No address on record		03		03
Minear, W. C.	No address on record		1 77		1 77
Minnihan, Denis	No address on record		23 37		23 37
Mockel & Browning	No address on record		25		25
Monitor M. & M. Co.	No address on record		10 44		10 44
Montgomery, Geo.	Balarat, Cal.		2 35		2 35
Morris, Chas.	No address on record		37		37
Morris, Fritz	No address on record		40		40
Morris, Henry R.	No address on record		15		15
Morris, Julius	No address on record		10		10
Morris, Levy	No address on record		2 77		2 77
Morris, L. W.	No address on record		20		20
Morrison, Lewis	No address on record		46		46
Morrow, Jno. M.	No address on record		1 74		1 74
Moses, Marcus	325 Market st., S. F.		23		23
Nelson, E. R. or Anna A.	No address on record		47		47
Newman, C. E.	No address on record		47		47
Nicholai, J. H.	No address on record		06		06
N. Pacific Transport Co.	No address on record		6,634 76		6,634 76
Norton, Geo. W.	No address on record		13		13
Novancovich, C.	Reno, Nev.		66 57		66 57
O'Brien & Peixotto	No address on record		2 87		2 87
O'Connor, John	Salinas, Cal.		30 00		30 00
Oesting, Paul	No address on record		01		01
Olcese, Frank	No address on record		1 65		1 65
Oliphant, John C.	Tonala, Chiapas, Mexico.				
	Returned by P. O.		395 00		395 00
Oliver, W. H.	No address on record		3 50		3 50
Olsen, A. W.	No address on record		10		10
Opfergelt, Sadie C.	No address on record		55		55
Orr & Co., T. K.	No address on record		3 26		3 26
Osterman, S.	No address on record		40		40
Owen, L. C.	No address on record		20 00		20 00

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Wells Fargo Nevada National Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Pacific Carriage Co.	No address on record		\$1 00		\$1 00
Pac. Coast Fuel Sav. Co.	No address on record		21 95		21 95
Pacific Coast S. S. Co.	No address on record		51		51
Pacific Gas Condg. Co.	No address on record		08		08
Pacific Electric Storage Co.	No address on record		35		35
Pacific Mfg. Co.	No address on record		1 21		1 21
Parker, Chas., Mgr.	No address on record		15		15
Pattle, F. B.	No address on record		21		21
Pearce, John J.	No address on record		12 93		12 93
Pearlsal, J. L.	No address on record		50		50
Peck, F. F.	No address on record		1 09		1 09
Peet, H. D.	No address on record		25		25
Peet, Julia A.	No address on record		4 11		4 11
Perin, S. H.	No address on record		151 83		151 83
Perrin, E. B.	402 Kearny st., S. F.		1 11		1 11
Perry, Thos. B.	No address on record		20		20
Peyran, P. H.	No address on record		1 75		1 75
Peterson, Carl	No address on record		1 74		1 74
Phoenix Life Ins. Co.	No address on record		21 99		21 99
Pierce, J. H., Pres.	No address on record		28		28
Pinkney, Micajah	No address on record		11 25		11 25
Pitman, F. H.	No address on record		83		83
Pitt, A. C.	No address on record		20		20
Pleasanton Stock Farm.	No address on record		9 68		9 68
Polhemus, C. P.	No address on record		1 08		1 08
Polhemus & Mellon	No address on record		58 88		58 88
Polter, E. E., Sec.	No address on record		3 98		3 98
Pope, A. J.	No address on record		19 59		19 59
Powell, J. L.	No address on record		59		59
Powell, J. L., Supt.	No address on record		30 93		30 93
Pratt, J. F.	No address on record		24		24
Prescott, Bank of	No address on record		16 00		16 00
Preservaine Mg. Co.	No address on record		18		18
Printz, Geo.	No address on record		03		03
Proli Gypsum Co.	No address on record		2 38		2 38
Pulliam, R. F.	No address on record		84 47		84 47
Purser, E. W.	No address on record		1 75		1 75
Queen & Duncan	No address on record		1 09		1 09
Quick Coupling Co.	No address on record		1 08		1 08
Qumgley, G.	No address on record		1 54		1 54
Ralston, W. E.	No address on record		33 17		33 17
Rawson, C. B.	No address on record		4 28		4 28
Read & Morris	Lookout, Cal.		1 41		1 41
Reed, C. F.	No address on record		1 29		1 29
Reed, Geo. B.	No address on record		2 15		2 15
Reed, Geo. W.	No address on record		11		11
Reeves, Al.	No address on record		60 00		60 00
Reid, F. W.	No address on record		20		20
Reid, F. W.	No address on record		1 90		1 90
Renters Co.	No address on record		64		64
Reymert, Eliza	No address on record		10 00		10 00
Reynolds & Wringfield	No address on record		79		79
Rittenhouse, E. B.	No address on record		1 13		1 13
Robinson, E. N.	No address on record		7 91		7 91
Robinson, Director	No address on record		17 06		17 06
Robinson, M.	No address on record		9 20		9 20
Robinson, W. W.	No address on record		7 15		7 15
Rodden Bros.	No address on record		8 14		8 14
Roderlek, David	No address on record		03		03
Rodger, Alice C.	No address on record		1 08		1 08
Roe, Geo. H.	No address on record		03		03
Roggenstroh, R.	No address on record		16 39		16 39
Rose Kimberley Mg. Co.	36 Geary st., R. 1. S. F.		01		01
Roundbush, S. D.	No address on record		8 04		8 04
Ruhl & Co., B. G.	No address on record		2 54		2 54
Russell Cream Co.	No address on record		2 37		2 37
Russell, A. J.	No address on record		60		60

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Wells Fargo Nevada National Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Sadler, A. J.	No address on record		\$50 00		\$50 00
Sadler & Co., R.	No address on record		21		21
Saling, Theo.	No address on record		05		05
Sander, N. A. and W. J.	No address on record		06		06
Sanders, G. H.	No address on record		1 01		1 01
Sanford, F.	No address on record		10		10
Sarber, J. F.	No address on record		01		01
Saunders, C. H., Sec.	No address on record		51		51
Sauver Mfg. Co.	No address on record		16		16
Sawyer, Belle M.	No address on record		25		25
Schaffle, E. H.	No address on record		3 32		3 32
Scheffer, C. M.	No address on record		25		25
Scherman, Hor. Louis	No address on record		14		14
Schlosser, A. G., Jr.	No address on record		10		10
Schmitz, P. P.	No address on record		4 50		4 50
Schnehofer, Max	No address on record		68		68
Schneider, W. J.	No address on record		04		04
Schoenfeld & Co., S.	No address on record		33		33
Schultze, F. A.	No address on record		92		92
Scully, Jas.	No address on record		69		69
Scorpion G. & S. M. Co.	No address on record		7 80		7 80
Scott, H. H.	No address on record		02		02
Scott, W. P., Supt.	No address on record		9 57		9 57
Scott, E. W. & Co.	No address on record		39 64		39 64
Scott & Greenburg	No address on record		5 18		5 18
Seawell, W. M.	No address on record		37		37
Sec. Sav. & Trust Co.	Portland, Ore.		2 20		2 20
Seeber Bros.	No address on record		06		06
Sell, W.	No address on record		1 42		1 42
Sennuell & Co., E.	No address on record		07		07
Seventy-Six Land W. Cor.	No address on record		25 46		25 46
Sharp & Co., W. H.	No address on record		45		45
Shay, Frank	No address on record		5 16		5 16
Shedd, M. S.	No address on record		25		25
Sheldon & Co., G. E.	No address on record		7 35		7 35
Shelton, Geo. F.	Occidental, Cal.		1 86		1 86
Shellenberger, O.	No address on record		2 00		2 00
Sherman, Minnie	No address on record		2 37		2 37
Sickels & Co., H. S.	No address on record		7 00		7 00
Sillman, —	No address on record		4 47		4 47
Skewes, S. E.	No address on record		4 89		4 89
Sleehan, F. W.	No address on record		2 30		2 30
Smith, Jas. G.	No address on record		34		34
Smith, J. R.	No address on record		03		03
Smith, S. H., Mgr.	No address on record		33		33
Smith, S. P. and W. H.	No address on record		22		22
Snedaker, W. H.	No address on record		24		24
Sneider, G. C.	337 Pine st., S. F.		5 25		5 25
Snermann, J.	No address on record		22 91		22 91
Snook, G. W., silver acct.	No address on record		3 13		3 13
Snook, G. W., gold acct.	No address on record		5 54		5 54
So. Cal. Ind. Co.	No address on record		3 83		3 83
Solinsky, F. J., Jr.	No address on record		4 19		4 19
Solomon, V. D.	No address on record		14 82		14 82
Spalding, E. B.	3300 Washington st., S. F.		2 60		2 60
Spanier, Est. of Jos.	No address on record		3 71		3 71
Speyer, W.	No address on record		7 70		7 70
Spotts, A. T., Treas.	No address on record		4 53		4 53
Spranger, Francis	No address on record		56		56
Stadden, R. M.	No address on record		82		82
Stark, W. A.	No address on record		27		27
State Nat. Bk. New Orleans	New Orleans		19 75		19 75
Steinhart, W. J.	No address on record		36 94		36 94
Sternot & Co., E. K.	No address on record		3 70		3 70
Stevens, Ashton P.	No address on record		1 02		1 02
Stewart, J. W.	No address on record		1 10		1 10
Stewart, Letitia	No address on record		1 94		1 94

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Wells Fargo Nevada National Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Stockton Gold Hill Co.	No address on record.		\$22 35		\$22 35
Stockwell, L. R.	No address on record.		2 05		2 95
Stotler, J. S.	No address on record.		11		11
Strahle Co., The Jacob	No address on record.		98		98
Strause, Mark	No address on record.		09		09
Streeten, J. M.	No address on record.		08		08
Strine, G. W.	No address on record.		48 79		48 79
Suedon, Seth G.	No address on record.		36		36
Sullivan, Mrs. E. A.	No address on record.		03		03
Sullivan, P. J.	No address on record.		04		04
Sullivan & Maxwell	No address on record.		04		04
Sunset G. and S. Mg. Co.	No address on record.		2 50		2 50
Sutcliffe, W. A.	No address on record.		1 72		1 72
Sutherland, W. J.	No address on record.		18 63		18 63
Taggart & Co., F. H.	No address on record.		45		45
Tate, H. C., Jr.	No address on record.		01		01
Taunton, Geo. D.	No address on record.		72		72
Teese, Louis, Jr.	No address on record.		67		67
Templeton, Jas.	913 Center st., Oakland.		03		03
Terrill, J. M.	No address on record.		10		10
Thom, C. J., Mgr.	No address on record.		02		02
Thomas, W.	No address on record.		4 50		4 50
Thomas, W. W.	No address on record.		4 78		4 78
Thomas & Thompson	No address on record.		23		23
Thompson, Frank	No address on record.		20		20
Thompson, J. A.	No address on record.		50		50
Thorborn, Chas. R.	No address on record.		1 35		1 35
Thorn, F. J.	No address on record.		33		33
Thornton, Mrs. G. F.	No address on record.		20 00		20 00
Thornton, O. F., Pres.	No address on record.		21		21
Thrumm, G. A.	No address on record.		3 00		3 00
Thurston, C. A.	No address on record.		55		55
Thyarke & Schwartz.	No address on record.		50		50
Tibbitts, Mrs. Letitia	No address on record.		17		17
Tompkins, Gilbert	No address on record.		29		29
Traber, Georgene A.	No address on record.		39 93		39 93
Trubenbach & Co.	No address on record.		13 39		13 39
Turner, H. K. and H. F.	No address on record.		07		07
Two Channel Mg. Co.	Placerville, Cal.		54		54
Van Valverson, W. E. J.	No address on record.		02		02
Van Wyck, Sidney	No address on record.		2 00		2 00
Verne, E. G.	No address on record.		1 56		1 56
Vinson, N. E.	Crocker Bldg., S. F.		1 86		1 86
Von Rheln, O. F.	No address on record.		35		35
Wade, E. E.	No address on record.		3 00		3 00
Wadsworth, Emil L.	No address on record.		26		26
Wagner, Louis	No address on record.		2 81		2 81
Walbel, Fred L.	16th & Mission sts., S. F.		3 55		3 55
Wallace, Cash	No address on record.		4 93		4 93
Wallis & Theisen	No address on record.		2 35		2 35
Ward, F. H., clerk	No address on record.		1 55		1 55
Warfield, D. B.	No address on record.		02		02
Warner, H. B.	No address on record.		10		10
Watson, A. R.	No address on record.		52		52
Webster, G. J.	No address on record.		81		81
Weed, Alex, silver acct.	No address on record.		3 70		3 70
Weed, Alex, gold acct.	No address on record.		7 60		7 60
Welland, A. G.	No address on record.		35		35
Weill, C. L.	No address on record.		01		01
Weltz, G. H.	No address on record.		01		01
Westa, A.	No address on record.		14 35		14 35
Western Assn. Co. (checks out)	No address on record.		25 05		25 05
Western Assn. Co. (fire)	No address on record.		2 02		2 02
Wheelan, F. H.	No address on record.		13		13
White, Stephen M.	No address on record.		16 46		16 46
White Cloud Mg. Co.	No address on record.		52 53		52 53

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

Wells Fargo Nevada National Bank, San Francisco—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Whiteside, Carrie E.	No address on record		\$5 91		\$5 91
Whitlock, Reddick, Ex.	No address on record		21 95		21 95
Wilkus, Parker	No address on record		11 92		11 92
Williams, A. G.	No address on record		9 00		9 00
Williams, Geo., Exec.	320 Sansome st., S. F.		23 59		23 59
Wilmans, G. C.	No address on record		10 00		10 00
Winneghoff, H.	No address on record		2 00		2 00
Wolcott, E. E.	No address on record		31 56		31 56
Wolff, R. A.	No address on record		02		02
Wolff, Wm.	No address on record		10		10
Woodruff, F. H.	No address on record		2 00		2 00
Woodruff, J. W.	No address on record		22		22
Woodworth, F. H.	No address on record		05		05
Wright, Frank V.	No address on record		1 10		1 10
Wynne, A. H. P.	No address on record		2 00		2 00
Yard, J. W.	No address on record		3 92		3 92
Young, Norman B.	No address on record		10		10
Young, A. R., and Arnold, H. T.	No address on record		32		32
Yuba Gold Mg. Co.	No address on record		8 25		8 25
Zeile, Carl D.	No address on record		4 70		4 70
Zelle, Maurice M.	No address on record		02		02
Barnes, Earl	No address on record		04		04
Bohne, Wm.	No address on record		04		04
Catherwood, R. B., Pres.	No address on record		42 11		42 11
Frank, W. E.	No address on record		39 82		39 82
Kelly, J. P.	No address on record		94		94
Kelly, L. M.	No address on record		1 70		1 70
			\$12,932 24		\$12,932 24

First National Bank, Los Angeles.

Allen, Jessie	Los Angeles, Cal.	1- 3-84	\$366 00		\$366 00
Adams, E. E.	Los Angeles, Cal.	9-23-81	50 00		50 00
Allen, E. J.	Los Angeles, Cal.	11- 7-91	7 01		7 01
Anderson, Milton	221 S. Main st., L. A., Cal.	6- 6-91	308 75		308 75
Abel, W. H.	Los Angeles, Cal.	10-30-94	44		44
Adams, Mrs. S. H.	Los Angeles, Cal.	9-20-87	04		04
Adams, Mrs. J. H.	Los Angeles, Cal.	7-30-88	02		02
Adams, G. P.	Los Angeles, Cal.	3-26-89	69		69
Adams, R.	Los Angeles, Cal.	12- 6-90	03		03
Addison, W. D.	Los Angeles, Cal.	2- 9-95	1 05		1 05
Adamson, J. Q.	Los Angeles, Cal.	11- 6-95	93		93
Aguirre, M. G.	Los Angeles, Cal.	7- 2-91	09		09
Agricultural Fair	Los Angeles, Cal.	8- 4-82	11 66		11 66
Alexander, C. E., Treas.	Los Angeles, Cal.	3-23-89	18		18
Allen, Jordan	Los Angeles, Cal.	12-12-87	3 00		3 00
Almind, Kildorf	Los Angeles, Cal.	3-22-90	4 38		4 38
Axman & Co.	Los Angeles, Cal.	9- 1-90	6 42		6 42
Alexander, D. F.	Los Angeles, Cal.	6-25-92	05		05
Alhambra and Pasadena St. R. R. Co.	Los Angeles, Cal.	8-28-89	79		79
Alexander, R. B.	Los Angeles, Cal.	3- 6-92	1 66		1 66
Alexander & Co., T. R.	Los Angeles, Cal.	7- 7-90	98		98
Alverson Co., D. D.	Los Angeles, Cal.	9-19-93	10		10
Almond, Ada	Los Angeles, Cal.	9-29-93	90		90
Ames & Bilhave	Los Angeles, Cal.	10- 8-91	52		52
Alderson, F. B.	Los Angeles, Cal.	3-12-95	13		13
Anderson, J. C.	Los Angeles, Cal.	6-20-88	02		02
Anderson, Anna	Los Angeles, Cal.	12-26-90	10		10
Anderson, H. H.	Los Angeles, Cal.	1- 2-92	4 07		4 07
Anthony, Jno. A.	Los Angeles, Cal.	4-22-92	2 50		2 50
Arison & Morton, Adms.	Los Angeles, Cal.	10-13-88	90		90
Armstrong, Mrs. Jane	Los Angeles, Cal.	3- 1-93	41		41
Arnold, H., Jr.	Los Angeles, Cal.	9-26-95	05		05
Ashley, R. H.	Los Angeles, Cal.	5-20-89	79		79

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Atherton & Co., B. F.	Los Angeles, Cal.	9-12-87	\$0 75		\$0 75
Austermell, J. H.	Los Angeles, Cal.	11-23-88	73		73
Aurora Mining Co.	Los Angeles, Cal.	10-11-93	3 05		3 05
Austermell, Elizabeth	Los Angeles, Cal.	7-22-95	30		30
Azusa and Duarte T. Co.	Los Angeles, Cal.	11- 3-88	2 14		2 14
Barris, H. and L.	Los Angeles, Cal.	2- 9-84	5 02		5 02
Bassett, R. S.	Los Angeles, Cal.	1- 2-87	11 39		11 39
Barce, W. W.	Los Angeles, Cal.	10-12-95	9 86		9 86
Beer, L.	Los Angeles, Cal.	10-31-87	9 00		9 00
Benet, L. P., Jr.	Los Angeles, Cal.	10- 2-86	161 60		161 60
Benham, T. W.	Los Angeles, Cal.	4-24-82	38 00		38 00
Blum, Geo.	Los Angeles, Cal.	1-14-92	20 50		20 50
Bliss, Robert P.	Los Angeles, Cal.	1-14-95	73 81		73 81
Boyce, H. H.	Los Angeles, Cal.	6-27-88	16 11		16 11
Boyle, O. B.	Los Angeles, Cal.	5-29-89	7 12		7 12
Book, J. H., Admr.	Los Angeles, Cal.	1-10-89	32 24		32 24
Bowman, John	Los Angeles, Cal.	9-19-87	100 00		100 00
Boyton, A.	Los Angeles, Cal.	11- 7-83	100 00		100 00
Bayes, Thos.	Los Angeles, Cal.	10-20-90	20 00		20 00
de Brundage, Mrs. E. B.	Los Angeles, Cal.	9-16-82	20 00		20 00
Brockley, A.	Los Angeles, Cal.	11-11-89	10 00		10 00
Brown, Jno. C.	Los Angeles, Cal.	3-10-93	25 92		25 92
Burdick, Jas. P.	Los Angeles, Cal.	9-18-89	6 62		6 62
Burdick & Long.	Los Angeles, Cal.	10- 4-89	17 20		17 20
Butterfield, Mary R.	Los Angeles, Cal.	6- 3-90	5 00		5 00
Buffington, L. J.	Los Angeles, Cal.	1- 4-87	18 00		18 00
Bush, Joseph	Los Angeles, Cal.	9- 7-87	10 00		10 00
Ballisat, John	Los Angeles, Cal.	12- 2-94	1 00		1 00
Bayley, Wm. E.	Los Angeles, Cal.	12-10-94	1 58		1 58
Banning, J. F.	Los Angeles, Cal.	1-19-87	08		08
Baldwin, D. M.	Los Angeles, Cal.	1- 6-87	55		55
Baldwin & Co., O. G.	Los Angeles, Cal.	6-23-87	75		75
Banning, Jas. F.	Los Angeles, Cal.	1-19-87	06		06
Barres, Mrs. L.	Los Angeles, Cal.	5-21-87	69		69
Barker, Geo. W.	Los Angeles, Cal.	3-10-88	25		25
Bailey, O. C.	Los Angeles, Cal.	4- 3-88	60		60
Baldwin, Addison S.	Los Angeles, Cal.	12-21-87	1 14		1 14
Bassell, Burr	Los Angeles, Cal.	2-20-89	2 25		2 25
Barclay, Mrs. I. H.	Los Angeles, Cal.	6-14-87	4 00		4 00
Barrows, Julia	Los Angeles, Cal.	12-17-90	02		02
Barth, L.	Los Angeles, Cal.	2-17-91	14		14
Ballantyne, Jas.	Los Angeles, Cal.	2- 1-92	72		72
Bates, J. L.	Los Angeles, Cal.	12- 5-92	63		63
Baringer, Jac.	Los Angeles, Cal.	7- 7-93	33		33
Bajersky, Mary	Los Angeles, Cal.	10-27-93	3 15		3 15
Ballona Har. & Imp. Co.	Los Angeles, Cal.	12-22-93	96		96
Barackman, Mrs. E. F.	Los Angeles, Cal.	11-11-92	52		52
Badham, Frank C.	Los Angeles, Cal.	1-24-94	02		02
Banks, L. J.	Los Angeles, Cal.	11-12-94	01		01
Barclay, D. F.	Los Angeles, Cal.	7- 8-95	06		06
Barlight, F. P.	Los Angeles, Cal.	4- 2-95	1 77		1 77
Barnwell, R. H.	445 Wilcox Bldg., L. A., Cal.	6-20-95	2 95		2 95
Berger, Geo. M.	Los Angeles, Cal.	7- 1-95	24		24
Beardslee Water Ditch Co.	Los Angeles, Cal.	1-19-95	1 01		1 01
Bertola & Sresovich	Los Angeles, Cal.	4-14-86	02		02
Bell, C. W.	Los Angeles, Cal.	10-27-86	1 11		1 11
Bendezart, Bracewell & Hunsaker	Los Angeles, Cal.	6-18-87	09		09
Bentley, Geo.	Los Angeles, Cal.	9-30-87	01		01
Bell, Mrs. G. H.	Los Angeles, Cal.	7-30-87	40		40
Beardon, J. T.	Los Angeles, Cal.	7- 7-87	1 05		1 05
Bender, John	Los Angeles, Cal.	2- 6-88	2 41		2 41
Bentley, F. J.	Los Angeles, Cal.	1-14-89	40		40
Bender, J.	Los Angeles, Cal.	9- 2-89	67		67
Bell, Louise	Los Angeles, Cal.	2- 6-91	3 60		3 60

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Beach, Saul	Los Angeles, Cal.	5- 2-94	\$0 01		\$0 01
Bell & Spooner	Los Angeles, Cal.	12-13-94	13		13
Bennett, A. B.	Los Angeles, Cal.	5- 7-95	10		10
Bishop, R. F.	Los Angeles, Cal.	1-16-90	65		65
Bitumin. L. R. P. & I. Co.	Los Angeles, Cal.	5-11-94	2 70		2 70
Bishop, Edwin	Los Angeles, Cal.	11-10-94	10		10
Billings, Jane M.	Los Angeles, Cal.	11- 7-93	54		54
Bly & Son	Los Angeles, Cal.	2-19-87	05		05
Blackburn, A. S.	Alhambra, Cal.	9-11-88	69		69
Blair, N. L.	Los Angeles, Cal.	1-20-90	59		59
Blakeley, J. O.	Los Angeles, Cal.	10-30-91	12		12
Boquist, C. V.	Los Angeles, Cal.	10- 7-86	1 44		1 44
Bourne, Jas.	Los Angeles, Cal.	2- 4-88	16		16
Boag, Robert	Los Angeles, Cal.	6-28-88	02		02
Boyd, E. H.	Los Angeles, Cal.	10-27-88	1 35		1 35
Bowers, Matilda S.	Los Angeles, Cal.	8- 5-89	40		40
Bott, Mrs. A. B.	Los Angeles, Cal.	4- 4-92	01		01
Booty & Co., Agts.	Los Angeles, Cal.	10-18-92	01		01
Boutillier, L. A. C.	Los Angeles, Cal.	5-31-93	1 00		1 00
Boswell, A. B.	Los Angeles, Cal.	7-19-93	11		11
Boynton, B. R.	Los Angeles, Cal.	9- 1-93	02		02
Bigelow, Guy J. K.	Los Angeles, Cal.	10-19-95	2 50		2 50
Boyd, J. W.	Los Angeles, Cal.	9-24-94	01		01
Boone, E. D.	Los Angeles, Cal.	11-23-94	02		02
Brown, W. T.	Los Angeles, Cal.	6-22-82	4 50		4 50
Brown, Mary S.	Los Angeles, Cal.	5-27-86	50		50
Brown, G. B.	Los Angeles, Cal.	11-13-86	55		55
Brown, John A.	Los Angeles, Cal.	7-16-86	20		20
Brown & Co., W. H.	Los Angeles, Cal.	7- 2-87	38		38
Brown, V. P.	Los Angeles, Cal.	8-29-88	04		04
Brown & Levering	Los Angeles, Cal.	11-23-88	04		04
Brousseau & Hatch	Los Angeles, Cal.	9- 8-88	85		85
Breen, Bernard	Los Angeles, Cal.	12-27-88	2 50		2 50
Bradley, Wm.	Los Angeles, Cal.	1- 7-90	20		20
Brown, E. M.	Los Angeles, Cal.	3- 6-90	15		15
Brown, Arthur G.	Los Angeles, Cal.	8- 4-90	06		06
Briggs, John Y.	Los Angeles, Cal.	8-18-90	10		10
Bradley, B.	Los Angeles, Cal.	9-25-90	2 25		2 25
Bradley, C. H.	Los Angeles, Cal.	11-16-91	2 30		2 30
Bradshaw, H. G.	Los Angeles, Cal.	4-24-93	30		30
Breed, Maria A.	Los Angeles, Cal.	8-23-93	1 94		1 94
Brown, Geo. C.	Los Angeles, Cal.	8-11-93	05		05
Breveton & Goudge	Los Angeles, Cal.	10-27-93	2 60		2 60
Brady, Mrs. S. J.	Los Angeles, Cal.	4-29-94	58		58
Brack, Hannah	Los Angeles, Cal.	5- 8-95	87		87
Brown, Harriet	Los Angeles, Cal.	10-10-95	05		05
Burton Taney Ptg. House	Los Angeles, Cal.	7-25-95	06		06
Burlingame, E. C.	Los Angeles, Cal.	5-15-87	31		31
Burr, H. M.	Los Angeles, Cal.	2-25-88	73		73
Buckner, W. D.	Los Angeles, Cal.	8-12-89	31		31
Burch & Boal	Los Angeles, Cal.	1-29-90	4 72		4 72
Burdett, Edw.	Los Angeles, Cal.	1-29-90	34		34
Burlingame, F. C. or Ella	Los Angeles, Cal.	11- 8-94	03		03
Buena Vista F. & F. Co.	Los Angeles, Cal.	4- 5-95	01		01
Barclay, S. O. G.	Los Angeles, Cal.	2- 5-86	54		54
California Wire Works	Los Angeles, Cal.	5-21-85	6 95		6 95
Cankin, Eugene L.	Los Angeles, Cal.	11-11-90	10 00		10 00
Case, Flora V.	1020 Michigan st., L. A., Cal.	5- 1-88	10 20		10 20
Casterline, W. M.	1160 S. Grand av., L. A., Cal.	2-18-88			
Cate, J. W.	Rivera, Cal.	2-23-89	23 54		23 54
Caldwell, Jennie E.	Los Angeles, Cal.	4-30-94	50 00		50 00
Cervantes, A. Leon	Los Angeles, Cal.	4-30-94	25 00		25 00
Clark, Al B.	Los Angeles, Cal.	11-21-88	40 00		40 00
Clark, L. A.	Los Angeles, Cal.	2-23-83	7 62		7 62
	15 Patrick st., L. A., Cal.	7-17-88	20 00		20 00

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Clausen, J. G.	Los Angeles, Cal.	6-22-92	\$6 93	-----	\$6 93
Collis, Lydia A.	Los Angeles, Cal.	12- 9-81	5 00	-----	5 00
Coleman, Chas., Jr.	Los Angeles, Cal.	3-10-83	17 01	-----	17 01
Coope, J. F.	Los Angeles, Cal.	1-28-85	130 05	-----	130 05
Collins, Mrs. P.	Los Angeles, Cal.	3-22-87	200 00	-----	200 00
Currie, James	Los Angeles, Cal.	10-11-82	8 50	-----	8 50
Compton, Mrs. E. M.	Los Angeles, Cal.	1- 5-85	10 00	-----	10 00
Cool, S. M.	Los Angeles, Cal.	6- 5-88	43 80	-----	43 80
Crinklaw, H.	Los Angeles, Cal.	11- 6-93	5 33	-----	5 33
Crawford, Mrs. E. E.	Los Angeles, Cal.	1-26-90	9 07	-----	9 07
Carow, A. C.	Los Angeles, Cal.	6-13-85	01	-----	01
Campbell, J. D.	Los Angeles, Cal.	5-20-85	4 60	-----	4 60
Carson, Thos.	Los Angeles, Cal.	5-18-86	2 17	-----	2 17
Caldera & Co., A.	Los Angeles, Cal.	11- 5-87	25	-----	25
Carter, Laura E.	Los Angeles, Cal.	11- 7-87	51	-----	51
Cantine, Fred L.	Los Angeles, Cal.	11-23-87	52	-----	52
Cantley, Alex.	Los Angeles, Cal.	6-21-88	1 45	-----	1 45
Carter, C. C.	Los Angeles, Cal.	11-13-89	3 01	-----	3 01
Carter, J. H.	Los Angeles, Cal.	11-24-94	84	-----	84
Calkins Carriage Co.	Los Angeles, Cal.	2- 3-93	2 24	-----	2 24
Gallender, E. G.	Los Angeles, Cal.	12-26-94	03	-----	03
Carriek, Thos.	Los Angeles, Cal.	12-20-95	30	-----	30
Chilson, S. L.	Los Angeles, Cal.	10- 5-87	40	-----	40
Chamberlain, Wm.	Los Angeles, Cal.	12-31-87	33	-----	33
Cherry, Frank W.	Los Angeles, Cal.	2-25-88	20	-----	20
Chick Bros.	Los Angeles, Cal.	10-17-87	1 22	-----	1 22
Cheney, A. H.	Los Angeles, Cal.	12-19-87	86	-----	86
Charnock, Chas.	Los Angeles, Cal.	10-27-88	23	-----	23
Christen, Leo S.	Los Angeles, Cal.	7-26-93	05	-----	05
Cligny, Chas.	Los Angeles, Cal.	2-10-85	43	-----	43
Clacius, Dr. C. E.	Los Angeles, Cal.	9-22-86	06	-----	06
Clanton, M. E.	Los Angeles, Cal.	6-28-88	1 64	-----	1 64
Clark, J. W.	Los Angeles, Cal.	7- 2-88	50	-----	50
Clapp, D. C.	Los Angeles, Cal.	2-19-89	12	-----	12
Clarke, Allen H.	Los Angeles, Cal.	2- 4-89	04	-----	04
Clarke & Lytle.	Los Angeles, Cal.	4- 8-89	64	-----	64
Clement, Mrs. A. A.	Los Angeles, Cal.	4-10-88	10	-----	10
Clinton, W. A.	Los Angeles, Cal.	1-25-89	2 90	-----	2 90
Clinton, W. A., Treas.	Los Angeles, Cal.	7-30-88	3 86	-----	3 86
Clark, Maurice	Los Angeles, Cal.	4- 2-91	82	-----	82
Clark, E. W.	Los Angeles, Cal.	1-24-94	1 97	-----	1 97
Clark, L. L.	Los Angeles, Cal.	12-19-93	3 92	-----	3 92
Clement, C. W.	Los Angeles, Cal.	1-17-94	28	-----	28
Clarbour, Jno.	Los Angeles, Cal.	6 21-94	72	-----	72
Cline, O. G.	Los Angeles, Cal.	7- 2-95	2 22	-----	2 22
Cohn, B.	Los Angeles, Cal.	1-28-85	18	-----	18
Cooper & Speedy	Los Angeles, Cal.	4-11-87	06	-----	06
Cox, John	Los Angeles, Cal.	7- 5-87	25	-----	25
Cote, G. W.	Los Angeles, Cal.	8-20-87	02	-----	02
Condee, C. H.	Los Angeles, Cal.	9-19-87	05	-----	05
Cooper, W. F.	Los Angeles, Cal.	4-28-88	05	-----	05
Conley, Geo. W.	Los Angeles, Cal.	7- 5-88	40	-----	40
Corn, Ed E.	Los Angeles, Cal.	8- 3-88	1 65	-----	1 65
Cogswell, W. G.	Los Angeles, Cal.	1-21-89	11	-----	11
Cooper, G. T.	Los Angeles, Cal.	2- 8-89	19	-----	19
Conn, Edw. E.	Los Angeles, Cal.	2-19-89	1 40	-----	1 40
Cowper, I.	Los Angeles, Cal.	1-22-89	2 74	-----	2 74
Cornell, Rosie	Los Angeles, Cal.	12- 4-89	05	-----	05
Conklin, Mollie	Los Angeles, Cal.	2- 5-90	22	-----	22
Cobb, A. J.	Los Angeles, Cal.	3-29-90	08	-----	08
Cook, E. C.	Los Angeles, Cal.	3-23-91	47	-----	47
Cosby, W.	Los Angeles, Cal.	4-24-91	1 40	-----	1 40
Cox, Jno. R.	Los Angeles, Cal.	12- 5-91	25	-----	25
Camber, Harriett	Los Angeles, Cal.	3-22-92	3 00	-----	3 00
Cook, Mrs. D. C., Treas.	Los Angeles, Cal.	3-17-93	07	-----	07
Coultois, J. R.	Los Angeles, Cal.	9-23-93	1 05	-----	1 05
Constable, Joshua	Los Angeles, Cal.	8- 7-93	1 71	-----	1 71

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Cook, Marion	Los Angeles, Cal.	10- 3-93	\$2 15		\$2 15
Cochems, Nicholas	Los Angeles, Cal.	5- 9-94	10		10
Coomes, W. E.	Los Angeles, Cal.	1-18-95	19		19
Cohn, J. B., Trustee	Los Angeles, Cal.	2- 1-95	1 30		1 30
Con. Ab. & T. Guar. Co.	Los Angeles, Cal.	12- 9-95	1 83		1 83
Cotton, Ella M.	Los Angeles, Cal.	12-23-93	1 28		1 28
Crandall, L. A.	Los Angeles, Cal.	2-25-86	1 00		1 00
Cramer, S. J.	Los Angeles, Cal.	5-25-87	75		75
Crowder, J. and V.	Los Angeles, Cal.	12-12-88	50		50
Crowley, C. E.	Los Angeles, Cal.	12- 7-88	76		76
Crandall, Mrs. M. R.	Los Angeles, Cal.	6- 1-90	15		15
Creasinger, Mrs. C. A.	Los Angeles, Cal.	8-29-93	2 39		2 39
Crabtree, Robert	Los Angeles, Cal.	1- 9-94	95		95
Cullen, W. B.	Los Angeles, Cal.	6- 2-93	5 90		5 90
Currier, A. T.	Los Angeles, Cal.	9-23-86	1 84		1 84
Cummings, F. M.	Los Angeles, Cal.	11-26-95	83		83
Davis, Mrs. L. C.	Los Angeles, Cal.	5-26-86	6 10		6 10
Deier, Jean	Los Angeles, Cal.	4-27-89	7 63		7 63
Dozier, R. L.	Los Angeles, Cal.	12-18-88	5 00		5 00
Duncan, J. M.	Los Angeles, Cal.	6-12-88	11 92		11 92
Daily Advertiser	Los Angeles, Cal.	3-10-88	65		65
Damron, J. M.	Los Angeles, Cal.	3-22-88	30		30
Davy, R. B.	Los Angeles, Cal.	9- 6-90	40		40
Daily, C. E.	Los Angeles, Cal.	12- 1-92	29		29
Dartois, E. R.	Los Angeles, Cal.	7- 5-94	1 74		1 74
Darracott, Helen	Los Angeles, Cal.	4-15-95	70		70
Dempsey, F.	Los Angeles, Cal.	3-18-85	99		99
De Soto Heights L. and B. Co.	Los Angeles, Cal.	3-25-90	2 08		2 08
De Vol, S. S.	Los Angeles, Cal.	11- 9-91	62		62
De Garmo, H.	Los Angeles, Cal.	2- 9-92	2 19		2 19
Dewar & Chisholm	Los Angeles, Cal.	2- 9-94	03		03
Deatherage, C. P.	Los Angeles, Cal.	7-21-94	1 38		1 38
Denovan, Jno.	Los Angeles, Cal.	8-26-95	20		20
Dickey, John S.	Los Angeles, Cal.	2-11-84	4 80		4 80
Dick, J.	Los Angeles, Cal.	11-12-87	1 77		1 77
Dinsmore, Mathew	Los Angeles, Cal.	9-11-88	21		21
Dibble, H. B.	Los Angeles, Cal.	4- 5-89	2 03		2 03
Dietrich, S. A.	Los Angeles, Cal.	1-11-88	02		02
Dillon & Cassidy	Los Angeles, Cal.	5- 6-93	10		10
Ditch, A. E.	Los Angeles, Cal.	3- 7-93	25		25
Dolente, F. M.	Los Angeles, Cal.	10-12-86	1 00		1 00
Dougherty, H. C.	Los Angeles, Cal.	3- 6-89	1 85		1 85
Downey Wine and Fruit Co.	Downey, Cal.	4-24-89	1 89		1 89
Dowling, P. F.	Los Angeles, Cal.	9-13-91	13		13
Daman, O. A.	Los Angeles, Cal.	5-20-89	02		02
Devine, Robert	Los Angeles, Cal.	12- 9-86	1 50		1 50
Dessaint, L. C.	Los Angeles, Cal.	5- 1-93	68		68
Dennis, Jas. B., Trustee	Los Angeles, Cal.	5-11-93	25		22
Dennis, Jas. B.	Los Angeles, Cal.	10-11-93	1 45		1 45
Dobinson & Vetter, Agts.	Los Angeles, Cal.	7-17-93	71		71
Dodge, Mrs. J. M.	Los Angeles, Cal.	9- 5-94	30		30
Doughtie, Carrie B.	Los Angeles, Cal.	11-27-94	50		50
Dumbell, G. W.	Los Angeles, Cal.	1- 9-88	50		50
Dukeman, W. H.	Los Angeles, Cal.	11- 5-88	02		02
Dugard, Thos.	Los Angeles, Cal.	1- 2-88	68		68
Duchren, J. F.	Los Angeles, Cal.	4-15-90	40		40
Ducasse, P. L.	Los Angeles, Cal.	5- 3-90	20		20
Dunlap Mining Co.	Los Angeles, Cal.	1- 6-93	37		37
Durant, E. M.	Los Angeles, Cal.	11- 8-93	09		09
Dunsmoor, E. M.	Los Angeles, Cal.	10-10-94	50		50
Dukeman, Nettie	Los Angeles, Cal.	6-12-95	37		37
Dwyer, J. R.	Los Angeles, Cal.	11- 3-94	14		14
Dyer, M. L.	Los Angeles, Cal.	3-26-90	74		74
Eckert, Robert	Los Angeles, Cal.	4- 1-85	5 08		5 08
Edgerton, Alice G.	Los Angeles, Cal.	6- 1-86	10 00		10 00
Edwards, J., No. 2	Los Angeles, Cal.	10-29-89	20 00		20 00

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Ellis, Mrs. A. M.	Los Angeles, Cal.	3- 1-87	\$120 00	-----	\$120 00
English, C. J.	Los Angeles, Cal.	8-30-87	11 00	-----	11 00
Evans, L. A.	Los Angeles, Cal.	12-20-83	25 00	-----	25 00
Ewart, John	Los Angeles, Cal.	1-17-93	10 00	-----	10 00
Easton, P. H.	Los Angeles, Cal.	1-14-89	97	-----	97
Eaton, B. S.	Los Angeles, Cal.	1-18-89	48	-----	48
Early, John	Los Angeles, Cal.	7-29-90	35	-----	35
Eames, E. W.	Los Angeles, Cal.	8- 6-95	1 54	-----	1 54
Eckstein, Adolph	Los Angeles, Cal.	6- 1-87	2 97	-----	2 97
Eccles, Robt.	Los Angeles, Cal.	10-11-87	17	-----	17
Eckstron, Geo. F.	Los Angeles, Cal.	5- 5-88	30	-----	30
Edwards, Lillie E.	Los Angeles, Cal.	11- 1-87	50	-----	50
Egan & Smith	Los Angeles, Cal.	3-30-86	73	-----	73
Eldred, A.	Los Angeles, Cal.	12-23-84	80	-----	80
Elstron, Thos.	Los Angeles, Cal.	10-25-89	30	-----	30
Elder, F. S.	Los Angeles, Cal.	11-11-90	59	-----	59
Elysian Oil Co.	Los Angeles, Cal.	3-11-94	4 43	-----	4 43
Elliott, Henry	Los Angeles, Cal.	7-27-93	10	-----	10
El Toro Imp. Co.	Los Angeles, Cal.	2-26-94	82	-----	82
Ellis, G. W.	Los Angeles, Cal.	3- 4-94	32	-----	32
Elton, Chas.	Los Angeles, Cal.	3-21-95	32	-----	32
Embody & Co.	Los Angeles, Cal.	12-17-95	03	-----	03
Endler, P.	Los Angeles, Cal.	3-13-84	60	-----	60
Englehardt, A. E.	Los Angeles, Cal.	9-13-94	1 74	-----	1 74
Engel, P. H.	Los Angeles, Cal.	11- 6-95	19	-----	19
Etchepare, Laurent	Los Angeles, Cal.	11-26-94	96	-----	96
Evans, E. Matilda	Los Angeles, Cal.	11-25-89	30	-----	30
Ewald, Henry	Los Angeles, Cal.	12-16-89	70	-----	70
Fenton, Wm.	Los Angeles, Cal.	5-24-81	24 70	-----	24 70
Ferry, L. L.	Los Angeles, Cal.	11- 9-83	25 00	-----	25 00
Flanagan, T. J.	Los Angeles, Cal.	7-18-87	8 41	-----	8 41
Foley, Lizzie	Los Angeles, Cal.	8- 3-91	5 00	-----	5 00
Fowler, S. S.	Los Angeles, Cal.	1- 6-91	100 00	-----	100 00
Frankel, B. E.	Los Angeles, Cal.	3-13-91	150 00	-----	150 00
French, L. W.	Los Angeles, Cal.	3-23-83	5 00	-----	5 00
Fullerton L. & O. Co.	Fullerton, Cal.	4- 6-93	15 15	-----	15 15
Favorite, Irene R.	Los Angeles, Cal.	3- 8-86	20	-----	20
Farrell, Mrs. E. M.	Los Angeles, Cal.	3-15-86	4 75	-----	4 75
Failor & Lachmeyer	Los Angeles, Cal.	5- 5-90	04	-----	04
Ferguson, Wm.	Los Angeles, Cal.	4- 8-87	02	-----	02
Ferguson & Reichard	Los Angeles, Cal.	6-21-88	36	-----	36
Feazil, W. A.	Los Angeles, Cal.	8- 6-88	06	-----	06
Ferguson, A. S.	Los Angeles, Cal.	4-22-92	04	-----	04
Fennessey, J. D.	Los Angeles, Cal.	9-10-92	2 55	-----	2 55
Finney, H. T.	Los Angeles, Cal.	3- 5-86	23	-----	23
Fifth St. Paving Contr.a/c	Los Angeles, Cal.	2- 8-93	06	-----	06
Fisher Bros.	Los Angeles, Cal.	8- 2-93	1 68	-----	1 68
Flood, Jas.	Los Angeles, Cal.	2-13-91	05	-----	05
Fox, Helen	Los Angeles, Cal.	3- 9-88	08	-----	08
Forsyth & Gibbs	Los Angeles, Cal.	6-25-88	04	-----	04
Fowler, Jos. F.	Los Angeles, Cal.	5- 1-90	50	-----	50
Fosnier, J. F.	Los Angeles, Cal.	5-11-92	1 50	-----	1 50
Foster, Geo. W.	Los Angeles, Cal.	4-28-92	10	-----	10
Foster, E. E.	Los Angeles, Cal.	10-22-94	2 85	-----	2 85
Foster, A. L.	Los Angeles, Cal.	4- 1-95	2 00	-----	2 00
Freeman, E. H.	Los Angeles, Cal.	5-20-86	03	-----	03
French, B. F.	Los Angeles, Cal.	6- 8-86	1 00	-----	1 00
Frost, W. H.	Los Angeles, Cal.	8-11-88	15	-----	15
Frederick, G. W.	Los Angeles, Cal.	8-17-88	2 58	-----	2 58
French, E. L.	Los Angeles, Cal.	5-14-89	08	-----	08
Frost, Agnes or L. A.	Los Angeles, Cal.	9-23-89	30	-----	30
Francis, J. W., Recorder	Los Angeles, Cal.	3- 3-89	40	-----	40
Frank, A.	Los Angeles, Cal.	7-25-90	09	-----	09
Franklin, Lyons & Co.	Los Angeles, Cal.	7-13-92	36	-----	36
Frantz, F. E., Assignee	Los Angeles, Cal.	7-10-93	03	-----	03
Franke, Ernest	Los Angeles, Cal.	8-11-93	45	-----	45
Fraser, Mrs. Florette	Los Angeles, Cal.	9-20-95	51	-----	51

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Fry, Thos. G.	Los Angeles, Cal.	11-23-93	\$0 01		\$0 01
Fullerton Land and Tr. Co.	Fullerton, Cal.	11-14-89	3 90		3 90
Funck, G. I.	Los Angeles, Cal.	1- 3-95	50		50
Gnase, Mary	306 N. Griffin av., L. A., Cal.	10-15-93	10 00		10 00
Gordon, Jas.	176 E. 1st st., L. A., Cal.	5-11-89	20 00		20 00
Grant, Kate	Los Angeles, Cal.	4-23-89	16 00		16 00
Garey, T. A., Agt.	Los Angeles, Cal.	5- 3-86	2 95		2 95
Gay, Freeman	Los Angeles, Cal.	12-23-89	45		45
Garland, Wm.	Los Angeles, Cal.	2- 2-92	04		04
Gard, Geo. E.	Los Angeles, Cal.	4-30-90	2 50		2 50
Gamble, R. M.	Los Angeles, Cal.	2-17-94	20		20
Gardena Berry Assn.	Los Angeles, Cal.	9- 8-94	03		03
Gallandet, S. H. S.	Los Angeles, Cal.	12- 7-95	10		10
German, Ed	Los Angeles, Cal.	3-20-94	15		15
Gilmore, Lucy	Los Angeles, Cal.	10-25-86	30		30
Gilberson, Mrs. R. B. or N. S.	Los Angeles, Cal.	10- 3-85	2 68		2 68
Gillson, Geo.	Los Angeles, Cal.	5- 1-88	01		01
Gillespie, D. G.	Los Angeles, Cal.	4-12-88	04		04
Gillebrand, Ellen L.	Los Angeles, Cal.	6- 1-88	2 03		2 03
Gilbert, Hannah	Los Angeles, Cal.	8- 7-88	2 00		2 00
Gibbs, C. E., Admr.	Tropico, Cal.	11- 1-88	1 00		1 00
Gilmore, C. G.	Los Angeles, Cal.	2- 7-89	09		09
Gingery, J. H.	Los Angeles, Cal.	11- 8-89	03		03
Gilbert & Estudillo	Los Angeles, Cal.	11- 2-89	17		17
Giese, F. J.	Los Angeles, Cal.	11- 5-89	04		04
Gilmore, F. J.	Los Angeles, Cal.	11-30-92	28		28
Gibbs, Albert	Los Angeles, Cal.	8-11-93	35		35
Glencross, F.	Los Angeles, Cal.	12- 5-92	1 48		1 48
Glazier, F. O.	Los Angeles, Cal.	10- 9-95	14		14
Gnase, J. G.	Los Angeles, Cal.	12-29-90	45		45
Goldsworthy, Jennie H.	Los Angeles, Cal.	12-31-94	2 26		2 26
Gough, J. M.	Los Angeles, Cal.	1- 3-88	66		66
Goudy, J. A.	Los Angeles, Cal.	7- 5-89	08		08
Goucher & Co., W. H.	Los Angeles, Cal.	9-30-91	13		13
Goodwin, Geo.	Los Angeles, Cal.	9-12-93	99		99
Gorman, H. W., Ex.	Los Angeles, Cal.	2-10-93	02		02
Gottlob, J. J.	Los Angeles, Cal.	4-25-95	02		02
Gould, D. H.	Los Angeles, Cal.	10-21-86	39		39
Grossman, H. H.	Los Angeles, Cal.	2-18-86	03		03
Grossman, G.	Los Angeles, Cal.	7-26-87	05		05
Grounds, Sarah	Los Angeles, Cal.	10-13-87	45		45
Greene, Minnie B.	Los Angeles, Cal.	12-15-87	50		50
Gresham, Dr. A. E.	Los Angeles, Cal.	6-13-89	42		42
Green, J. W.	Los Angeles, Cal.	11-17-87	3 50		3 50
Griffith, E. F.	Los Angeles, Cal.	4- 2-90	39		39
Graham, D. M.	Los Angeles, Cal.	1- 3-88	4 96		4 96
Gray, Mrs. Cath.	Los Angeles, Cal.	5-20-93	04		04
Gray, J. Hammond	Los Angeles, Cal.	9-15-93	1 50		1 50
Grider, C. R.	Los Angeles, Cal.	7-16-94	02		02
Guillerton, Jules E.	Los Angeles, Cal.	6- 2-88	80		80
Gunnells, Nathan S.	Los Angeles, Cal.	2-11-91	02		02
Guthrie, E. M., Trustee	Los Angeles, Cal.	7-17-94	03		03
Hawley & Shaw	Los Angeles, Cal.	12- 9-90	5 03		5 03
Hall, Ira	Los Angeles, Cal.	4-20-88	17 50		17 50
Hall, John, No. 1 Farm ac.	Los Angeles, Cal.	1- 4-86	14 35		14 35
Hargrave, Clara A.	Los Angeles, Cal.	5- 8-86	20 00		20 00
Haskins, L. W.	Los Angeles, Cal.	11-30-91	5 15		5 15
Hewitt, H. T.	San Jacinto, Cal.	1- 7-89	12 32		12 32
Hefner, Jane	Los Angeles, Cal.	5-26-93	15 14		15 14
Henderson, W. H.	Los Angeles, Cal.	12- 7-89	108 98		108 98
Hirschey, Marie	Los Angeles, Cal.	7- 2-92	35 00		35 00
Hickey & Stansbury	Los Angeles, Cal.	1- 6-91	5 32		5 32
Holland & Knoll	1st and Rose sts., L. A., Cal.	2- 1-90	33 25		33 25
Hoover & Chambers	Los Angeles, Cal.	6-30-87	30 00		30 00

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Hosfelt, John	Glendale, Cal.	5-31-95	\$106 31		\$106 31
Hussey, C. S., Gdn.	Los Angeles, Cal.	8-18-92	17 73		17 73
Hager, A. H.	Los Angeles, Cal.	6- 7-86	05		05
Ham, K. M.	Los Angeles, Cal.	5- 5-87	01		01
Hamilton, W. J.	Los Angeles, Cal.	3- 8-87	01		01
Hammon, T. J.	Los Angeles, Cal.	8-28-90	90		90
Haigler, Jno. S.	Los Angeles, Cal.	6- 9-88	1 95		1 95
Hamilton, C. D.	Los Angeles, Cal.	1-16-89	25		25
Hardy, W. H.	Los Angeles, Cal.	1-10-89	28		28
Haines, W. R.	Los Angeles, Cal.	7-25-89	12		12
Hamilton, E. M.	Los Angeles, Cal.	9-10-89	1 15		1 15
Hall, H. C.	Los Angeles, Cal.	9-11-89	90		90
Hanchett, H. J.	Los Angeles, Cal.	9-17-89	1 50		1 50
Hart, B. E.	Los Angeles, Cal.	5-22-90	05		05
Hanchette, Carrie P.	Los Angeles, Cal.	3-31-91	82		82
Haigh, Jno. Grenfeld	Los Angeles, Cal.	4-23-91	1 15		1 15
Haines, J. P.	Los Angeles, Cal.	11-21-92	02		02
Harbert, B. H.	Los Angeles, Cal.	12- 5-92	10		10
Hart, Mrs. H. A.	Los Angeles, Cal.	4-17-93	1 00		1 00
Haas, Baruch & Co.	Los Angeles, Cal.	9- 4-94	17		17
Hansen, Lars	Los Angeles, Cal.	10-19-93	20		20
Harvey, M. A.	Los Angeles, Cal.	7-17-93	02		02
Hall, Alf. D.	Los Angeles, Cal.	9-12-94	74		74
Hannam, Mrs. M. M.	Los Angeles, Cal.	7- 9-94	49		49
Haek, G. W.	Los Angeles, Cal.	9-26-94	04		04
Hart, Mrs. Eleanor	Los Angeles, Cal.	9-25-94	90		90
Haygood, A. G., Jr.	Los Angeles, Cal.	12-17-94	02		02
Haley on Cigar Store	Los Angeles, Cal.	5-20-95	36		36
Hannam, W. H.	Los Angeles, Cal.	9-28-95	2 00		2 00
Hannon, J. T.	Los Angeles, Cal.	1-31-95	4 77		4 77
Hentig, Robt.	Los Angeles, Cal.	8-18-92	1 01		1 01
Hewitt, C. B.	Los Angeles, Cal.	8-19-87	04		04
Hepner, Jacob Q.	Los Angeles, Cal.	7-21-91	10		10
Healey, G. W.	Los Angeles, Cal.	7- 5-92	02		02
Heisler, Mrs. L. A.	Los Angeles, Cal.	7-20-92	1 00		1 00
Heath, Zaidee	Los Angeles, Cal.	4-21-93	1 00		1 00
Henning, W. F.	Los Angeles, Cal.	11- 1-94	06		06
Hengesbach, Fred	Los Angeles, Cal.	3-25-95	05		05
Hessick, Geo.	Los Angeles, Cal.	7-27-95	2 05		2 05
Hicks & Moulton	Los Angeles, Cal.	3-17-86	1 00		1 00
Hickok, Albert	Los Angeles, Cal.	9-30-88	25		25
Hinckley, S. W.	Los Angeles, Cal.	10-21-89	03		03
Hinckley, A. G.	Los Angeles, Cal.	2-17-90	02		02
Hinds, Geo.	Los Angeles, Cal.	1- 2-92	02		02
Hill, I. H.	Los Angeles, Cal.	2- 4-95	99		99
Hopkinson, M.	Los Angeles, Cal.	11- 2-85	04		04
Honohan & Pray	Los Angeles, Cal.	4-25-85	13		13
Hoag, W. H.	Los Angeles, Cal.	5-31-87	05		05
Hotchkiss, Finley T.	Los Angeles, Cal.	6- 4-87	03		03
Hoyt, D. O.	Los Angeles, Cal.	6- 8-87	20		20
Hodgkins, F. E.	Los Angeles, Cal.	12-31-88	28		28
Hollenbeck, F. A.	Los Angeles, Cal.	6- 7-90	10		10
Holmgreen, Jac. M.	Los Angeles, Cal.	1- 3-93	1 00		1 00
Hoffman & Hammer	Los Angeles, Cal.	6-15-93	04		04
Howe, Joseph	Los Angeles, Cal.	5- 6-93	05		05
Holden & Jones	Los Angeles, Cal.	8-23-93	83		83
Hoffman, Isador	Los Angeles, Cal.	11-25-93	75		75
Holton, C. O.	Los Angeles, Cal.	5-15-94	01		01
Hodgman, E. E., Collr.	Los Angeles, Cal.	8- 4-94	06		06
Hopperstead, E. W.	Los Angeles, Cal.	1-20-94	03		03
Hogan, Mrs. Kate M.	Los Angeles, Cal.	11- 5-94	02		02
Horner, Kate C.	Los Angeles, Cal.	5- 1-95	95		95
Hutton, S.	Los Angeles, Cal.	4-24-95	1 63		1 63
Huckins, C. H.	Los Angeles, Cal.	3- 2-86	01		01
Humpbries, Fannie C.	Los Angeles, Cal.	7-26-88	85		85
Humpbries, E. A.	Los Angeles, Cal.	9- 5-88	94		94

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Hudson, Olive J.	Los Angeles, Cal.	4-3-88	\$2 00	—	\$2 00
Hughes, W. C.	Los Angeles, Cal.	3-18-89	07	—	07
Hubbard & Webster	Los Angeles, Cal.	5-6-89	06	—	06
Huff, W. R.	Los Angeles, Cal.	6-2-89	2 77	—	2 77
Huber, M. A. F.	Los Angeles, Cal.	2-16-92	39	—	39
Huntley, Edward	Los Angeles, Cal.	10-14-92	84	—	84
Hutchinson, Arthur	Los Angeles, Cal.	6-14-93	22	—	22
Hunter, W. E.	Los Angeles, Cal.	6-20-93	2 00	—	2 00
Hutchinson, Arthur J.	Los Angeles, Cal.	5-28-94	07	—	07
Hyde, Jesse C.	Los Angeles, Cal.	7-23-88	2 62	—	2 62
Irvine, Margaret	Los Angeles, Cal.	5-7-89	57 43	—	57 43
Irvine, Mrs. M. F.	Los Angeles, Cal.	11-23-87	18	—	18
Inglow, W. H.	Los Angeles, Cal.	6-29-89	29	—	29
Ivers, Kate M.	Los Angeles, Cal.	4-29-95	68	—	68
Jackson, S. A.	Los Angeles, Cal.	10-21-82	85 00	—	85 00
James, Alfred	Los Angeles, Cal.	12-10-87	40 02	—	40 02
Jenkins, Mrs. F. A.	Los Angeles, Cal.	11-26-86	5 00	—	5 00
James, John R.	Los Angeles, Cal.	1-2-83	691 75	—	691 75
Johnson, Chas. E.	Los Angeles, Cal.	2-25-84	120 00	—	120 00
Jackson, Mary	Los Angeles, Cal.	6-1-87	03	—	03
Jameson, S. T.	Los Angeles, Cal.	6-27-88	05	—	05
Jackson Bros.	Los Angeles, Cal.	3-30-89	94	—	94
Jeffries, A. O.	Los Angeles, Cal.	4-30-85	01	—	01
Jeffries, H. S.	Los Angeles, Cal.	5-25-88	1 27	—	1 27
Jewett, Louise E.	Los Angeles, Cal.	8-29-88	02	—	02
Jones, Lillian M.	Los Angeles, Cal.	12-17-86	01	—	01
Johnson, Geo. R.	Los Angeles, Cal.	5-20-87	24	—	24
Jones, Wm. C.	Los Angeles, Cal.	10-21-87	38	—	38
Johnson & Co., A. H.	Los Angeles, Cal.	9-11-88	43	—	43
Jones, J. T.	Los Angeles, Cal.	1-3-89	81	—	81
Jones, T. T.	Los Angeles, Cal.	4-12-90	14	—	14
Johansen, R. L.	Los Angeles, Cal.	10-16-90	08	—	08
Johnson, J. H.	Los Angeles, Cal.	6-50-93	37	—	37
Junnins, M. or Peter	Los Angeles, Cal.	9-30-92	1 91	—	1 91
Kellogg, T. D.	Los Angeles, Cal.	3-9-85	19 23	—	19 23
Kinley, E. J.	Los Angeles, Cal.	9-18-82	10 00	—	10 00
Kirk, E. Ellen	Los Angeles, Cal.	12-31-84	5 00	—	5 00
Kirkpatrick, Mary E.	Los Angeles, Cal.	6-1-86	5 00	—	5 00
Knapp, John or wife	Los Angeles, Cal.	10-19-91	40 25	—	40 25
Ketchum, Adele C.	Los Angeles, Cal.	6-2-85	75	—	75
Kelley, Rosa	Los Angeles, Cal.	9-12-85	19	—	19
Kellogg, T. D.	Los Angeles, Cal.	8-27-87	1 15	—	1 15
Kellogg, G. L.	Los Angeles, Cal.	4-27-88	03	—	03
Kennedy & Co., H.	Los Angeles, Cal.	1-7-88	2 43	—	2 43
Kelley, L. A., Agt.	Los Angeles, Cal.	7-12-89	42	—	42
Kennedy, Valentine	Los Angeles, Cal.	6-12-89	36	—	36
Kelley, Frank P.	Los Angeles, Cal.	11-5-91	13	—	13
Kelley, Edw.	Los Angeles, Cal.	10-3-93	4 99	—	4 99
Kaltmeyer, G. E.	Los Angeles, Cal.	8-19-87	50	—	50
Kantzman, Aug.	Los Angeles, Cal.	1-9-94	01	—	01
Kastens, L. H.	Los Angeles, Cal.	12-8-93	1 25	—	1 25
Kaufman, Max	Los Angeles, Cal.	11-28-94	87	—	87
Kaltmeyer, G. H.	Los Angeles, Cal.	6-10-95	71	—	71
King, Hattie S.	Los Angeles, Cal.	11-22-86	42	—	42
Kirkpatrick, T. A.	Los Angeles, Cal.	10-29-89	63	—	63
Kimball, G. H., Trustee	Los Angeles, Cal.	4-8-91	40	—	40
Kidd, A. S.	Los Angeles, Cal.	7-15-93	86	—	86
Kirkbride, Laura J., Treas.	Los Angeles, Cal.	6-26-93	03	—	03
Kirkpatrick, R. C.	Los Angeles, Cal.	3-16-93	1 25	—	1 25
Kinder, J. E.	Los Angeles, Cal.	6-19-95	34	—	34
King, Clarence S.	Los Angeles, Cal.	10-26-95	04	—	04
Knapp, H.	Los Angeles, Cal.	6-28-88	20	—	20
Koster, Charlotte	Los Angeles, Cal.	4-30-88	3 00	—	3 00
Kolster, C. G.	Los Angeles, Cal.	4-28-91	47	—	47
Kress, J. D.	Los Angeles, Cal.	1-5-89	11	—	11
Kromrick, B. D.	Los Angeles, Cal.	10-31-95	01	—	01
Lazzarevich, T.	Los Angeles, Cal.	1-4-87	5 00	—	5 00

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Lacy, Wm., Treas.	Los Angeles, Cal.	6-14-93	\$5 61		\$5 61
Lane, C. W.	Los Angeles, Cal.	11- 8-94	5 13		5 13
Ladies Aid Society	Los Angeles, Cal.	9- 8-90	19 82		19 82
Lee, H. G.	Los Angeles, Cal.	12-13-88	136 75		136 75
Little, G. H.	Los Angeles, Cal.	3-27-83	10 00		10 00
Lindon & Bolle	Los Angeles, Cal.	10-31-84	12 25		12 25
Liddell, James	Los Angeles, Cal.	1- 4-88	6 00		6 00
Lowe, Frank H.	Los Angeles, Cal.	6-15-83	10 22		10 22
Lockwood, J. W.	Los Angeles, Cal.	2-23-84	10 00		10 00
Longstreet, Mrs. R. A.	Los Angeles, Cal.	8- 6-92	5 00		5 00
Lowell, Grace E.	Los Angeles, Cal.	4-28-90	10 00		10 00
Los Angeles Lumber Co.	Los Angeles, Cal.	1-13-88	20 50		20 50
Lacy, Wm., Admr.	Los Angeles, Cal.	4-23-85	110 75		110 75
Ludovici, F. W., Trustee	Los Angeles, Cal.	8- 3-98	7 86		7 86
Lucas, S. E., Agent	El Toro, Cal.	12- 2-93	21 00		21 00
Lynch, Jos. D.	Los Angeles, Cal.	5-18-87	11 00		11 00
La Petra, L. M.	Los Angeles, Cal.	12-27-84	55		55
Lamb, D. O.	Los Angeles, Cal.	1- 3-89	04		04
Lasher, G. W.	Los Angeles, Cal.	3- 2-89	3 45		3 45
Ladies Aid Society, Christian Church	Los Angeles, Cal.	8- 7-90	18		18
Langley, Ada L.	Los Angeles, Cal.	6-23-90	50		50
Fowler, Mrs. S. L.	Los Angeles, Cal.	11-20-93	33		33
Levering, Miss S. M.	Los Angeles, Cal.	8-29-83	3 00		3 00
Ledbetter, M. H.	Los Angeles, Cal.	10- 5-85	02		02
Lemmer, P. H.	Los Angeles, Cal.	4-15-85	2 42		2 42
Leslie, Geo. H.	Los Angeles, Cal.	6-28-86	1 18		1 18
Leath, W. E.	Los Angeles, Cal.	4- 5-87	14		14
Lewis Bros.	Los Angeles, Cal.	12-30-87	03		03
Lewis, Thos. A.	Los Angeles, Cal.	3-29-88	73		73
Leger, Pauline L.	Los Angeles, Cal.	8-12-87	89		89
Lee, Mrs. J. M.	Los Angeles, Cal.	8- 9-89	96		96
Levy, Simon	Los Angeles, Cal.	1-11-90	03		03
Lettelier, J. C.	Los Angeles, Cal.	2-17-90	03		03
Leal, Julia E.	Los Angeles, Cal.	4-23-90	05		05
Lensberg, Max L.	Los Angeles, Cal.	4-12-90	62		62
Lewis, Edwin G.	Los Angeles, Cal.	8-25-90	40		40
Lewis, D. C.	Los Angeles, Cal.	10- 7-91	67		67
Lehman & Kastens	Los Angeles, Cal.	6-20-93	1 88		1 88
Lewis, Jones & Co.	Los Angeles, Cal.	7-18-93	2 26		2 26
Lefevre, Edgar E., Agt.	Los Angeles, Cal.	3-23-94	39		39
Levering, R. M.	Los Angeles, Cal.	5-28-94	77		77
Leishman, W. H.	Los Angeles, Cal.	6-18-95	3 68		3 68
Lindsay, O. M.	Los Angeles, Cal.	6-30-87	05		05
Livingston & Gunther	Los Angeles, Cal.	3-28-87	3 21		3 21
Little, Lulu B.	Los Angeles, Cal.	9- 1-87	03		03
Lightner Bros.	Los Angeles, Cal.	3-21-91	70		70
Livesey, Wm.	Los Angeles, Cal.	10-30-93	1 50		1 50
Lower, Jacob	Los Angeles, Cal.	6- 9-85	09		09
L. A. & S. G. V. R. R.	Los Angeles, Cal.	4- 2-84	4 37		4 37
Long, Geo. E.	Los Angeles, Cal.	4-17-86	67		67
Lockhart, O. W.	Los Angeles, Cal.	8-21-86	50		50
L. A. County Fair	Los Angeles, Cal.	1- 5-87	1 00		1 00
L. A. Real Estate and Stock Exchange	Los Angeles, Cal.	1- 4-88	72		72
Lotspeich, J. O.	Los Angeles, Cal.	3-27-88	17		17
Longstreet, C. Tyler	Los Angeles, Cal.	12- 8-87	44		44
L. A. Com'l Bldg. Trades	Los Angeles, Cal.	8- 4-88	90		90
Lothrop, Elizabeth	Los Angeles, Cal.	6-14-89	20		20
L. A. Desiccating Co.	Los Angeles, Cal.	9-10-89	46		46
Lohr, Wm.	Los Angeles, Cal.	1-11-92	20		20
L. A. Commercial Co.	Los Angeles, Cal.	2-13-91	1 93		1 93
Longstreet, Guy	Los Angeles, Cal.	4-19-92	05		05
L. A. Irrigation Co.	Los Angeles, Cal.	4- 4-92	1 74		1 74
L. A. Granite and Bldg. Stone Co.	Los Angeles, Cal.	7-14-93	49		49
L. A. Coal Co.	Los Angeles, Cal.	3-14-94	1 08		1 08

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Loomis, C. S.	Los Angeles, Cal.	8- 8-94	\$0 22	-----	\$0 22
Loveday, Claude	Los Angeles, Cal.	12-19-94	20	-----	20
Luckerman, H.	Los Angeles, Cal.	5- 7-88	24	-----	24
Lummis, M. D.	Los Angeles, Cal.	5-31-92	25	-----	25
Lyons, Isaac	Los Angeles, Cal.	8-15-85	1 68	-----	1 68
Lytle, Anna W.	Los Angeles, Cal.	9- 6-88	10	-----	10
Lytle, F. E.	Los Angeles, Cal.	10- 5-88	3 71	-----	3 71
Matheson, E.	South Pasadena, Cal.	1-14-87	11 00	-----	11 00
Mason, E. R.	Los Angeles, Cal.	3-15-86	124 75	-----	124 75
Morris, M.	Los Angeles, Cal.	8-14-82	100 00	-----	100 00
Mead, A. J., Assignee	Los Angeles, Cal.	4-24-94	8 13	-----	8 13
Mitchell, Chas. E.	Long Beach, Cal.	12- 6-88	7 75	-----	7 75
Millard, Elizabeth	Los Angeles, Cal.	7-10-91	9 42	-----	9 42
Million, Mrs. M. O.	Los Angeles, Cal.	12-24-88	100 00	-----	100 00
Moss, Mrs. Hattie	Los Angeles, Cal.	7-15-86	30 00	-----	30 00
Moore, R. M.	Hallack, Cal.	11-14-93	10 35	-----	10 35
Morgan, R. H.	Los Angeles, Cal.	7- 1-89	15 50	-----	15 50
Moore, Mrs. C. N.	Los Angeles, Cal.	12-16-89	5 00	-----	5 00
Mulholland & Co.	Los Angeles, Cal.	9- 6-92	10 45	-----	10 45
McWhinney, O. R.	Los Angeles, Cal.	11-22-82	25 00	-----	25 00
McDonald, J. G.	Los Angeles, Cal.	10-23-82	20 75	-----	20 75
McDonald, W. P.	Los Angeles, Cal.	9-29-83	58 00	-----	58 00
Mason, F. L.	Los Angeles, Cal.	2- 6-84	4 40	-----	4 40
Mason, L. C.	Los Angeles, Cal.	12-22-84	57	-----	57
Marshall, Samuel	Los Angeles, Cal.	11- 4-85	07	-----	07
Mayell, Myra E.	Los Angeles, Cal.	11-15-84	1 30	-----	1 30
Maltby, C. F.	Los Angeles, Cal.	11-13-85	63	-----	63
Mackenzie, F. E.	Los Angeles, Cal.	8-28-86	75	-----	75
Marsh, Geo. F.	Los Angeles, Cal.	3-18-86	1 00	-----	1 00
Maxwell, Geo. B.	Los Angeles, Cal.	3- 9-86	2 00	-----	2 00
Martin, H. P.	Los Angeles, Cal.	3-27-86	42	-----	42
Marston, Frank A.	Los Angeles, Cal.	6-12-86	01	-----	01
MacCarthy, I. H.	Los Angeles, Cal.	11-16-86	02	-----	02
Marr, R. A.	Los Angeles, Cal.	8-30-86	1 00	-----	1 00
Mann & Johnson	Los Angeles, Cal.	8-18-86	71	-----	71
Mayor, F.	Los Angeles, Cal.	8-13-86	55	-----	55
Maholm, C.	Los Angeles, Cal.	9-23-86	1 23	-----	1 23
Mathews, Wallace	Los Angeles, Cal.	3-28-90	1 25	-----	1 25
Macbey, Henry A.	Los Angeles, Cal.	1-19-91	03	-----	03
Mackintosh, L.	Los Angeles, Cal.	12-24-91	38	-----	38
Marsh, M. F.	Los Angeles, Cal.	1-20-92	37	-----	37
Marcher & Co., C. A.	Los Angeles, Cal.	7-12-92	70	-----	70
Maholm, C.	Los Angeles, Cal.	1-13-93	13	-----	13
Maynard, H.	Los Angeles, Cal.	4-13-92	1 07	-----	1 07
Maddock, J. A.	Los Angeles, Cal.	12- 2-93	02	-----	02
Marteen, H.	Los Angeles, Cal.	12-30-93	1 78	-----	1 78
Mackenzie, Chas. W.	Los Angeles, Cal.	3- 1-94	01	-----	01
Machin, Rowland	Los Angeles, Cal.	1-18-94	4 34	-----	4 34
Mackley, J. M.	Los Angeles, Cal.	2-11-94	1 00	-----	1 00
Maurice, W. T.	Los Angeles, Cal.	1-15-95	1 43	-----	1 43
Machell, Jno.	Los Angeles, Cal.	9- 6-94	19	-----	19
Mahoney, Jno. E.	Los Angeles, Cal.	2-11-95	1 85	-----	1 85
Madegan, Mary	Los Angeles, Cal.	10- 4-94	20	-----	20
Martin, Fred C.	Los Angeles, Cal.	11-27-95	85	-----	85
Merritt, R. H.	Los Angeles, Cal.	12-26-88	10	-----	10
Mekell, C.	Los Angeles, Cal.	5-22-89	43	-----	43
Mellus, F. C.	Los Angeles, Cal.	7-30-88	50	-----	50
Mellus, E. A.	Los Angeles, Cal.	3-29-90	2 25	-----	2 25
Mexican Tonic Co.	Los Angeles, Cal.	3- 5-91	1 36	-----	1 36
Megget, Archibald	Los Angeles, Cal.	9-30-92	05	-----	05
Merry, Mrs. E.	Los Angeles, Cal.	1- 4-93	08	-----	08
Melick, Clyde M.	Los Angeles, Cal.	11-22-93	63	-----	63
Miller, Geo. M.	Los Angeles, Cal.	11-15-86	1 00	-----	1 00
Minier, Geo. II.	Los Angeles, Cal.	7-15-88	14	-----	14
Mitchell, F. B.	Los Angeles, Cal.	6-19-88	30	-----	30
Millard, H. J.	Los Angeles, Cal.	9- 1-88	16	-----	16
Millard, Eliza	Los Angeles, Cal.	9- 5-88	01	-----	01

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Mitchell, Addie de B.	Los Angeles, Cal.	1-10-89	\$4 50		\$4 50
Miller, Wm. (M. D.)	Los Angeles, Cal.	8-19-88	2 39		2 39
Monroe, C. O.	Los Angeles, Cal.	7-20-87	01		01
Moody, D. Y.	Los Angeles, Cal.	8-18-88	03		03
Moore, H. W.	Los Angeles, Cal.	9- 4-88	75		75
Moore, R. S., Treas.	Los Angeles, Cal.	5-20-89	87		87
Morrison, D. C., Treas.	Los Angeles, Cal.	8-26-89	50		50
Morrison, T. J. or Jennie	Los Angeles, Cal.	5-19-88	2 00		2 00
Morton, A.	Los Angeles, Cal.	2-26-89	2 66		2 66
Moulton, G. A.	Los Angeles, Cal.	1-24-87	3 00		3 00
Moore, Alf.	Los Angeles, Cal.	12-13-89	12		12
Moore, H. J.	Los Angeles, Cal.	8-10-89	3 56		3 56
Moore, Ida B.	Los Angeles, Cal.	9-18-90	05		05
Monks, Estate of Wm.	Los Angeles, Cal.	9-18-84	4 00		4 00
Monroe, C. O.	Los Angeles, Cal.	6- 8-91	10		10
Moses, Emily	Los Angeles, Cal.	8-20-90	29		29
Moriarity, Jno.	Los Angeles, Cal.	4-20-93	05		05
Moore, Arthur L.	Los Angeles, Cal.	7-14-94	63		63
Moir & Smith	Los Angeles, Cal.	12-22-94	01		01
Moore, E. E.	Los Angeles, Cal.	1-14-95	75		75
Moore, Silas	Los Angeles, Cal.	2-21-95	09		09
Morris, Steve D.	Los Angeles, Cal.	4-17-95	02		02
Mullay, Jos.	Los Angeles, Cal.	6-15-87	04		04
Munson, C. F.	Los Angeles, Cal.	1-28-89	14		14
Murray, W. A.	Los Angeles, Cal.	5-13-89	05		05
Murphy, A. J.	Los Angeles, Cal.	11- 9-89	55		55
Murphy, Wm.	Los Angeles, Cal.	4-13-89	1 45		1 45
Mullard, R. T., Sec'y	Los Angeles, Cal.	12-17-90	15		15
Muller, Caroline A.	Los Angeles, Cal.	12-27-90	25		25
Munday, L.	Los Angeles, Cal.	3-26-91	43		43
Murray, Addie	Los Angeles, Cal.	2- 1-92	1 97		1 97
Mulvihill, E. J.	Los Angeles, Cal.	8-17-93	13		13
Mullins, Mrs. M. V.	Los Angeles, Cal.	3-20-94	1 25		1 25
Mullard, F. B.	Los Angeles, Cal.	8-27-94	02		02
Muller, Nettie	Los Angeles, Cal.	5- 6-95	01		01
Myers, J. W.	Los Angeles, Cal.	8-25-85	03		03
McCullough, A. Louise	Los Angeles, Cal.	6-26-86	1 02		1 02
McCathron, M.	Los Angeles, Cal.	8-11-87	52		52
McCullough, A. L.	Los Angeles, Cal.	8-26-87	1 22		1 22
McCoy, Frank	Los Angeles, Cal.	2-20-88	46		46
McComas, J. E.	Los Angeles, Cal.	9-16-87	4 41		4 41
McCracken, Jas.	Los Angeles, Cal.	2-23-93	09		09
McCoy, Mrs. J. A.	Los Angeles, Cal.	8- 1-93	1 04		1 04
McCoy, Carrie B.	Los Angeles, Cal.	12-29-93	3 00		3 00
McDonald, D. N.	Los Angeles, Cal.	1-31-87	20		20
McDougall, D.	Los Angeles, Cal.	11-23-89	3 03		3 03
McDonald, Geo. K.	Los Angeles, Cal.	2- 6-89	04		04
McFee, Jno. E.	Los Angeles, Cal.	9- 8-94	4 00		4 00
Newton, David T.	Los Angeles, Cal.	5-22-88	31		31
McKelvey, C. W.	Los Angeles, Cal.	5-18-89	13		13
McGuire, Thos.	Los Angeles, Cal.	6- 2-94	02		02
McIntosh, W. P.	Los Angeles, Cal.	7- 7-95	30		30
McKinlay, Sam'l	Los Angeles, Cal.	6-10-87	06		06
McKusick, H. P., Treas.	Los Angeles, Cal.	7- 1-92	33		33
McKinnie, M. R.	Los Angeles, Cal.	4-20-94	75		75
McKnight, R. L.	Los Angeles, Cal.	8- 6-95	06		06
McNally, C. S.	Los Angeles, Cal.	3-31-86	22		22
Nash, W. H.	Los Angeles, Cal.	5-14-88	5 01		5 01
Napier, Mark F.	3 Paper Bldg., Temple, London, England	9-20-89	9 00		9 00
Nel, A.	Los Angeles, Cal.	11- 6-88	7 75		7 75
Nadeau, H.	Los Angeles, Cal.	9-25-89	08		08
Natl. Cigar & Tob. Co.	Los Angeles, Cal.	8-23-05	03		03
Needham, C. E.	Los Angeles, Cal.	2- 4-86	03		03
Neuhardt, D., Jr.	Los Angeles, Cal.	1-11-89	03		03
McGinnis, E. F.	Los Angeles, Cal.	10-29-87	38		38
Newbill, S. D.	Banning	6-11-88	29 83		29 83

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Newman, Louis R.	Los Angeles, Cal.	5-15-89	\$0 04		\$0 04
Newton, C. D.	Los Angeles, Cal.	4- 6-91	4 44		4 44
Neubauer, S.	Los Angeles, Cal.	6-26-93	51		51
Newell, W. D.	Los Angeles, Cal.	2-23-93	36		36
Niles, Ira S.	Los Angeles, Cal.	3-14-88	1 20		1 20
Nibbelc, Peter	Los Angeles, Cal.	9- 1-93	05		05
Nimmick, Jas.	Los Angeles, Cal.	8-17-89	22		22
Nichol, Wm. T.	Los Angeles, Cal.	2-12-94	1 00		1 00
Northup, E. G.	Los Angeles, Cal.	1- 4-89	25		25
Norton, M.	Los Angeles, Cal.	10-16-91	02		02
Nunn, James	Los Angeles, Cal.	1-24-95	1 00		1 00
Osborn, Susan	Los Angeles, Cal.	12-13-82	5 00		5 00
O'Bryan, Harriet G.	Los Angeles, Cal.	10- 4-87	50		50
O'Melveney, H. K. S.	Los Angeles, Cal.	10-10-89	48		48
Olmstead, V. A.	Los Angeles, Cal.	7- 6-89	02		02
O'Shea, T.	Los Angeles, Cal.	4- 8-89	70		70
Oro Fino Mining Co.	Los Angeles, Cal.	2- 5-89	39		39
Orr, Jas., Guardian	Los Angeles, Cal.	11- 3-89	2 15		2 15
Owens, Wm., Jr.	Los Angeles, Cal.	4-17-88	41		41
Page, W. W.	215 W. 2d st., L. A., Cal.	2-13-88	100 33		100 33
Phillips, Wm. A.	Los Angeles, Cal.	7-11-83	20 00		20 00
Philpot, C.	Los Angeles, Cal.	6-24-86	6 25		6 25
Pierpont, W. S.	Los Angeles, Cal.	1-30-87	5 50		5 50
Pile, Mrs. H. C.	Los Angeles, Cal.	1-10-93	7 33		7 33
Plummer, Ralph, Guardian	Los Angeles, Cal.	4- 2-95	7 18		7 18
Powell & Schmidt	Los Angeles, Cal.	2-11-88	5 34		5 34
Park, Frank L.	Los Angeles, Cal.	7-23-87	65		65
Parkovich, J. L.	Los Angeles, Cal.	8-22-88	3 91		3 91
Page, C. W.	Los Angeles, Cal.	5-26-90	1 50		1 50
Paddock, W. A.	Los Angeles, Cal.	8-28-91	92		92
Patterson, M. E.	Los Angeles, Cal.	6-23-93	23		23
Patton & Gingery	Los Angeles, Cal.	8- 4-93	06		06
Parker, J. H., Treas.	Los Angeles, Cal.	11- 4-93	10		10
Patee, Mrs. F. A.	Los Angeles, Cal.	5-21-94	02		02
Packard, C. E.	Los Angeles, Cal.	11-27-95	1 63		1 63
Perry, S. M.	Los Angeles, Cal.	3- 3-86	1 72		1 72
Pearsons, A. H.	Los Angeles, Cal.	3-12-87	2 00		2 00
Perkins, F. H.	Los Angeles, Cal.	1-11-89	10		10
Penman, Dan'l	Los Angeles, Cal.	1- 9-90	09		09
Penney, Alex.	Los Angeles, Cal.	4-26-90	2 79		2 79
Pearce, Wm.	Los Angeles, Cal.	3-15-93	25		25
Pfeiderer, Edw. J.	Los Angeles, Cal.	8- 9-93	30		30
Phillips, C. A.	Los Angeles, Cal.	10-29-87	09		09
Phillips, W. L.	Los Angeles, Cal.	6-23-88	01		01
Philps, W. P.	Los Angeles, Cal.	11-21-91	75		75
Phillips, E. A., Pres't	Los Angeles, Cal.	5- 7-94	02		02
Pickens, Theo.	Los Angeles, Cal.	5-29-88	80		80
Pirtle, Elmo R.	Los Angeles, Cal.	5-16-92	11		11
Pinkham, C.	Los Angeles, Cal.	6-11-95	1 66		1 66
Platt Bros.	Los Angeles, Cal.	9- 8-87	01		01
Pickett, D.	Los Angeles, Cal.	5-29-88	80		80
Price, Mary E.	Los Angeles, Cal.	6-16-95	52		52
Potts, P., Treas.	Los Angeles, Cal.	6-27-88	25		25
Poulter, Maurice	Los Angeles, Cal.	3-23-88	07		07
Preston, J. Edmund	Los Angeles, Cal.	4- 9-87	30		30
Prescott, F. C.	Los Angeles, Cal.	7-28-90	10		10
Preston, J. C.	Los Angeles, Cal.	10-14-91	09		09
Price, J. T.	Los Angeles, Cal.	6- 7-93	1 40		1 40
Price, Henry J.	Los Angeles, Cal.	11- 4-94	46		46
Putinier, A.	Los Angeles, Cal.	3- 2-93	24		24
Quarles, F. C.	Los Angeles, Cal.	6- 8-84	1 00		1 00
Raymond, Myron H.	Los Angeles, Cal.	7- 8-86	5 95		5 95
Remington Sew. Mach. Co.	Los Angeles, Cal.	10-15-83	10 17		10 17
Republican Club	Los Angeles, Cal.	11- 1-84	11 49		11 49
Reavis, J. A. P.	Los Angeles, Cal.	11-28-90	5 92		5 92
Reed, Louise B.	Los Angeles, Cal.	4-28-90	10 00		10 00

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Reid, W. J.	1918 Bonsalio ave., L. A., Cal.	2- 5-94	\$10 00	-----	\$10 00
Reyes, Mauricio L.	600 S. Main st., L. A., Cal.	11- 1-89	400 00	-----	400 00
Richardson & Gormley	Los Angeles, Cal.	1-23-88	10 74	-----	10 74
Riley, M.	408 Colton st., L. A., Cal.	4- 1-95	10 00	-----	10 00
Root, James	Los Angeles, Cal.	9- 1-83	15 76	-----	15 76
Rowan, G. E., Trustee	Los Angeles, Cal.	10-29-92	5 61	-----	5 61
Robinson, Thos.	Los Angeles, Cal.	12-23-89	8 68	-----	8 68
Rossen, Jes H.	Santa Anita, Cal.	11-28-92	50 00	-----	50 00
Raine, J. B. and A. E.	Los Angeles, Cal.	1-16-88	06	-----	06
Randolph, P. L.	Los Angeles, Cal.	6-13-89	72	-----	72
Ralpho, W. B.	Los Angeles, Cal.	12-24-89	03	-----	03
Randolph, Mrs. F. B.	Los Angeles, Cal.	10-16-91	23	-----	23
Randolph, Peyton L.	Los Angeles, Cal.	3-25-91	45	-----	45
Randolph, Fannie B.	Los Angeles, Cal.	1- 9-93	40	-----	40
Randolph, Holt & Co.	Los Angeles, Cal.	4-21-93	22	-----	22
Randolph & Robinson	Los Angeles, Cal.	5-18-94	70	-----	70
Ralston, Laura L.	Los Angeles, Cal.	9- 7-86	20	-----	20
Reinhard, Chas. W.	Los Angeles, Cal.	9-30-89	15	-----	15
Reardon, Jno.	Los Angeles, Cal.	8-25-93	45	-----	45
Reynolds, Carrie J.	Los Angeles, Cal.	4-26-95	14	-----	14
Reed, Lewis B.	Los Angeles, Cal.	12-30-95	2 37	-----	2 37
Richards, Ellen C.	Los Angeles, Cal.	3- 3-85	70	-----	70
Rising, Rosa	Los Angeles, Cal.	5-21-85	75	-----	75
Richardson, C. H.	Los Angeles, Cal.	3-17-86	30	-----	30
Ridgway, Annie E.	Los Angeles, Cal.	1-12-85	2 00	-----	2 00
Ridgway, H.	Los Angeles, Cal.	6-27-84	3 26	-----	3 26
Richardson Bros.	Los Angeles, Cal.	9-18-84	1 63	-----	1 63
Riddle, F. E.	Los Angeles, Cal.	6-25-88	10	-----	10
Richards, Mary C.	Los Angeles, Cal.	12-22-91	2 97	-----	2 97
Richey, Mrs. R. C.	Los Angeles, Cal.	9- 7-92	04	-----	04
Richards, D. F.	Los Angeles, Cal.	12-27-93	04	-----	04
Roberts, Mrs. S. A.	Los Angeles, Cal.	10-31-85	40	-----	40
Ross, Atwater & Co.	Los Angeles, Cal.	5- 5-88	73	-----	73
Robinson, J. Wesley	Los Angeles, Cal.	11- 4-88	35	-----	35
Ross, W. W., Mgr.	Los Angeles, Cal.	4-26-90	2 07	-----	2 07
Robertson, Adele	Los Angeles, Cal.	9-15-86	2 63	-----	2 63
Rogers, W. E.	Los Angeles, Cal.	4-19-89	1 60	-----	1 60
Robbins, G. W.	Los Angeles, Cal.	8-13-92	01	-----	01
Roth Bros.	Los Angeles, Cal.	3- 7-93	07	-----	07
Robinson, F. E., Treas.	Los Angeles, Cal.	10-21-93	46	-----	46
Rouse, Mary E.	Los Angeles, Cal.	12- 8-93	03	-----	03
Roach, Henry	Los Angeles, Cal.	12-10-94	46	-----	46
Robertson, J. C.	Los Angeles, Cal.	7-16-95	1 26	-----	1 26
Roughton, G.	Los Angeles, Cal.	12-28-95	11	-----	11
Rudisill, H. J.	Los Angeles, Cal.	7-26-90	10	-----	10
Ruddy, Burns & Smith.	Los Angeles, Cal.	7-12-92	68	-----	68
Russell, Mrs. R. P.	Los Angeles, Cal.	2-20-93	1 35	-----	1 35
Rudel, J.	Los Angeles, Cal.	11-20-91	4 20	-----	4 20
Ryan, Ed.	Los Angeles, Cal.	9-14-92	10	-----	10
Saxton, E. S.	Los Angeles, Cal.	2- 6-94	18 34	-----	18 34
Sawyer, I. A.	Los Angeles, Cal.	6-25-83	27 65	-----	27 65
Samson, M. L.	Los Angeles, Cal.	1- 3-89	5 41	-----	5 41
San Juan Co.	Los Angeles, Cal.	10-15-92	7 38	-----	7 38
Schuerman, J. L.	Los Angeles, Cal.	7-31-86	25 45	-----	25 45
Scott, Stephen	Los Angeles, Cal.	8-14-91	150 00	-----	150 00
Scott, Elizabeth	Station D., L. A., Cal.	5-14-94	47 50	-----	47 50
Sellenschmidt, Wm.	Los Angeles, Cal.	12- 3-91	7 63	-----	7 63
Sessions, Edgar	Los Angeles, Cal.	10-22-87	76 79	-----	76 79
Shaid, T. W.	Los Angeles, Cal.	3- 2-82	50 00	-----	50 00
Sikes, C. R.	Los Angeles, Cal.	10-20-87	7 00	-----	7 00
Silvernail, Geo.	Los Angeles, Cal.	2- 9-83	25 00	-----	25 00
Smith, Julie	735 E. 12th st., L. A., Cal.	11- 7-92	20 00	-----	20 00
Smoot, Lavina A.	Los Angeles, Cal.	7-13-83	100 00	-----	100 00
Smith, E. A.	Los Angeles, Cal.	1-26-95	5 90	-----	5 90

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Smith, R. S.	Los Angeles, Cal.	6-11-95	\$35 00		\$35 00
Sorby, Sy	Los Angeles, Cal.	2-25-86	5 89		5 89
Sollner, J. B.	Los Angeles, Cal.	10-16-94	16 78		16 78
Strachey, Jane Maud.	Los Angeles, Cal.	7- 3-86	7 50		7 50
Studabecker, Wm.	Los Angeles, Cal.	1-30-85	10 40		10 40
Stults, Mrs. B. B.	Los Angeles, Cal.	2-19-87	10 00		10 00
Stewart, Julia V.	Los Angeles, Cal.	12-12-90	9 07		9 07
Stodd, Annie M. R.	47 Ann st., L. A., Cal.	6- 5-88	10 00		10 00
Strachey, Geo. C. L.	Santa Monica, Cal.	9- 2-93	25 00		25 00
Sutton Bros. & Co.	Los Angeles, Cal.	4- 5-88	21 78		21 78
Summers, R. D.	Los Angeles, Cal.	7- 1-90	5 00		5 00
Sullivan, John, No. 3	Los Angeles, Cal.	6-24-86	100 00		100 00
San Luis Mining Co.	Los Angeles, Cal.	7-13-85	1 20		1 20
Sampson, A.	Los Angeles, Cal.	8-10-85	1 00		1 00
Sawyer, W. B.	Los Angeles, Cal.	4-27-85	60		60
Savage, Theo.	Los Angeles, Cal.	12-17-87	94		94
Savage, Jno.	Los Angeles, Cal.	1-24-91	10		10
Salter, R.	Los Angeles, Cal.	10- 6-93	41		41
Salzman, G.	Los Angeles, Cal.	2-23-94	20		20
Sanborn, A. J.	Los Angeles, Cal.	12- 6-93	1 69		1 69
Sanderson, C. S.	Los Angeles, Cal.	12-17-94	04		04
Salisbury, F. A.	Los Angeles, Cal.	9-27-95	50		50
Scripps, Wm.	Los Angeles, Cal.	3-20-84	4 00		4 00
Scott, D. A.	Los Angeles, Cal.	5-18-85	19		19
Schroth, Lizzie A.	Los Angeles, Cal.	7-26-86	1 85		1 85
Schaser, G. A.	Los Angeles, Cal.	5- 2-87	41		41
Schwall, M.	Los Angeles, Cal.	11- 3-88	1 12		1 12
Scarborough, J. G.	Los Angeles, Cal.	5-18-88	08		08
Schlesinger, L.	Los Angeles, Cal.	6-20-89	1 05		1 05
Scott, J. W.	Los Angeles, Cal.	11-14-89	05		05
Schnitker, Mrs. J. M.	Los Angeles, Cal.	5-14-90	03		03
Scott, E. W. J.	Los Angeles, Cal.	9- 6-90	03		03
Schlesinger, H.	Los Angeles, Cal.	8-24-91	02		02
Scherer, Jacob	Los Angeles, Cal.	10- 9-95	68		68
Serrott & Knox	Los Angeles, Cal.	2-21-85	2 53		2 53
Seigel, H.	Los Angeles, Cal.	12-23-85	88		88
Seventh Inf. Bat.	Los Angeles, Cal.	6-12-86	50		50
Seely, A. L.	Los Angeles, Cal.	7-18-87	66		66
Sells, Marquis L.	Los Angeles, Cal.	3- 8-86	09		09
Senter, Frank G.	Los Angeles, Cal.	2-23-87	02		02
Sentt, J. S.	Los Angeles, Cal.	2- 2-87	02		02
Seagrove, Saul	Los Angeles, Cal.	5-18-88	39		39
Seaman, Chas. W.	Los Angeles, Cal.	11- 1-88	22		22
Seller, Ed. L.	Los Angeles, Cal.	12-22-88	2 00		2 00
Sexton, Mary A.	Los Angeles, Cal.	3-27-89	47		47
Semans, Chas. W.	Los Angeles, Cal.	6-15-94	06		06
Sharples, Frank	Los Angeles, Cal.	4-22-89	03		03
Shuey, Sarah L.	Los Angeles, Cal.	4-14-89	03		03
Shewman, A. P.	Los Angeles, Cal.	8-29-92	60		60
Sharp, Anna E.	Los Angeles, Cal.	4-11-93	1 30		1 30
Sherer, R.	Los Angeles, Cal.	5-19-93	03		03
Shaffer, Anton	Los Angeles, Cal.	11-29-93	2 00		2 00
Shirely, Henry T.	Los Angeles, Cal.	8- 2-94	34		34
Silverburg, O.	Los Angeles, Cal.	11-19-88	50		50
Simmons, C. H.	Los Angeles, Cal.	12-14-88	03		03
Silent, F. C.	Los Angeles, Cal.	6- 1-89	01		01
Siegel, M.	Los Angeles, Cal.	5-12-90	05		05
Siegel, D.	Los Angeles, Cal.	12-15-91	01		01
Simonds, F. K.	Los Angeles, Cal.	11-21-93	1 98		1 98
Silas, Arthur W.	Los Angeles, Cal.	3- 3-85	1 13		1 13
Skelton, W. O.	Los Angeles, Cal.	11-17-94	20		20
Smith, Chas. E.	Los Angeles, Cal.	4-20-86	1 32		1 32
Smith & Vigueron	Los Angeles, Cal.	8- 9-87	20		20
Smith Bros.	Los Angeles, Cal.	4- 6-87	76		76
Smith, Wm. Penn.	Los Angeles, Cal.	7-14-86	02		02
Smith, C. H.	Los Angeles, Cal.	12-18-88	10		10
Smith, B. N.	Los Angeles, Cal.	9- 4-88	4 47		4 47

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Smith, Geo.	Los Angeles, Cal.	1- 9-93	\$0 20	-----	\$0 20
Smith, L. C.	Los Angeles, Cal.	9-30-93	60	-----	60
Smith, Mrs. A. M.	Los Angeles, Cal.	10-20-93	13	-----	13
Smith, Mrs. I. M.	Los Angeles, Cal.	7-31-93	10	-----	10
Smith, Allen James	Los Angeles, Cal.	2-16-95	10	-----	10
Sook & Tucker	Los Angeles, Cal.	3-22-88	1 19	-----	1 19
So. Cal. Adv. Co.	Los Angeles, Cal.	6-18-94	16	-----	16
Springer, P. H.	517 Trust Bldg., L. A., Cal.	10- 6-85	50	-----	50
Spencer, C. E.	1317 E. 23d st., L. A., Cal.	1-24-90	3 65	-----	3 65
Sproul, Mrs. M. B.	Los Angeles, Cal.	4- 9-92	1 24	-----	1 24
Spires & Scott	Los Angeles, Cal.	5- 2-93	03	-----	05
Spencer, E. W.	Los Angeles, Cal.	7-26-94	3 42	-----	3 42
Spinner & Kurtz	Los Angeles, Cal.	12- 5-95	05	-----	05
Squire, J. W.	Los Angeles, Cal.	11- 9-95	15	-----	15
Starin, E. C.	Los Angeles, Cal.	6- 4-85	12	-----	12
Stevenson, Wm.	Los Angeles, Cal.	6- 8-88	29	-----	29
Starin Bros.	Los Angeles, Cal.	4-11-85	78	-----	78
Stradley, W. B.	Los Angeles, Cal.	2- 8-86	74	-----	74
Stephenson, W. P.	303 Central ave., L. A., Cal.	5-18-88	2 33	-----	2 33
Stewart & Perham	Los Angeles, Cal.	3- 6-87	02	-----	02
Strange, Stephen	Los Angeles, Cal.	9- 4-86	50	-----	50
Stern, Lou	Los Angeles, Cal.	3-15-88	25	-----	25
Stevenson, W. J.	Los Angeles, Cal.	7- 9-88	10	-----	10
Strasser Bros.	Los Angeles, Cal.	11- 4-88	61	-----	61
Stedman, J. C.	Los Angeles, Cal.	7-19-88	10	-----	10
Steel, E.	Los Angeles, Cal.	2- 7-89	30	-----	30
Stratton, W. A.	Los Angeles, Cal.	3- 6-89	02	-----	02
Steck, F. P.	Los Angeles, Cal.	5-14-89	85	-----	85
Stere, R.	Los Angeles, Cal.	5-17-88	47	-----	47
Stamps, P. M.	Los Angeles, Cal.	1-21-90	10	-----	10
Stone, E. D.	Los Angeles, Cal.	10- 9-89	61	-----	61
Stump, J. K.	Los Angeles, Cal.	8- 4-90	30	-----	30
Strong, Jos. W.	Los Angeles, Cal.	8-29-90	65	-----	65
Stamm, A. J.	Los Angeles, Cal.	3-14-91	60	-----	60
Stearns Mfg. Co.	Los Angeles, Cal.	8-29-91	02	-----	02
Stuart, T. J.	Los Angeles, Cal.	12- 3-90	1 81	-----	1 81
Stone, D. A.	Los Angeles, Cal.	1- 8-92	08	-----	08
Strachey, G. C. L.	Los Angeles, Cal.	4- 4-92	1 01	-----	1 01
Steele, Francis M.	Los Angeles, Cal.	10- 1-92	02	-----	02
Stockwell Bros.	Los Angeles, Cal.	11-18-92	10	-----	10
Starin, Admr. M. L.	Los Angeles, Cal.	8-30-94	62	-----	62
Stevens, Eli	Los Angeles, Cal.	8-20-94	3 26	-----	3 26
Stewart, Emmet	Los Angeles, Cal.	11- 2-94	02	-----	02
Stoetzer, Anton	Los Angeles, Cal.	12- 7-94	02	-----	02
Starin, M. L.	Los Angeles, Cal.	5- 6-95	37	-----	37
Stockwell, L. F.	Los Angeles, Cal.	5-17-95	01	-----	01
Stovell, Thos. H.	Los Angeles, Cal.	3-20-95	30	-----	30
Stratsford, R. A.	Los Angeles, Cal.	6-24-95	1 00	-----	1 00
Strong, G. H.	Los Angeles, Cal.	2-18-95	01	-----	01
Stansbury & Moore	Los Angeles, Cal.	10-21-95	1 53	-----	1 53
Stevens, Chas. W.	Los Angeles, Cal.	8-20-95	1 17	-----	1 17
Sullivan, Mrs. M. A.	Los Angeles, Cal.	9-22-87	2 00	-----	2 00
Sumner, C. B.	Los Angeles, Cal.	1-31-89	06	-----	06
Sullivan & Sweeney	Los Angeles, Cal.	7-16-88	70	-----	70
Susand, O. L.	Los Angeles, Cal.	12-28-88	2 50	-----	2 50
Sumner, Cecil C. R.	Los Angeles, Cal.	8-30-90	2 50	-----	2 50
Sullivan, Alice P.	Los Angeles, Cal.	3-20-95	05	-----	05
Sweet, Geo. S.	Los Angeles, Cal.	5-15-88	44	-----	44
Sweetman, Mrs. J. F.	Los Angeles, Cal.	11- 1-89	75	-----	75
Swan, W. H.	Los Angeles, Cal.	8-30-90	3 77	-----	3 77
Swall, J.	Los Angeles, Cal.	3-14-94	11	-----	11
Sweetser, E. H.	Santa Monica, Cal.	1-30-94	1 07	-----	1 07
Syme, W. H.	Los Angeles, Cal.	6-19-91	18	-----	18
Thomason, O. M.	Los Angeles, Cal.	1- 8-88	35 20	-----	35 20
Thompson, Ed	232 Sutter st., S. F., Cal.	12- 9-91	11 00	-----	11 00

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Tierney, James	Sierra Madre, Cal.	9-25-94	\$95 80	—	\$95 80
Topolobambo Sufferers	Los Angeles, Cal.	9-15-87	10 00	—	10 00
Tower, M. A. F.	Los Angeles, Cal.	8-20-86	100 00	—	100 00
Tregarden, A.	Los Angeles, Cal.	9- 4-88	16 95	—	16 95
Trainor, Mrs. T.	Los Angeles, Cal.	5-21-90	15 25	—	15 25
Taylor & Jarvis	Los Angeles, Cal.	1- 7-88	28	—	28
Taylor, W. A.	Los Angeles, Cal.	7-29-93	1 02	—	1 02
Taylor, Peter	Los Angeles, Cal.	8-18-94	04	—	04
Taylor, Eli	Los Angeles, Cal.	2- 8-95	05	—	05
Terry, L. Seward	Los Angeles, Cal.	1-19-93	60	—	60
Templin, C. M.	512 Solano st., Azusa, Cal.	11- 6-94	07	—	07
Thompson, Thos.	Los Angeles, Cal.	8-24-88	02	—	02
Thurlow, Geo. M.	Los Angeles, Cal.	9-14-88	1 00	—	1 00
Thorpe, Kate F.	Los Angeles, Cal.	9-15-89	10	—	10
Thomas, J. C.	5323 Monte Vista st., L. A., Cal.	9-29-91	1 87	—	1 87
Thomas, E. W.	Los Angeles, Cal.	9-28-94	79	—	79
Throop, Jennie L.	Los Angeles, Cal.	1-26-95	08	—	08
Torr, J. W.	Los Angeles, Cal.	4-30-88	56	—	56
Tolle, E. J.	Los Angeles, Cal.	12-17-86	2 85	—	2 85
Townsend, S.	Los Angeles, Cal.	9-16-89	2 32	—	2 32
de Toro, Juan	Los Angeles, Cal.	1-19-93	50	—	50
Todd, Solomon	Los Angeles, Cal.	2-16-93	4 00	—	4 00
Trowbridge, E. E.	Los Angeles, Cal.	3- 3-88	67	—	67
Trotman, J. M.	Los Angeles, Cal.	3- 3-88	3 55	—	3 55
Tribune Publishing Co.	Los Angeles, Cal.	1-24-89	39	—	39
Trelut, O. F.	Los Angeles, Cal.	5- 3-92	91	—	91
Trethway, Jas.	Los Angeles, Cal.	11- 9-92	04	—	04
Tryon & Son	Los Angeles, Cal.	12-26-95	88	—	88
Tuttle, J. G.	Los Angeles, Cal.	10- 1-87	07	—	07
Tufts, Emma M.	Los Angeles, Cal.	7- 2-94	50	—	50
Tyson, Miss M.	Los Angeles, Cal.	5- 5-89	76	—	76
Tyler, W. E.	Los Angeles, Cal.	3-24-94	05	—	05
Ulyard, Mrs. E.	Los Angeles, Cal.	11-20-82	4 78	—	4 78
Udall, Harry G.	Los Angeles, Cal.	5-11-88	15	—	15
Vance, J. W.	Los Angeles, Cal.	5-11-88	22 90	—	22 90
Victor Marble Company	Los Angeles, Cal.	6-13-87	13 57	—	13 57
Von Steeger, Pauline	Los Angeles, Cal.	8-25-92	10 00	—	10 00
Van Nome, R. D.	Los Angeles, Cal.	1- 3-94	20	—	20
Van Valkenburg, Mary C.	Los Angeles, Cal.	5- 2-94	14	—	14
Vaughn, Nora	Los Angeles, Cal.	4-24-93	4 00	—	4 00
Van de Water, Lott	Los Angeles, Cal.	11-18-95	1 08	—	1 08
Vanderbilt M. & M. Co.	Los Angeles, Cal.	5-20-95	10	—	10
Veazie, W. E.	Los Angeles, Cal.	10-14-89	65	—	65
Venable, J. W.	Los Angeles, Cal.	12-29-92	03	—	03
Vernon, W. A.	Los Angeles, Cal.	6-11-95	1 44	—	1 44
Villegas, I. O.	Los Angeles, Cal.	5-28-95	03	—	03
Von Schmidt, E. A.	Los Angeles, Cal.	1-24-88	30	—	30
Vogel, Otto	Los Angeles, Cal.	5-16-92	12	—	12
Wangaman, Asa A. or wife	Los Angeles, Cal.	7-30-88	10 00	—	10 00
Ward, Madeline Grace	Los Angeles, Cal.	12-16-91	12 65	—	12 65
Waldron, Thos.	Los Angeles, Cal.	10-15-83	200 00	—	200 00
Wayne, A. B.	Los Angeles, Cal.	11- 1-83	100 00	—	100 00
Walker, F. P., or wife	Sou. Pac. Co., L. A., Cal.	6-20-93	50 00	—	50 00
Weid, I. A.	Los Angeles, Cal.	7-26-84	5 49	—	5 49
Weingarh, Geo.	Los Angeles, Cal.	4- 6-83	25 00	—	25 00
Wester, Chas.	Los Angeles, Cal.	8-28-85	50 00	—	50 00
White, Nathan	Los Angeles, Cal.	7-27-86	5 00	—	5 00
Whyte, John	Los Angeles, Cal.	10-22-83	24 00	—	24 00
Wiley, Anita M.	Los Angeles, Cal.	9- 7-82	9 25	—	9 25
Wineberg, Emily	Los Angeles, Cal.	9-22-88	7 20	—	7 20
Widney, Mary B.	Los Angeles, Cal.	2- 1-88	5 69	—	5 69
Wilson, Catharine	Duarte, Cal.	4-20-88	11 33	—	11 33
Wolfe, Louis	Los Angeles, Cal.	3- 3-83	8 74	—	8 74
Woolley, Mrs. C.	422 Los Angeles st., L. A., Cal.	12-22-88	50 00	—	50 00
Wright, W. H. No. 2	Los Angeles, Cal.	10-24-87	7 70	—	7 70

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Wright, Aphia	Los Angeles, Cal.	4-10-90	\$10 00		\$10 00
Ward & Edwards	Los Angeles, Cal.	6- 9-87	67		67
Wade, Nellie I.	Los Angeles, Cal.	7- 8-86	2 15		2 15
Ward, L. A.	Los Angeles, Cal.	6-10-86	2 50		2 50
Warren, C. E.	Los Angeles, Cal.	2- 1-90	55		55
Walker, Mrs. L. E.	Los Angeles, Cal.	9-24-90	2 07		2 07
Ward, O. H.	Los Angeles, Cal.	9-22-91	02		02
Warner, Susanna	1919 E. 1st st., L. A.	7-16-92	30		30
Walker, N. B.	Los Angeles, Cal.	11- 7-92	10		10
Wallace, J. H.	131½ N. Broadway, L. A., Cal.	1- 7-93	90		90
Walker, S. E.	Los Angeles, Cal.	5- 3-93	04		04
Walker, W. H.	Los Angeles, Cal.	2- 3-93	04		04
Walrath, C. K.	Los Angeles, Cal.	3-10-93	37		37
Warner, Jos. M.	Los Angeles, Cal.	4-21-93	1 20		1 20
Wackerbarth, Aug.	956 Court Circle, L. A., Cal.	7-17-93	13		13
Walford, E. S.	Los Angeles, Cal.	11-11-93	24		24
Warren, G. R.	Los Angeles, Cal.	6-27-91	3 48		3 48
Waite, R. P., Treas.	Los Angeles, Cal.	9-26-94	02		02
Waddington, W.	Los Angeles, Cal.	5- 2-95	10		10
Ward, Jas. P.	Los Angeles, Cal.	6-12-95	72		72
Ward, M. L.	Los Angeles, Cal.	6- 1-95	15		15
Watson, W. W.	3406 Downey av., L. A., Cal.	7-10-95	11		11
Waterman, C. W., Treas.	216½ E. 5th st., L. A., Cal.	7-30-95	20		20
Welton, A. F.	Los Angeles, Cal.	1- 3-88	42		42
Weeks, A. C.	Los Angeles, Cal.	11-16-86	3 50		3 50
Weber, H.	Los Angeles, Cal.	10-13-88	24		24
Webb, Walter L.	Los Angeles, Cal.	4-29-89	2 93		2 93
Wetenhall, Chas.	Los Angeles, Cal.	10-16-89	70		70
Weir, B. C.	Los Angeles, Cal.	8-15-90	10		10
Whitmore, J. A.	Los Angeles, Cal.	12-10-83	3 45		3 45
Whipp, B. F.	Los Angeles, Cal.	11- 3-86	01		01
White, Jno. F.	Los Angeles, Cal.	11-29-86	3 30		3 30
Whitaker, D. S.	Los Angeles, Cal.	6- 7-88	18		18
Whitson, J. F.	Los Angeles, Cal.	1-16-88	47		47
White, F. H., Guardian	Los Angeles, Cal.	11-28-88	95		95
White, Chas. L.	Los Angeles, Cal.	2-13-89	25		25
Whiting, Dwight	Los Angeles, Cal.	4-11-89	41		41
White, J. E.	1 Fulton Bldg., L. A., Cal.	8-19-89	25		25
White, C.	Los Angeles, Cal.	11-11-89	65		65
White, C. H.	2614 E. 4th st., L. A., Cal.	11-23-89	1 67		1 67
White, E. C.	Los Angeles, Cal.	2-13-88	4 85		4 85
White, W. H.	Los Angeles, Cal.	7-30-91	20		20
Whitney, A. B.	231 Broadway, L. A., Cal.	11- 3-95	57		57
Wheadon, Mrs. H. G.	Los Angeles, Cal.	10-15-94	31		31
Whitcomb, O. S., Treas.	Los Angeles, Cal.	1-28-95	2 91		2 91
White Rock M. Spring Co.	Los Angeles, Cal.	12-10-95	02		02
Willard, M. G.	Los Angeles, Cal.	11- 1-87	33		33
Wilde, J.	Los Angeles, Cal.	3-17-88	22		22
Williams, Will C.	Los Angeles, Cal.	6-13-88	90		90
Wickersham, J. G.	Los Angeles, Cal.	1- 6-88	90		90
Willigrod, E., Jr.	Los Angeles, Cal.	3- 2-88	10		10
Williams, B. C.	Los Angeles, Cal.	9-14-89	10		10
Wills, Dr. W. L., Treas.	Los Angeles, Cal.	9-16-89	87		87
Wilson & Colwell	Los Angeles, Cal.	12-17-89	03		03
Willis, A. L.	Los Angeles, Cal.	3-12-90	03		03
Wilson, Eliza	Los Angeles, Cal.	4-23-90	06		06
Wickersham, I.	Los Angeles, Cal.	5-22-90	42		42
Williamson, A. D.	Los Angeles, Cal.	12-29-90	01		04
Windheim, Mrs. O. M.	Los Angeles, Cal.	11-19-90	1 75		1 75
Wilson, Chas.	Los Angeles, Cal.	4-14-91	04		04
Willman, O. G.	718 W. Third st., L. A., Cal.	6-13-93	42		42
Wilson, Percy R.	Los Angeles, Cal.	8- 8-93	1 36		1 36
Willmot, Ferd L. H.	Los Angeles, Cal.	8- 3-93	3 50		3 50
Wiley, Emma A.	Los Angeles, Cal.	8-24-94	1 06		1 06

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

First National Bank, Los Angeles—Continued.

Name	Last known place of residence or post-office address	Date	Amount	Interest	Total
Wilson, J. B.	Los Angeles, Cal.	7-20-94	\$0 18		\$0 18
Widd, C. A.	Los Angeles, Cal.	12-23-95	20		20
Wise, Jno. D.	Los Angeles, Cal.	12-20-95	12		12
Woltmann, H.	Los Angeles, Cal.	1-25-86	14		14
Wolfskill, Jno.	Los Angeles, Cal.	8-27-86	03		03
Wooley, W. R.	Los Angeles, Cal.	11-26-88	04		04
Workman, E. H.	Los Angeles, Cal.	12- 3-87	14		14
Wolfe, Thos.	Los Angeles, Cal.	6-11-92	77		77
Wooster, Chas.	Los Angeles, Cal.	12-12-92	1 21		1 21
Wooster, M. Helen	Los Angeles, Cal.	5- 6-93	1 35		1 35
Wolcott, A. E.	Los Angeles, Cal.	10- 5-94	40		40
Woodbury, E. S.	Los Angeles, Cal.	10-26-95	50		50
Wright, M. J.	Los Angeles, Cal.	12- 3-87	01		01
Wrede, Theo.	Santa Monica, Cal.	10-13-91	55		55
Wright, E. T.	Los Angeles, Cal.	12-22-92	21		21
Wren, G. A.	Los Angeles, Cal.	11- 4-93	02		02
Wright, Amanda	Los Angeles, Cal.	11- 3-93	30		30
Wright Bros.	Los Angeles, Cal.	6-16-94	11		11
Wyatt, H. C.	Mason Op. House., L. A., Cal.	6-25-90	08		08
Wuensche Co., D.	Los Angeles, Cal.	10-18-94	05		05
Ybarronda, G. de.	815 S. Los Ang. st., L. A., Cal.	4-29-95	10 00		10 00
Young, R. B.	Los Angeles, Cal.	7-10-86	1 78		1 78
Yager, M. L.	Los Angeles, Cal.	7- 2-87	97		97
Young, F. E.	Los Angeles, Cal.	7-15-87	02		02
Young, Louisa	Los Angeles, Cal.	1-27-88	1 00		1 00
Youngworth, Ida	Los Angeles, Cal.	7-19-89	02		02
Yapp, F. G.	Los Angeles, Cal.	11-14-93	36		36
Yerkes, Jas. H., Agt.	Los Angeles, Cal.	5- 5-94	68		68
Zuker, Henderson & Co.	Los Angeles, Cal.	4-29-86	1 00		1 00
Zahn, Dr. J. C.	Los Angeles, Cal.	1- 3-90	60		60
			\$8,470 54		\$8,470 54

RECEIPTS AND EXPENDITURES.

For the Sixty-seventh Fiscal Year, July 1, 1915, to June 30, 1916.

RECEIPTS.		EXPENDITURES.	
Balance for sixty-sixth fiscal year....	\$19,662 46	Departmental expenses, sixty-seventh fiscal year	\$98,737 52
Fund collected for the purpose of meeting the expense of the conduct of the State Banking Department for the current fiscal year under the provisions of section 123 of the Bank Act	87,500 00	Balance June 30, 1916.....	78,686 19
Certificate fees	3,900 00		
Sundries	6,361 24		
	\$117,423 70		\$117,423 70

OFFICERS AND EMPLOYEES OF STATE BANKING DEPARTMENT.

June 30, 1916.

Name	Capacity	Salary
W. R. Williams.....	Superintendent of Banks.....	\$10,000 per annum
A. A. DeLigne.....	Attorney	4,800 per annum
C. B. Wingate.....	Chief deputy	3,300 per annum
W. H. Snyder.....	Chief examiner	275 per month
R. E. Trengove.....	Examiner	250 per month
E. D. Elliott.....	Examiner	225 per month
H. R. Erkes.....	Examiner	225 per month
J. E. Fickett.....	Examiner	225 per month
A. B. Jacoby.....	Examiner	225 per month
George Schammel	Examiner	225 per month
J. O. Cunha.....	Examiner	200 per month
H. J. Irwin.....	Examiner	200 per month
V. Macniffe.....	Examiner	200 per month
S. J. McAtee.....	Examiner	200 per month
Y. O. Poreh.....	Examiner	175 per month
M. S. Blois.....	Examiner	150 per month
H. E. Cox.....	Examiner	150 per month
J. F. Dorgeloh.....	Examiner	150 per month
T. B. Sullivan.....	Assistant	325 per month
C. M. Noyes.....	Assistant	250 per month
C. H. Mead.....	Assistant	175 per month
D. S. Canny.....	Assistant	150 per month
W. H. Fraser.....	Assistant	150 per month
G. M. Mitchell.....	Assistant	150 per month
L. Hart.....	Assistant	125 per month
E. P. Bequette.....	Assistant	110 per month
C. M. Cushman.....	Assistant	110 per month
Mayda E. Warner.....	Assistant	110 per month
Hazel Tibbs.....	Assistant	70 per month
Irma Rahwyler.....	Assistant	65 per month
F. J. Sullivan.....	Assistant	65 per month
Theresa Griesman.....	Assistant	60 per month
Earl Lawrence.....	Assistant	55 per month
D. B. Courtney.....	Assistant	25 per month

UNCLAIMED DEPOSITS IN BANKS.

January 1, 1916.

List of Banks Which Reported Deposits That Have Been Unclaimed for More Than Twenty Years on January 1, 1916, as per Provisions of Section 15 of the Bank Act, and the Amounts Held by Each.

Name	Location	Amount
Bank of Dixon.....	Dixon	\$10 00
Bank of Lemoore.....	Lemoore	438 00
Bank of Napa.....	Napa	50 00
Bank of Woodland.....	Woodland	1,343 22
Bank of Suisun.....	Suisun	24 97
Berkeley Bank of Savings and Trust Company.....	Berkeley	3 75
Canadian Bank of Commerce.....	San Francisco	224 16
Central Savings Bank of Oakland.....	Oakland	703 90
Citizens Bank.....	Nevada City	10 00
Columbus Savings and Loan Society.....	San Francisco	5 00
Commercial Bank of San Luis Obispo.....	San Luis Obispo.....	941 11
The Donohoe Kelley Banking Company.....	San Francisco	121 36
Farmers and Merchants Savings Bank of Oakland, California.....	Oakland	7 78
German American Trust and Savings Bank.....	Los Angeles	42 18
German Savings and Loan Society, The.....	San Francisco	15,196 59
The Hibernia Savings and Loan Society.....	San Francisco	33,462 13
Humboldt Savings Bank.....	San Francisco	3,351 65
Jas. H. Goodman & Co. Bank.....	Napa	6 25
Mutual Savings Bank of San Francisco.....	San Francisco	2 49
Peoples Savings Bank of Fresno.....	Fresno	173 58
Peoples Savings Bank.....	Sacramento	275 34
Placer County Bank.....	Auburn	17 44
The Rideout Bank.....	Marysville	17 30
Sacramento Bank.....	Sacramento	820 86
San Jose Safe Deposit Bank of Savings.....	San Jose	152 70
Santa Cruz Bank of Savings and Loan.....	Santa Cruz	54 70
Savings Bank of Redlands.....	Redlands	96 11
Savings Union Bank and Trust Company.....	San Francisco	28,600 22
Security Savings Bank.....	San Francisco	8,771 37
Security Savings Bank.....	San Jose	20 21
Security Trust and Savings Bank.....	Los Angeles	445 17
Stockton Savings and Loan Society, The.....	Stockton	45 66
Union Savings Bank.....	Modesto	750 76
Union Trust Company of San Francisco.....	San Francisco	6 38
Vallejo Commercial Bank.....	Vallejo	103 80
Anglo & London Paris National Bank.....	San Francisco	2,710 69
The Bank of California, N. A.....	San Francisco	2,481 55
The Crocker National Bank.....	San Francisco	746 45
The First National Bank of Fresno.....	Fresno	1,575 36
The First National Bank of San Jose.....	San Jose	1,196 45
The First National Bank of San Francisco.....	San Francisco	1,449 78
First National Bank of Santa Barbara.....	Santa Barbara	795 05
Rideout Smith National Bank.....	Oroville	20 00
Santa Cruz County National Bank.....	Santa Cruz	54 35
Wells Fargo Nevada National Bank.....	San Francisco	12,932 24
First National Bank.....	Los Angeles	8,470 54
		\$128,668 60

MISCELLANEOUS CHANGES IN BANKS.

July 1, 1915, to June 30, 1916.

136. *Alameda Savings Bank, Alameda.* Added commercial department June 2, 1916.
- 43c. *Anglo-California Trust Company, San Francisco.* Voluntarily closed branch office at Panama-Pacific International Exposition, San Francisco, December 24, 1915.
106. *Bank of Central California, Fresno.* Added savings department September 1, 1915; added trust department September 20, 1915. Changed name to Bank and Trust Company of Central California, October 5, 1915.
106. *Bank and Trust Company of Central California, Fresno.* Changed name from Bank of Central California, October 5, 1915.
58. *Bank of Chico, Chico.* Sold commercial department to Butte County National Bank, Chico. Sold savings department to Butte County Savings Bank, Chico, July 31, 1915.
425. *Bank of Commerce, Oakland.* Sold commercial department to Central National Bank, Oakland. Sold savings department to Central Savings Bank, Oakland, December 11, 1915.
528. *Bank of Dos Palos, Dos Palos.* Voluntarily closed January 25, 1916.
550. *Bank of Galt, Galt.* Added savings department June 24, 1916.
25. *Bank of Italy, San Francisco.* Purchased Santa Clara Valley Bank, Santa Clara, February 11, 1916. Purchased Commercial Savings Bank of Merced, June 7, 1916. Purchased The First National Bank of Merced June 7, 1916.
57. *"Bank of Napa," Napa.* Purchased The Napa Savings Bank, Napa, June 17, 1916.
238. *"Bank of Richmond," Richmond.* Added savings department July 9, 1915.
167. *"Berkeley Bank of Savings and Trust Company," Berkeley.* Purchased South Berkeley Bank, Berkeley, December 30, 1915.
347. *Butte County Savings Bank, Chico.* Purchased savings department of Bank of Chico, July 31, 1915.
244. *California Savings Bank of Los Angeles.* Extinct by consolidation with Traders Bank, Los Angeles, creating California Savings and Commercial Bank, Los Angeles, December 4, 1915.
193. *The Capital Banking and Trust Company, Sacramento.* Sold to Sacramento Bank, September 30, 1915.
159. *Central Savings Bank, Oakland.* Purchased savings department of Western Commercial and Savings Bank, Oakland, September 25, 1915. Purchased savings department of Bank of Commerce, Oakland, December 11, 1915. Voluntarily closed branch office at Thirteenth and Broadway, Oakland, October 29, 1915.
204. *The Commercial Savings Bank of Merced.* Sold to Bank of Italy June 7, 1916.
335. *Crown City Trust & Savings Bank, Pasadena.* Voluntarily closed commercial department June 26, 1916.
353. *Fillmore State Bank, Fillmore.* Added savings department, August 17, 1915.
- 432A. *First Savings Bank of Oakland.* Voluntarily closed branch office at 1640 Seventh street, Oakland, August 9, 1915.
130. *Goodman & Co. Bank, Jas. H., Napa.* Added savings department July 31, 1915.
381. *Gridlen State Bank, Gridley.* Added savings department August 30, 1915.
514. *Holtville Bank, The, Holtville.* Added savings department December 27, 1915.
536. *Los Angeles Title and Trust Company, Los Angeles.* Voluntarily closed November 17, 1915.
510. *Mount Shasta Banking Company, Fort Jones.* Sold to Scott Valley Bank, Fort Jones, August 3, 1915.
15. *Mutual Savings Bank of San Francisco.* Added commercial department December 21, 1915.
257. *The Napa Savings Bank, Napa.* Sold to Bank of Napa, June 17, 1916.
126. *Orange County Savings and Trust Company, Santa Ana.* Changed name to Orange County Trust and Savings Bank, May 4, 1916.
126. *Orange County Trust and Savings Bank, Santa Ana.* Changed name from Orange County Savings and Trust Company, May 4, 1916.
606. *Peoples Loan and Trust Company, Riverside.* Changed name to Peoples Trust and Savings Bank, April 6, 1916. Added commercial and savings departments February 11, 1916.
606. *Peoples Trust and Savings Bank, Riverside.* Changed name from Peoples Loan and Trust Company, April 6, 1916.
- 127A. *Pioneer Bank, Porterville.* Voluntarily closed branch office at Springville, May 17, 1916.

173. *Producers Savings Bank, Bakersfield.* Purchased First National Bank of Taft, January 17, 1916.
142. *Riverside Savings Bank, Riverside.* Sold to Security Savings Bank of Riverside, May 5, 1916.
78. *Sacramento Bank, Sacramento.* Purchased Capital Banking and Trust Company, Sacramento, September 30, 1915.
48. *San Joaquin Valley Bank, Stockton.* Sold commercial department to San Joaquin Valley National Bank, Stockton, June 15, 1916.
189. *Santa Clara Valley Bank, Santa Clara.* Sold to Bank of Italy, San Francisco, February 11, 1916.
230. *Scott Valley Bank, Fort Jones.* Purchased Mount Shasta Banking Company, August 3, 1915.
408. *Security Savings Bank, Riverside.* Purchased Riverside Savings Bank, Riverside, May 5, 1916.
252. *South Berkeley Bank, Berkeley.* Sold to Berkeley Bank of Savings and Trust Company, December 30, 1915.
438. *Traders Bank, Los Angeles.* Extinct by consolidation with California Savings Bank of Los Angeles, creating California Savings and Commercial Bank, Los Angeles, December 4, 1915.
401. *Western Commercial and Savings Bank, Oakland.* Sold commercial department to Central National Bank, Oakland. Sold savings department to Central Savings Bank, Oakland, September 25, 1915.
500. *Western Metropolis Savings Bank, San Francisco.* Retired at expiration of corporate existence, August 6, 1915.

NEW BANKS AUTHORIZED.

July 1, 1915, to June 30, 1916.

No.	Name	Location	Incor- porated	Per- mission	Opened
620	California Savings and Commercial Bank	Los Angeles	11/30/15	12/ 4/15	12/ 4/15
621	"The Farmers and Merchants Bank of Lordsburg"	Lordsburg	12/21/15	1/29/16	2/15/16
622	Central Bank of Vallejo	Vallejo	4/17/16	4/22/16	4/27/16
623	"The Security Savings Bank of Exeter"	Exeter	5/ 3/16	5/15/16	5/16/16
624	"Farmers Bank"	Camarillo	4/10/16	5/26/16	5/31/16
625	The Bank of Coronado	Coronado	5/19/16	5/29/16	not open
626	Farmers and Merchants Bank of Lodi, California	Lodi	5/24/16	6/16/16	8/ 7/16

BRANCH OFFICES AUTHORIZED.

July 1, 1915, to June 30, 1916.

No.	Name	Location	Per- mission	Opened
432B	First Savings Bank of Oakland	Oakland, 7th and Henry sts.	7/ 2/15	8/ 9/15
292B	Bank of Amador County	Amador City	8/14/15	8/16/15
292C	Bank of Amador County	Plymouth	10/ 5/15	7/26/16
620A	California Savings and Commercial Bank	Los Angeles, 3222 S. Main st.	12/ 4/15	12/ 4/15
167B	Berkeley Bank of Savings and Trust Company	Berkeley, N.W. cor. Adeline st. and Alcatraz av.	12/30/15	12/30/15
173D	Producers Savings Bank	Taft, 5th and Center sts.	1/17/16	1/17/16
432C	First Savings Bank of Oakland	Berkeley, 2033 Shattuck av.	2/ 3/16	4/ 3/16
25M	Bank of Italy	Santa Clara, Main and Franklin sts.	2/11/16	2/11/16
346C	Bank of Los Banos	Firebaugh	2/14/16	3/ 1/16
292J	Home Savings Bank of Los Angeles	Los Angeles, 682 S. Alva- rado st.	3/29/16	6/ 7/16
238C	Los Angeles Trust and Savings Bank	Los Angeles, E. 7th st. and Central av.	4/25/16	not open
136A	Alameda Savings Bank	Alameda, 1536 Webster st.	6/ 2/16	6/ 3/16
332A	Bank of Glendale	Glendale, 340 Brand blvd.	6/ 2/16	6/ 5/16
25N	Bank of Italy	Merced, 601 L st.	6/ 7/16	6/ 7/16
236B	"Ocean Park Bank"	Santa Monica, 221-223 Santa Monica blvd.	6/21/16	7/17/16

BANKS AUTHORIZED TO MAKE COLLECTIONS OF SAVINGS FROM
THE SCHOOL CHILDREN.

July 1, 1915, to June 30, 1916.

No.	Name	Location	School district	Appli- cation	Per- mission
531	San Leandro State Bank	San Leandro	Public schools of the cities of San Leandro and San Lorenzo	8/27/15	8/28/15
113	Citizens Savings Bank of San Diego	San Diego	Public schools of San Diego	9/28/15	10/ 5/15
77	Sonoma Valley Bank	Sonoma	Sonoma Grammar School	3/13/16	3/14/16
173	Producers Savings Bank	Bakersfield	Public schools of the city of Bakersfield	5/15/16	6/16/16

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357. "German-American Bank"	Anaheim	260
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589. Glendale Savings Bank	Glendale	434
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STATE BANKING DEPARTMENT

OFFICE OF SUPERINTENDENT, 704 POSTAL TELEGRAPH BUILDING

Abstract of the Report of Condition of 463 State Banks and 97 branch offices, as of October 16, 1915, comprising the report of the

Location	Number of Banks and Branches	Class	LOANS				Overdrafts	Bonds, Warrants and Other Securities (including Premium thereon less all offsetting bond adjustment accounts)	Bank Premises, Furniture and Fixtures, Safe Deposit Vaults	Other Real Estate Owned	Due from Banks	ACTUAL CASH ON HAND		Exchanges for Clearing House	Checks and Other Cash Items	Advances to Court Trusts	Other Resources	Total Resources and Liabilities	Capital Stock Paid in
			Secured by Real Estate	Secured by Stocks and Bonds	Secured by Other Collateral	All Other Loans Unsecured						Gold Coin, Gold Bullion, Gold Certificates, United States Notes	Silver Certificates, Treasury Notes, Federal Reserve Notes, National Bank Notes, Silver and Minor Coins						
SAN FRANCISCO	26 banks 10 branches	Commercial Savings Trust	\$2,380,040.71 137,611,101.92 271,100.00	\$8,241,538.87 5,029,709.33 5,175.00	\$3,289,295.35 349,167.78	\$19,700,564.00	\$55,210.46	\$8,218,635.84 69,762,449.19 1,471,613.63	\$3,401,022.71 6,784,050.00 1,186,391.87	\$139,614.84 2,409,347.07	\$20,018,319.60 13,292,655.02 465,126.89	\$5,115,525.00 4,306,000.50 4,370.00	\$721,950.27 308,683.75 22.75	\$1,387,378.11 111,642.89	\$354,834.94 71,888.53 11.55		\$2,126,332.10 541,964.53 12,283.23	\$75,067,704.95 232,649,182.70 3,386,444.46	\$7,963,659.00 5,900,900.00 2,250,000.00
		Total	\$146,189,147.73	\$14,157,471.20	\$3,638,463.13	\$19,700,564.00	\$55,210.46	\$76,457,118.00	\$11,372,973.43	\$2,618,961.91	\$33,715,501.60	\$9,515,961.50	\$1,030,650.75	\$1,499,021.00	\$426,735.02	\$27,346.60	\$2,680,570.86	\$311,163,422.11	\$16,213,559.00
LOS ANGELES	22 banks 14 branches	Commercial Savings Trust	\$567,370.71 59,172,974.43 1,319,887.68	\$3,282,695.28 4,971,742.43 29,130.89	\$712,876.93 801,098.61 22,287.50	\$9,216,915.71	\$13,371.32	\$2,351,542.46 10,745,553.71 1,369,446.14	\$588,247.96 2,217,609.84	\$23,579.11 1,259,210.13	\$5,036,574.01 3,876,295.00 257,002.11	\$2,021,891.75 3,876,295.00 2,580.00	\$697,874.40 346,471.16 614.49	\$352,827.39 107,713.04 11.00	\$127,414.26 65,826.89 542.72		\$78,884.63 94,384,010.35 55,000.23	\$25,242,065.92 4,930,775.00 3,076,511.75	\$3,152,322.00 4,930,775.00 1,950,000.00
		Total	\$61,059,332.82	\$8,283,568.80	\$1,696,263.04	\$9,216,915.71	\$13,371.32	\$14,466,542.31	\$2,805,318.80	\$1,282,789.24	\$15,949,424.34	\$5,894,569.75	\$1,014,960.65	\$699,551.46	\$193,783.78	\$20,200.01	\$205,008.82	\$122,762,507.02	\$9,133,100.00
OAKLAND	10 banks 8 branches	Commercial Savings Trust	\$196,031.39 28,906,671.11	\$50,033.25 69,338.78	\$269,680.98 94,561.20	\$1,659,365.43	\$4,053.97	\$1,388,350.19 7,094,908.30 249,911.74	\$678,631.04 2,535,618.53	\$22,408.98 282,694.00	\$1,232,089.33 3,723,069.50 3,688.26	\$594,180.00 842,440.00	\$120,288.14 49,491.44	\$60,737.11 7,325.12	\$16,241.26 940.05		\$99,076.19 135.00	\$6,824,726.86 44,782,683.58 253,000.00	\$820,800.00 2,147,200.00 290,000.00
		Total	\$29,143,602.50	\$1,041,971.98	\$364,243.18	\$1,659,365.43	\$4,053.97	\$9,333,170.23	\$4,214,250.17	\$265,092.98	\$4,958,847.69	\$1,346,620.00	\$179,779.58	\$68,062.23	\$17,181.91		\$99,771.19	\$51,861,020.44	\$3,168,000.00
STATE (excluding above)	405 banks 56 branches	Commercial Savings Trust	\$19,784,381.11 114,775,062.57 1,215,587.73	\$4,064,903.08 5,190,481.84	\$1,910,382.83 1,375,885.69	\$42,434,875.94	\$198,791.37	\$12,048,332.72 19,589,064.06 537,561.42	\$4,706,195.02 5,070,235.89 2,274.18	\$200,770.50 1,913,675.00 578.26	\$17,039,799.70 12,151,422.16 128,356.34	\$4,747,203.53 4,249,675.45 2,135.00	\$1,064,391.67 192,553.14 824.07	\$418,298.67 95,861.64	\$393,991.46 49,057.46 297.75		\$619,011.21 179,925,741.48 733.78	\$103,988,941.27 1,547,162.00 1,888,715.31	\$18,478,833.00 1,547,162.00 1,720,000.00
		Total	\$123,772,331.41	\$9,255,865.72	\$3,286,368.52	\$42,434,875.94	\$198,791.37	\$12,174,958.18	\$9,778,966.00	\$1,694,459.85	\$22,319,599.20	\$8,999,013.98	\$1,257,768.88	\$514,169.31	\$413,286.55	\$426.78	\$793,068.57	\$266,803,398.06	\$3,745,710.00
STATE (as a whole)	463 banks 97 branches	Commercial Savings Trust Grand Total	\$13,822,929.92 \$37,504,064.43 \$2,861,575.41 \$54,188,570.76	\$16,179,171.08 16,971,923.44 51,967.89 \$33,203,062.41	\$9,182,345.09 2,529,543.28 22,287.50 \$11,734,175.87	\$73,911,721.14	\$273,433.12	\$24,066,881.19 38,791,975.26 3,431,332.03 \$66,290,188.48	\$9,374,948.33 16,969,991.26 1,188,699.01 \$27,533,638.60	\$776,463.43 39,822,394.00 578.26 \$41,160,335.69	\$43,326,743.73 39,822,394.00 794,173.60 \$83,943,312.23	\$12,788,800.28 13,358,176.95 8,885.00 \$26,155,862.23	\$2,584,564.48 897,199.49 1,461.29 \$3,483,165.26	\$2,419,241.28 322,542.69 11.00 \$2,741,794.97	\$862,481.89 187,713.44 792.02 \$1,050,987.26	\$47,973.39	\$3,778,428.44	\$752,470,437.63	\$62,260,360.00

MENT OF CALIFORNIA

APH BUILDING, SAN FRANCISCO

orts of 120 commercial banks, 129 savings banks, 7 trust companies, and 207 departmental banks.

	Surplus	Undivided Profit	Bills Payable (including Certifi- cates of Deposit, representing money borrowed)	Notes Redeemable	Deposits Due to Banks	Individual Deposits	Deposits of money Received from Executors, Adminis- trators, Assignees, Assignees, Receivers or Trustees	State, County and Municipal Deposits	Postal Savings Deposits	Other Liabilities	Personal Assets Received from Executors, Adminis- trators, Assignees, Assignees, Receivers or Trustees	TRUST RESOURCES				TRUST LIABILITIES		
												TRUST INVESTMENTS				Due from Banks	Cash on Hand	Total
												Personal Property	Real Property					
00	\$2,201,048.04	\$018,346.42	\$12,250.73		\$11,312,030.27	\$17,954,373.54		\$2,210,272.86	\$141,834.40	\$2,203,008.60								
00	8,258,353.49	3,866,098.15			28,408.25	213,687,344.07		694,405.15	92,410.07	22,173.52								
00	625,000.00	333,268.08					\$129,567.81			48,608.57	\$2,690,264.26	\$13,745,868.87	\$3,049,775.71	\$1,452,371.06		\$20,908,270.90	\$2,690,264.26	\$18,248,015.64
00	\$11,175,301.53	\$5,117,702.65	\$12,250.73		\$11,340,438.52	\$261,611,717.61	\$129,567.81	\$2,904,768.01	\$234,244.47	\$2,373,880.78								
00	\$1,467,087.05	\$478,580.35	\$75,000.00		\$771,896.81	\$18,296,839.60		\$833,000.00	\$169,965.18	\$90,671.93								
00	2,435,858.60	1,333,753.44			73,949.91	65,058,940.02		1,238,631.72	190,527.68	21,582.98								
00	625,000.00	470,528.46								24,427.89		\$7,559,101.86	\$5,560,661.49	\$381,307.33	\$20,027.59	\$13,512,068.27		\$13,512,068.27
00	\$1,528,501.05	\$2,288,862.25	\$75,000.00		\$845,846.72	\$103,267,770.62		\$2,071,641.72	\$357,192.86	\$193,382.50								
00	\$650,055.85	\$12,426.58	\$15,000.00		\$534,783.60	\$4,240,601.46		\$153,008.45		\$157,490.92								
00	1,014,597.30	608,827.96			148,695.38	308,859,304.40		864,150.00	\$99,163.40	19,664.84								
00	50,000.00						\$1,000.00				\$82,236.24	\$44,694.49	84,500.00	\$43,602.14		\$671,402.87	\$82,236.24	\$889,236.63
00	\$1,724,253.15	\$621,254.54	\$45,000.00		\$683,470.28	\$44,669,365.86	\$3,600.00	\$1,218,148.45	\$99,163.40	\$297,125.74								
00	\$6,290,550.10	\$2,772,019.07	\$2,381,110.29	\$83,069.00	\$1,300,911.28	\$67,765,198.37		\$4,562,954.47	\$245,991.59	\$168,772.95								
00	5,170,848.44	3,146,875.00	25,000.00		\$34,292.94	133,957,671.59		4,645,442.69	291,429.65	119,618.50								
00	16,418.21	50,226.93					\$31,295.39			70,774.87	\$246,909.46	\$1,394,280.46	\$516,518.15	\$107,470.49		\$2,175,178.56	\$246,909.46	\$1,928,269.10
00	\$11,401,816.75	\$5,083,121.00	\$2,406,319.39	\$83,069.00	\$1,394,294.12	\$291,722,399.96	\$1,295.39	\$9,298,397.16	\$537,631.24	\$263,197.78								
00	\$10,769,241.01	\$4,181,362.42	\$2,513,576.12	\$83,069.00	\$13,910,621.09	\$138,167,012.97		\$7,969,225.78	\$354,101.17	\$2,620,004.49								
00	5,868,657.81	8,555,551.55	25,000.00		294,346.75	472,562,750.98		7,442,719.56	694,529.89	213,639.93								
00	316,973.01	829,023.17					\$164,463.11			143,811.33	\$2,989,469.96	\$23,441,915.68	\$9,131,455.35	\$1,984,241.62	\$20,027.59	\$37,567,049.60	\$2,989,469.96	\$34,577,639.64
00	\$1,872.48	\$13,986,940.44	\$2,538,570.12	\$83,069.00	\$14,203,968.71	\$610,729,762.05	\$164,463.11	\$15,402,945.34	\$1,218,631.97	\$2,976,856.72								

STATE BANKING DEPART

OFFICE OF SUPERINTENDENT, 704 POSTAL TEL

Abstract of the Report of Condition of 458 State Banks and 100 branch offices, as of March 4, 1916, comprising the reports of 118 commercial banks, 123 savings

MENT OF CALIFORNIA

GRAPH BUILDING, SAN FRANCISCO

anks, 5 trust companies, and 207 departmental banks, compared with totals as shown by the Report of Condition of October 16, 1915.

Total Assets and Liabilities	Surplus	Undivided Profits	Bills Payable (including California notes of deposit, representing money borrowed)	Notes Redeemed	Deposits Due to Banks	Individual Deposits	Deposits of money Received from Executors, Administrators, Guardians, Assignees, Receivers or Trustees	State, County and Municipal Deposits	Federal Savings Deposits	Other Liabilities	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	TRUST RESOURCES					TRUST LIABILITIES		
												TRUST INVESTMENTS		Due from Banks	Cash on Hand	Total	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	Trusts Held in Capacity of Executor, Administrator, Guardian, Assignee, Receiver or Trustee	Private Trusts, specially designated and certified as Court Trusts Under Supervision
												Personal Property	Real Property						
108,650.00	\$2,304,685.31	\$1,381,890.44	\$20,853.22		\$11,335,710.02	\$15,250,997.32		\$1,059,169.86	\$33,012.00	\$1,253,679.20									
111,100.00	8,176,832.55	2,249,213.92			119,581.29	225,116,641.34		1,417,686.17	192,036.17	382,910.57									
270,000.00	635,000.00	313,209.92					\$158,686.65			42,168.02	\$1,874,289.08	\$14,757,000.34	\$3,214,577.76	\$1,391,574.84		\$21,151,342.02	\$1,874,327.18	\$19,277,015.44	
492,750.00	\$11,416,517.86	\$9,944,696.38	\$20,853.22		\$11,455,297.31	\$270,373,248.46	\$158,686.65	\$3,077,153.03	\$225,948.17	\$3,678,757.88									
232,325.00	\$1,491,585.73	\$586,590.73	\$122,396.26		\$99,117.08	\$19,178,390.24		\$835,193.47	\$151,192.81	\$204,709.35									
\$35,775.00	2,413,789.27	1,195,269.96			134,321.59	36,318,573.03		1,262,482.87		117,277.68									
\$75,000.00	605,000.00	427,731.89								25,520.75									
208,100.00	\$1,512,366.00	\$2,299,472.58	\$122,396.26		\$1,127,478.67	\$115,566,663.27		\$2,027,676.34	\$301,770.49	\$241,924.19					\$504.64	\$15,115,988.00	\$14,097,888.00	\$1,108,150.00	
721,500.00	\$664,915.00	\$1,784.96	\$100,000.00		\$1,127,979.73	\$12,133,114.48		\$204,329.84		\$7,216.23									
217,550.00	1,016,733.28	456,669.03			170,708.55	42,597,785.36		104,050.00	\$90,631.76	33,662.79									
203,000.00		1,876.75									\$327,241.15	\$675,981.90	\$240,250.00	\$20,063.56		\$1,263,536.50	\$327,241.15	\$936,295.35	
109,050.00	\$1,728,688.28	\$157,091.72	\$100,000.00		\$92,588.08	\$46,811,008.84		\$1,208,370.84	\$90,631.76	\$61,169.02									
572,954.05	\$6,212,621.37	\$2,610,222.88	\$1,051,610.29	\$5,000.00	\$1,116,177.06	\$65,944,322.94		\$4,992,149.83	\$252,192.39	\$78,318.63									
733,122.04	5,295,635.92	2,695,166.09			15,518.32	143,716,478.99		4,615,916.33	275,689.40	\$6,087.09	\$108,332.96	\$1,571,519.75	\$562,475.98	\$112,891.04		\$2,355,249.73	\$108,332.96	\$2,246,916.77	\$786.50
265,470.64	\$11,544,126.06	\$7,370,784.52	\$1,051,610.29	\$5,000.00	\$1,112,966.28	\$20,600,801.93		\$9,518,096.16	\$327,801.76	\$167,305.63									
231,529.05	\$10,672,897.11	\$1,998,810.99	\$1,291,829.87	\$5,000.00	\$11,110.59	\$14,582,633.98		\$7,561,143.09	\$439,097.11	\$3,542,923.50									
139,847.41	17,293,921.12	6,596,190.00			68,129.75	597,719,478.52		\$8,270,133.37	705,553.01	339,211.75									
920,000.00	1,325,800.07	775,291.21					\$292,431.27			70,188.77	\$2,999,863.79	\$25,888,995.40	\$9,053,564.81	\$1,733,618.19	\$504.64	\$39,886,117.05	\$2,999,863.79	\$36,467,279.17	\$1,108,936.59
385,376.64	\$20,291,698.29	\$11,981,552.29	\$1,291,829.87	\$5,000.00	\$14,120.34	\$942,702,112.50		\$292,431.27	\$15,831,278.37	\$1,145,252.12									
260,503.00	\$28,894,872.48	\$13,999,910.14	\$2,538,570.12	\$3,000.00	\$14,109.74	\$610,729,763.05		\$164,463.11	\$15,402,945.34	\$1,218,631.97	\$2,989,409.99	\$23,441,915.08	\$9,131,455.35	\$1,984,241.02	\$20,027.50	\$37,567,949.00	\$2,989,409.99	\$34,577,839.04	

STATE BANKING DEPART

OFFICE OF SUPERINTENDENT, 704 POSTAL TEL.

Abstract of the Report of Condition of 460 State Banks and 105 branch offices, as of June 30, 1916, comprising the reports of 117 commercial banks, 125 sa

Location	Number of Banks and Branches	Class	LOANS				Overdrafts	Bonds, Warrants and Other Securities (including Premium thereon less all offsetting bond adjustment accounts)	Bank Premises, Furniture and Fixtures, Safe Deposit Vaults	Other Real Estate Owned	Due from Banks	ACTUAL CASH ON HAND				Checks and Other Cash Items	Advances to Court Trusts	Other Resources	Total Resources and Liabilities	Capital Stock Paid in	
			Secured by Real Estate	Secured by Stocks and Bonds	Secured by Other Collateral	All Other Loans Unsecured						Gold Coin, Gold Dollars, United States Notes	Silver Certificates, Treasury Notes, Federal Reserve Notes, National Bank Notes, Silver and Minor Coins	Exchanges for Clearing House							
SAN FRANCISCO	26 banks 10 branches	Commercial Savings Trust	\$1,937,292.43 112,677,373.91 225,540.00	\$8,299,722.79 5,255,721.10	\$2,148,117.82 618,674.43	\$21,722,500.08	\$67,759.22	\$9,596,417.15 79,911,971.14 1,712,750.99	\$3,463,482.21 6,783,249.13 1,185,295.10	\$69,099.49 2,527,155.85	\$20,228,069.65 12,085,255.21 201,260.11	\$5,666,979.15 7,999,753.00 4,645.00	\$511,631.69 299,171.70 50.82	\$1,654,339.21 2,049,141.38	\$729,379.00 145,073.05 1,821.50		\$36,317.37		\$2,554,008.89 433,169.37 11,243.55	\$78,915,198.29 250,828,408.67 3,378,884.44	\$8,443,650.00 6,558,500.00 2,250,000.00
		Total	\$144,520,765.41	\$45,599,163.89	\$3,967,909.25	\$21,722,500.08	\$67,759.22	\$82,229,476.18	\$11,434,026.44	\$2,596,150.34	\$32,514,584.97	\$12,981,370.15	\$810,854.12	\$3,703,489.59	\$876,273.55		\$36,317.37		\$3,018,418.81	\$333,122,491.40	\$17,452,450.00
LOS ANGELES	10 banks 16 branches	Commercial Savings Trust	\$281,559.87 65,550,278.38 750,235.45	\$8,716,652.96 4,249,129.06 19,967.60	\$740,289.92 819,592.33 38,740.67	\$9,024,906.82	\$31,917.71	\$3,338,883.31 13,799,888.74 1,132,417.40	\$560,718.93 2,253,760.58	\$39,113.01 1,507,772.06	\$6,594,436.88 18,976,820.63 169,550.46	\$2,307,114.50 3,792,449.00 1,799.00	\$760,102.12 727,202.93 299.03	\$681,832.46 268,498.36	\$418,942.80 70,637.15 18,429.46			\$87,485.31 44,534.97 42,412.32	\$29,819,923.19 111,015,101.78 2,968,000.48	\$8,022,250.00 4,000,750.00 1,800,000.00	
		Total	\$301,351,141.29	\$88,511,910.80	\$1,618,729.92	\$9,024,906.82	\$31,917.71	\$18,871,289.45	\$2,829,185.51	\$1,346,885.07	\$24,759,097.37	\$6,101,333.50	\$1,487,544.08	\$950,241.02	\$513,998.50			\$19,359.26	\$177,452.64	\$143,803,025.45	\$8,862,100.00
OAKLAND	9 banks 7 branches	Commercial Savings Trust	\$298,217.93 316,643,888.76	\$7,119,984.00 6,668,687.70	\$200,182.48 192,822.14	\$1,820,931.53	\$11,719.40	\$1,317,783.92 9,170,605.91 25,000,000.00	\$675,359.83 2,539,886.61	\$18,699.19 362,174.69	\$1,479,321.41 3,572,428.32 44,284.86	\$377,499.00 1,053,177.50	\$103,144.65 44,546.74	\$136,768.73 15,648.74	\$42,046.67 13,257.88			\$175,076.48 133,291.17	\$7,076,033.97 49,347,167.13	\$721,500.00 2,250,000.00	
		Total	\$318,944,471.29	\$14,409,355.70	\$200,182.48	\$1,820,931.53	\$11,719.40	\$10,738,389.84	\$3,206,246.44	\$375,781.15	\$5,096,144.59	\$1,439,937.50	\$147,691.29	\$152,417.47	\$55,304.55			\$308,907.65	\$56,717,565.96	\$3,171,500.00	
STATE (excluding above)	106 banks 63 branches	Commercial Savings Trust	\$9,996,988.23 1,217,526,888.80 988,135.20	\$419,779.00 4,000,000.00	\$5,221,779.50 1,489,942.81	\$42,691,981.72	\$189,898.42	\$12,408,212.14 21,802,084.98 4,968.00	\$4,581,892.65 5,189,978.30	\$675,433.21 1,379,140.67	\$18,851,428.07 14,783,402.89 145,894.48	\$5,062,408.95 5,212,391.00 100.00	\$1,410,987.92 277,035.51 552.72	\$412,191.20 292,686.23	\$389,307.67 117,935.39 200.00			\$419,208.12 169,719.37 9,334.79	\$105,910,167.20 176,350,258.05 1,846,961.64	\$18,769,454.00 13,824,321.00 1,900,000.00	
		Total	\$332,701,099.23	\$89,779,879.00	\$6,714,122.11	\$42,691,981.72	\$189,898.42	\$21,390,877.14	\$9,691,978.78	\$2,045,573.88	\$23,780,229.44	\$10,274,392.95	\$1,989,455.95	\$614,877.43	\$497,873.06		\$2,692.50	\$538,253.19	\$28,161,266.89	\$34,154,950.00	
STATE (as a whole)	136 banks 105 branches	Commercial Savings Trust	\$12,117,124.93 961,283,598.93 1,712,750.65	\$105,298.00 4,000,000.00	\$8,940,902.42 3,299,614.71 38,740.67	\$45,500,326.45	\$399,295.75	\$27,621,617.15 115,717,752.17 4,984,627.31	\$9,282,153.62 16,637,989.92 1,199,265.13	\$797,153.20 5,597,243.24	\$17,062,256.01 48,517,906.45 599,394.91	\$13,413,932.60 17,598,075.50 6,625.00	\$2,785,806.29 1,318,876.67 822.57	\$2,885,131.69 2,535,884.91	\$1,570,676.25 352,391.47			\$1,236,378.88 743,721.88 858,399.22	\$31,721,292.65 587,500,625.63 8,182,181.42	\$31,669,950.00 24,094,000.00 5,920,000.00	
		Grand Total	\$475,673,893.66	\$31,289,879.00	\$11,850,039.60	\$45,709,326.15	\$399,295.75	\$116,821,626.61	\$27,155,097.37	\$6,294,296.11	\$86,141,557.37	\$30,788,654.10	\$4,135,515.54	\$5,421,616.51	\$1,943,119.66			\$58,369.22	\$1,043,692.29	\$817,744,349.70	\$63,711,950.00
Report of March 1, 1904			\$559,157,841.08	\$31,300,000.00	\$11,792,427.67	\$70,234,372.53	\$235,772.87	\$137,397,269.84	\$27,237,794.68	\$6,435,193.03	\$98,486,853.03	\$27,107,999.17	\$1,006,214.27	\$3,488,429.33	\$2,405,734.00			\$58,518.74	\$3,364,205.67	\$783,238,238.55	\$62,985,950.00

MENT OF CALIFORNIA

GRAPH BUILDING, SAN FRANCISCO

ings banks, 5 trust companies, and 213 departmental banks, compared with totals as shown by the Report of Condition of March 4, 1916.

Surplus	Undivided Profits	Bills Payable (including Certifi- cates of Deposit representing money borrowed)	Notes Redeemable	Deposits Due to Banks	Individual Deposits	Deposits of money Received from Executors, Adminis- trators, Guardians, Assignees, Receivers or Trustees	State, County and Municipal Deposits	Postal Savings Deposits	Other Liabilities	Number of Depositors	TRUST RESOURCES					TRUST LIABILITIES			
											Personal Assets Received from Executors, Adminis- trators, Assignees, Guardians or Trustees	TRUST INVESTMENTS		Due from Banks	Cash on Hand	Total	Personal Assets Received from Executors, Adminis- trators, Assignees, Receivers or Trustees	Trusts Held in Capacity of Executor, Administrator, Assignee, Guardian or Trustee	Private Trusts, specially designated and constituted as Court Trusts Under Supervision
												Personal Property	Real Property						
\$2,551,085.31	\$1,619,179.87			\$8,870,254.77	\$32,911,817.47		\$1,897,279.37	\$31,847.02	\$2,353,500.88	68,500									
8,225,000.70	1,033,332.82			123,183.36	232,411,281.61		1,348,512.50	191,399.13	729,334.52	350,505									
660,000.00	242,881.68					\$183,018.24			42,984.52		82,225,881.20	\$15,750,392.48	\$3,141,476.76	\$1,637,500.67		822,155,311.20	82,225,881.20	\$20,529,420.01	
\$11,035,286.01	\$2,925,334.37			\$9,093,438.13	\$285,285,102.11	\$183,018.24	\$3,215,771.87	\$229,237.15	\$3,125,821.92	419,005									
\$1,147,392.10	\$238,925.08	\$15,000.00		\$1,168,514.22	\$22,433,028.15		\$955,000.94	\$55,371.00	\$121,276.40	81,606									
2,185,365.00	\$61,375.84			127,110.79	192,390,557.43		190,395.85	147,277.98	\$245.71	249,122									
680,000.00	107,887.77								39,112.71			\$10,908,197.74	\$1,831,815.51	\$461,584.77	\$2,458.81	\$13,902,296.83		\$15,788,391.82	\$2,313,905.00
\$1,013,000.00	\$1,867,280.00	\$15,000.00		\$1,295,624.92	\$121,820,055.78		\$1,886,405.79	\$202,648.68	\$102,631.82	321,728									
\$663,285.00	\$75,118.1	---		\$899,131.11	\$1,158,503.00		\$285,260.08		\$85,508.17	15,920									
1,019,110.00	301,997.95			76,528.28	41,512,981.78		1,004,950.00	\$99,631.76	92,257.36	92,644									
50,000.00						\$14,394.86					\$371,526.31	\$994,268.50	\$235,770.00	\$24,394.20		\$1,283,846.50	\$371,526.31	\$994,268.50	
\$1,732,395.00	\$389,122.76	\$50,000.00		\$885,959.69	\$18,971,545.78	\$14,394.86	\$1,289,350.08	\$99,631.76	\$172,965.53	108,564									
\$6,282,114.91	\$2846,587.93	\$782,220.02	\$17,000.00	\$1,101,810.85	\$70,559,465.21		\$1,951,302.25	\$226,044.25	\$101,398.03	236,124									
5,552,395.08	2,659,115.19			51,148.93	119,563,123.38		1,364,153.71	286,517.26	78,011.98	389,993									
31,116.13	38,818.19					\$141,337.32			9,300.00		\$346,561.70	\$1,555,978.84	\$587,477.84	\$205,275.00		\$2,695,293.98	\$346,561.70	\$2,347,732.28	\$811.88
\$11,865,896.12	\$5,513,080.62	\$782,220.02	\$17,000.00	\$1,154,959.78	\$22,122,888.59	\$141,337.32	\$9,315,455.06	\$512,561.61	\$188,940.61	629,117									
\$10,014,287.62	\$5,101,298.09	\$847,220.02	\$17,000.00	\$1,251,711.25	\$19,305,914.43		\$8,659,872.54	\$316,262.97	\$2,099,987.08	492,159									
17,451,379.98	4,829,161.48			387,024.27	\$28,910,247.29		7,617,112.96	715,786.83	197,879.57	1,975,294									
1,421,116.13	689,617.64					\$368,750.42			\$2,397.23		\$2,043,369.30	\$28,573,988.05	\$8,784,529.11	\$2,391,782.24	\$2,458.81	\$42,695,718.51	\$2,391,782.24	\$37,303,936.27	\$2,314,776.88
\$29,817,183.13	\$10,617,787.11	\$847,220.02	\$17,000.00	\$12,629,682.52	\$49,309,191.69	\$368,750.42	\$15,763,984.00	\$1,932,919.80	\$3,659,293.88	1,475,414									
\$29,291,698.20	\$11,981,552.29	\$1,291,850.85	\$500,000.00	\$14,706,329.34	\$54,259,112.50	\$232,431.27	\$15,831,278.37	\$1,145,252.12	\$4,152,357.02		\$2,398,661.79	\$25,888,065.10	\$9,953,594.83	\$1,733,318.99	\$304.04	\$33,886,117.05	\$2,399,061.29	\$30,487,055.77	\$1,598,063.50

ANNUAL REPORT—1915

Board of Medical Examiners

OF THE

State of California

CHARLES B. PINKHAM, M. D.
Secretary-Treasurer



CALIFORNIA
STATE PRINTING OFFICE
1916

BOARD OF MEDICAL EXAMINERS.

HARRY E. ALDERSON, M.D., <i>President</i>	San Francisco
Appointed October 10, 1913.	
WILLIAM R. MOLONY, M.D., <i>Vice President</i>	Los Angeles
Appointed October 10, 1913.	
CHARLES B. PINKHAM, <i>Secretary-Treasurer</i>	San Francisco
Appointed October 10, 1913.	
H. V. BROWN, M.D.	Los Angeles
Appointed January 22, 1915.	
ROBERT A. CAMPBELL, M.D.	Los Angeles
Appointed October 10, 1913.	
H. CLIFFORD LOOS, M.D.	San Diego
Appointed January 22, 1915.	
PERCY T. PHILLIPS, M.D.	Santa Cruz
Appointed November 17, 1915, vice Gundrum (exp.).	
ERNEST Sisson, D.O.	Oakland
Appointed November 24, 1915, vice Vanderburgh (exp.).	
A. M. SMITH, M.D.	Oakland
Appointed January 22, 1915.	
D. L. TASKER, D.O.	Los Angeles
Appointed October 10, 1913.	

Special Officers.

LOUIS H. WARD, <i>Chief Counsel</i>	Phelan Bldg., San Francisco
RAY E. NIMMO, <i>Attorney for Southern California</i>	California Bldg., Los Angeles

BOARD OF MEDICAL EXAMINERS.

ANNUAL REPORT OF THE SECRETARY-TREASURER.

December 31, 1915.

To His Excellency, HIRAM W. JOHNSON,
Governor, State of California,
Sacramento, California.

YOUR EXCELLENCY: In accordance with section 2 of the Medical Practice Act, the Secretary of the Board of Medical Examiners of the State of California herewith submits a report covering the activities of this branch of the state government for the year ending December 31, 1915, presented in more detail in the copy of the minutes of each meeting now on file in the office of the state executive.

The Medical Practice Act has been amended in many respects since the prior report, notably section 13, wherein the jurisdiction of this body has been broadened in reciprocity matters by specifically empowering the Board of Medical Examiners of the State of California to enter into reciprocal relations, through contract, with other states. The execution of such a contract will grant the licentiate of this State recognition in other states, upon presentation of acceptable credentials, showing equal standards in education and licensure. Section 13 has been further amended, permitting California to issue a reciprocity certificate to practitioners of systems of the healing art other than of medicine and surgery, specifying that such reciprocity certificate shall be of similar class and limitation as was issued under similar conditions in California on the same date. Further amendment to this section provides that applicants licensed in other states in certain years specified in the statute, may have the option of either an oral or written examination, an alternative which did not maintain prior to the present year. In a word, California has established a more progressive and rational standard in the consideration and acceptance of licentiates of other states who may be desirous of obtaining a certificate and a residence in California.

It is further to be noted that since the last report presented to your Excellency, the California Board, under the amendments passed by the last legislature and approved by the Governor, has provided an opportunity whereby a drugless practitioner who had practiced a drugless system in California for a specified period might obtain a certificate in this State. Section 11 of the amendments referred to provides that an applicant who prior to January 1, 1916, could make satisfactory proof

of three or six years practice, and a 1,000-hour course of instruction in a legally chartered school, and who possessed a good moral character, was eligible for a certificate, either after a written examination or upon proof of competency.

Two hundred and seventy-two drugless practitioners from various sections of California filed applications under this section.

The board has endeavored to deal most judiciously, leniently and generously in determining the qualifications of these drugless applicants, having in mind that the final test of competency was the safety of the public. In this connection, it is to be deplored that the attitude of the board has been misrepresented and false statements deliberately made to the rank and file of the drugless practitioners by unscrupulous individuals, with the evident sole purpose of discrediting the board on the one hand and depleting the finances of the individual applicant on the other hand. An officer of a certain drugless school obtained \$17.50 from a great majority of the applicants, approximating, in the aggregate, \$3,500. Such applicants were given to understand that no questions were to be asked as to the disposition of the money, the inference being that certificates were to be obtained by illegitimate means.

Unfounded statements were disseminated by this same officer to the effect that an agreement with representatives of the Board of Medical Examiners had been reached whereby the requirements of the law in reference to years of practice, were to be "*abrogated*" and that a special commission of drugless practitioners named by himself, would be appointed to pass upon the qualifications of the applicants. Needless to say, the commissioners named were either graduates of, or connected with, the particular school in question. By the evolution of this scheme it was proposed that the board should issue certificates to a horde of incompetents.

The Board of Medical Examiners strongly resented this campaign of deceit and intrigue, but with a firm determination to do absolute justice to the State as well as to the applicants, determined that less criticism would arise if the test of competency was given by members of the board rather than by an appointed commission.

Claim was made that on account of the inconsistency in theory or practice it would be impossible for a representative of a certain cult of the healing art to examine fairly or to intelligently pass upon the merits of an applicant of a different cult or sect. This contention has proven to be false, for of the 39 applicants afforded a test of competency at the December meeting of the board, 20 passed and 19 failed, and the successful applicants represent almost every possible theory of the healing art, designated as a sect or cult, in this country. We believe that the

successful, as well as the rejected, applicants will testify to the fairness of this board in handling this situation.

With these introductory and explanatory statements as a preface, I submit a resumé of the work accomplished by the Board of Medical Examiners of the State of California for the period January 1st to December 31, 1915.

DRUGLESS PRACTITIONERS.

Two hundred and seventy-two applicants, representing every sect or cult practicing a drugless system in California, filed application under section 11, wherein is demanded a showing of 1,000 hours of resident study, good moral character and either three or six years of practice. The larger percentage of the applicants did not show years of practice, nor 1,000 hours of resident study, and up to date their applications have not been supplemented showing a course of instruction.

Many licentiates of the Board of Optometry applied, but the board ruled that the practice of optometry was not a drugless system.

65 applications were denied, either on the grounds as above stated or because the applicant stated he could not show the required hours or practice.

71 applications were deferred pending completion, by showing either hours, practice, or acceptable certificates of licentiates who had known the applicant to have been in practice.

76 applicants finally qualified for the test of competency and at the December meeting 39 appeared; passed, 20, failed, 19.

32 applications were referred to the board for further action.

13 were approved for the 1,000-hour written examination, but only one applicant took the December examination.

10 were eligible *only* for the 2,000-hour drugless examination.

5 pending.

COLLEGE INVESTIGATION.

The college investigating committee of the board inspected every institution in California professing to qualify applicants for a certificate issued by this board, and by means of its report, appearing in the minutes of the June meeting, in a spirit of friendly constructive criticism, has endeavored to stimulate an interest in such institutions as have been found deficient in equipment or teaching facilities. We believe this constructive work of the board has met with general approbation, notwithstanding sporadic criticism emanating from those who do not grasp that which the board is struggling to attain.

It is evident that the ultimate purpose of the report of the college investigating committee is to urge the maintenance of a higher standard of perfection in professional education, that the individual student may have access to adequately equipped laboratories, well stocked libraries,

abundance of clinical material, as well as facilities for bedside instruction, thereby gaining a fund of didactic knowledge and clinical experience—the foundation of sane and successful practice of a profession.

During the year 1915 marked improvement in equipment, teaching facilities, etc., have been made in two of the colleges mentioned in the report, and one, the California Eclectic Medical College, has become extinct.

Hahnemann Medical College of the Pacific has affiliated with the University of California.

The suggestion that some enactment making more difficult the obtaining of a charter to conduct embryonic and sporadic schools professing to teach some system or cult of the healing art, is food for thought for those interested in "preparedness."

MEETINGS.

During the year 1915 the board has held five meetings, one in Sacramento, two in San Francisco and two in Los Angeles.

Reciprocity applications were considered at all of these meetings.

Written examinations were conducted only at the San Francisco and Los Angeles meetings.

Since the enactment of the reciprocity feature there has been a perceptible diminution in the number of applicants for the written examination, which now comprise the following classes: recent graduates, those presenting foreign credentials, and those presenting credentials which are determined to be unsatisfactory for consideration on a reciprocity basis.

During the year 1914 there were 242 applicants for the written examination, tabulated as follows:

Class	Passed	Failed	Total
Physician and surgeon examination.....	116	63	179
Drugless examination	18	45	63
Total examined			242

During the year 1915 there were 208 applicants for the written examination, tabulated as follows:

Class	Passed	Failed	Total
Physician and surgeon examination.....	138	39	177
Drugless examination	13	17	30
Chiropody examination	1		1
Total examined			208

Tabulation of Written Examination Results for 1915.

Class of applicant	Number		Percentage	
	Passed	Failed	Passed	Failed
<i>April.</i>				
Physician and surgeon, California institutions...	7	3	70.00	30.00
Extra state institutions.....	14	2	87.50	12.50
Drugless, California institutions.....	1	3	25.00	75.00
Extra state institutions.....		2		100.00
Totals	22	10	68.75	31.25
<i>June.</i>				
Physician and surgeon, California institutions...	31		100.00	
Extra state institutions.....	4		100.00	
Drugless, California institutions.....		1		100.00
Extra state institutions.....		1		100.00
Totals	35	2	94.60	5.40
<i>*July.</i>				
Physician and surgeon, California institutions...	46	16	72.50	27.50
Extra state institutions.....	8	5	61.50	38.50
Drugless, California institutions.....	3	6	33.33	66.66
Extra state institutions.....				
Totals	57	27	67.85	32.14
<i>*December.</i>				
Physician and surgeon, California institutions...	18	11	62.05	37.95
Extra state institutions.....	11	1	91.60	8.40
Drugless, California institutions.....	9	4	69.23	30.77
Extra state institutions.....				
Totals	38	16	70.37	29.63

*The graduates of the College of Osteopathic Physicians and Surgeons of Los Angeles were first admitted to the examination for physicians and surgeons certificate at the July, 1915, meeting.

*Certificates Issued Under Section 12 of the Medical Practice Act—Army and Navy
Credentials.*

Lyon, George Elmer, April 29, 1915.

Charlton, Cecil Floyd, October 6, 1915.

Duplicate Certificates Issued.

Name	Fee paid	Certificate issued	Affidavit on file
Hiller, F. S.-----	Dec. 30, '14	Jan. 7, '15	Affidavit on file
Johnson, Smith S.-----	Jan. 25, '15	Jan. 28, '15	Affidavit on file
Dees, Willmot W.-----	Jan. 14, '15	Jan. 28, '15	Affidavit on file
Leiberg, Carrie E.-----	Jan. 14, '15	Feb. 8, '15	Affidavit on file
Garmon, J. O.-----	Feb. 15, '15	Feb. 16, '15	Affidavit on file
Domb, David-----	Feb. 26, '15	Mar. 2, '15	Affidavit on file
Blumenberg, Samuel P.-----	Mar. 12, '15	Apr. 26, '15	Affidavit on file
Shaffer, Fannie-----	Apr. 19, '15	Apr. 26, '15	Affidavit on file
Wise, Sarah E.-----	Apr. 26, '15	Apr. 29, '15	Affidavit on file
Northeott, Ephraim-----	May 25, '15	June 7, '15	Affidavit on file
Sexton, Lee Lloyd-----	July 16, '15	July 19, '15	Affidavit on file
Irwin, Henry W.-----	July 9, '15	July 19, '15	Affidavit on file
Poheim, Jos. F.-----	July 24, '15	July 30, '15	Affidavit on file
Atkins, Milton H.-----	July 28, '15	July 31, '15	Affidavit on file
Meracle, Geo. A.-----	Oct. 7, '15	Oct. 13, '15	Affidavit on file
Emmons, Calvert L.-----	June 21, '15	Nov. 8, '15	Affidavit on file
Bryant, Wm. A.-----		Dec. 30, '15	Affidavit on file
Barney, Edna Locke-----	May 25, '15	Aug. 16, '15	Affidavit on file
Vendel, Soren Nielsen-----	Oct. 29, '15	Nov. 8, '15	Affidavit on file

Reciprocity Certificates.

During the year 1914 the board granted reciprocity certificates as follows:

Direct-----	305
Oral-----	109
Total-----	414

There has been a decrease in this class of applicants during 1915 and the records for this year show:

Applications filed-----	261
Certificates issued--	
Direct-----	153
Oral-----	78
Total-----	231

CHIROPODY.

Progressing in the ranks of the few states that have passed an enactment for the regulation of the practice of chiropraxy, the legislature of California (Chapter 105 of the Statutes of 1915) provided conditions for the issuance of a certificate to practitioners of this class who filed prior to ninety days subsequent to the passage of the act, a fee of fifty (50) dollars and an application showing satisfactory evidence of good moral character, of one year of practice in California prior to July 1, 1915, and competency in chiropraxy.

One hundred and ninety-eight (198) individuals availed themselves of registration under this provision and one chiropraxy applicant qualified for certificate by passing the written examination given applicants of this class.

Subsequent to the ninety-day limit prescribed in the act for filing application under the exemption clause, all applicants must show certain educational qualifications as prescribed in the act and must pass a regular written examination for applicants of this class.

Certificates issued	132
Written examination	1
Pending	53
Denied	12
Total	198

ANNUAL REPORT OF THE LEGAL DEPARTMENT.

SAN FRANCISCO, CALIFORNIA, January 18, 1916.

CHARLES B. PINKHAM, M.D.,

*Secretary-Treasurer, Board of Medical Examiners,
San Francisco, California.*

DEAR DOCTOR: There is submitted herewith the annual report of the legal department of the Board of Medical Examiners, which in detail gives the disposition of each case submitted to the legal department wherein a defendant is charged with violating the Medical Practice Act. In addition thereto, a great many cases have been called to the attention of the legal department wherein violators have been forced or persuaded to discontinue the practice of a system of the healing art without a license.

Other criminal actions, wherein licensed physicians or those connected with medical institutions, have been handled by this department, particularly advertisers of the cure of venereal diseases. I am glad to report that San Francisco is absolutely free at the present time from such obnoxious advertisements, and that northern California is practically in the same situation. A few cases in Sacramento, Stockton and

San Jose still demand attention, and I believe that before the next year rolls around we will be in a position to report that the whole State has been rid of the advertising specialist.

This department has also caused criminal proceedings to be instituted against practitioners upon charges of obtaining money by false pretenses, grand larceny and extortion, and universally we have been successful.

A number of petitions for revocation of licenses have been filed, and the board in its wisdom has acted on these cases by revoking, suspending, or placing on probation, as to the board's mind seemed just and proper. It is a pleasure to note that in each instance the individual members of the board acted upon its petition in a manner indicating that it was not their purpose to deprive licentiates of their right to live, but to protect the public from "quacks" and "charlatans." I have no doubt, as noted above, that within the next year California will be practically free from the latter class of practitioners and will stand pre-eminently as the one state in the Union for others to follow in a like campaign.

I take this opportunity of expressing my appreciation of the kindly courtesy shown to the members of the legal department by the Board of Medical Examiners. Harmony has prevailed; eventually in all considerations any difference of opinion has resulted in better results for the board.

Respectfully,

(Signed) LOUIS H. WARD,
Attorney.

Legal Report, 1915—Northern California.

Still Pending.

Gillespie, G. D., San Francisco.	Gine, Y. Q., San Francisco.
Conner, W. E., San Francisco.	Atkinson, John A., San Francisco.
Adams, L. M., San Francisco.	Gee, S. E., San Francisco.
Lewis, F. S., San Francisco.	Melart, Albert E., San Francisco.

Convictions.

Albert, N., San Francisco—two years probation.
 Gine, Y. Q., San Francisco—guilty; fine, \$100.
 Lan Yit Cho, San Francisco—guilty; fine, \$100.
 Kromberger, I. B., Oakland—guilty; fine, \$150.
 Gottlieb, Leon, San Francisco—guilty; 30 days in county jail.
 Sing, John, San Francisco—guilty; two years probation.
 Ah Lee, San Francisco—guilty; fine, \$100.
 Checkos, S. N., San Francisco—guilty; fine, \$100.
 Watson, F., Oakland—guilty; six months probation.
 Chun Kee, Oakland—guilty; fine, \$50.
 Barbour, H., Oakland—guilty; two years probation.
 Wong, Y., Stockton—guilty; fine, \$100.
 Bong, L. Tai, Stockton—guilty; fine, \$100.
 Chow Juyan, Jr., Stockton—guilty; fine, \$100.
 Yan Nin Tong, Stockton—guilty; fine, \$100.

Yee Chee Ching, Stockton—guilty; fine, \$100.
 Iwao Myaski, Stockton—guilty; fine, \$100.
 Y. Ishikawa, Stockton—guilty; fine, \$100.
 Wan, Y. H., Stockton—guilty; fine, \$100.
 Chong, Tom J., San Francisco—guilty; fine, \$100.
 Curry, A. L., San Francisco—guilty; fine, \$100 (deceased).
 Ah Nam, San Francisco—guilty; fine, \$50.
 Hing, Lee, San Francisco—guilty; fine, \$100.

Dismissed.

Jang Kwai, Oakland.	Ah Lee-Ah Hee, Oakland.
Wong Ling, San Francisco.	Dr. Woo, alias Ah Nam, San Francisco.
Burgess, Frank, San Francisco.	Cornet, Z. L., San Francisco.
Destefano, F., San Francisco.	Barthelet, A., San Francisco.
Tye, Louie, San Francisco.	Chinn Young, Stockton.
Lowe, L. B., Oakland.	Wah Quoch, Stockton.

Tanzo Yoshinaga, Sacramento.

Acquitted.

Thompson, Henry, San Francisco.	Hing, T. Wah, Sacramento.
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Prosecutions in Federal Court, Northern District of California, for the Year 1915.

Defendants connected with medical institutions for misuse of United States mail.

Guilty, and Date of Judgment.

Edwards, Homer C.—May 7th; one year in Alameda County jail.
 Martin, H. Gray—March 23d; plead guilty; fine, \$150.
 Gobar, I. C.—August 16th; plead guilty; fine, \$250.
 Ryle, J. B.—August 30th; plead guilty; fine, \$500.
 O'Connell, R. J.—June 30th; plead guilty; fine, \$250.
 Chinn, Lee K.—June 30th; plead guilty; fine, \$250.
 Scott, C. M.—May 5th; plead guilty; fine, \$400.
 Baxter, C. A.—May 5th; plead guilty; fine, \$400.
 Rice, E. J.—January 29th; plead guilty; fine, \$750.
 Freeman, G. M.—April 28th; one year and fine, \$1,000.
 Burns, J. T.—January 29th; plead guilty; fine, \$500.
 Penn, Arthur—August 30th; plead guilty; fine, \$200.
 Harris, Donald—May 7th; guilty; fine, \$400.
 Oesting, Paul—January 29th; one year in Alameda County jail and fine, \$500.

Not Guilty.

Ah Fong—April 8th.	Yuen, T. Foo—July 13th.
Wing, T. Shue—July 13th.	Gott, William—April 8th.

Pending.

Fong, C. M.	Lowe, Charles.
Hing, T. Wah.	Kwai, Jang.

Shue Gee.

VIOLATIONS OF THE MEDICAL PRACTICE ACT IN SOUTHERN CALIFORNIA.

January 1, 1915, to December 31, 1915.

The figures presented herein show the large volume of business disposed of in southern California. The legal department of southern California, in addition to the legal proceedings herein mentioned, has disposed of several proceedings before the Board of Medical Examiners, initiated for the purpose of revoking or suspending the certificates of licentiates.

While the work of the board in southern California has been such as to compel many practitioners, who have heretofore openly violated the law, to exercise greater care to prevent detection, and has compelled some to abandon the field and remove to other parts, yet there remains to be accomplished much work. As is well known, southern California is the home of a great many new lines of thought, which give birth to many new cults and theories. When it is attempted to put these into practice, violations of the law result, and a vigilant and energetic staff must be maintained to insure the public against the incursions of unlicensed and unskilled practitioners.

Respectfully yours,

(Signed) RAY E. NIMMO,
Attorney.

Writs of Prohibition, Mandamus, Etc.

Name	Writ	Disposition
Bernard Aronchik -----	Mandate -----	Writ dismissed.
Conrad H. Czarra -----	Prohibition -----	Pending.
Samuel R. Chamlee -----	Injunction -----	Pending.

Cases on Appeal.

T. Foo Yeun—judgment affirmed Feb. 23, 1915; \$200 fine, paid.
 Cheung Hong—judgment affirmed Dec. 15, 1915; appeal from judgment committing defendant to jail for violation of parole.
 Chas. Hook—judgment reversed Nov. 26; pending Dec. 31; new trial granted.
 Geo. W. Jordan—pending Dec. 31; Supreme Court.
 T. Leung—pending Dec. 31.
 T. F. Ratledge—pending Dec. 31; Supreme Court.
 J. B. Vermillion, San Diego—pending Dec. 31.
 F. B. C. Eilersficken, San Diego—pending Dec. 31.
 S. S. Williams, San Diego—pending Dec. 31.
 N. C. Oakley, San Diego—pending Dec. 31.
 Totals—judgments affirmed, 2; judgment reversed, 1; pending, 8.

Cases Initiated Before January 1, 1915, and Disposed of Afterwards.

Tom She Bin—convicted April 21; \$100 or 100 days, paid.
 Tom She Bin—convicted April 21; 60 days jail, probation.
 Tom She Bin—convicted April 21; 60 days jail, probation.
 G. S. Chan—dismissed Feb. 11.
 G. S. Chan—dismissed Feb. 11.
 H. Ching—convicted April 9; 180 days jail, probation.
 Henry Ching—dismissed Jan. 28.
 Ludwig Gossman—convicted Jan. 11; \$100 fine, paid.
 W. B. Major—convicted April 19; 3 months jail, probation.
 David Overholtzer—dismissed Feb. 6.
 David Overholtzer—convicted Jan. 21; \$100 fine, paid.
 O. A. Thompson—convicted April 8; \$200 fine, paid.
 T. Foo Yeun—convicted April 27; \$100 fine, suspended.
 K. Fitzgerald—convicted March 29; 60 days jail, probation.
 T. Leung—convicted April 30; 100 days jail, probation.
 T. Leung—convicted April 30; \$100 fine, paid.
 T. Leung—convicted Jan. 12; \$100 fine, paid.

Jno. Harriman—convicted April 9; \$500 fine, suspended.
 Cheung Hong—convicted Jan. 23; 150 days, probation.
 Everett Adkins—convicted March 26; 60 days, probation.
 Huber Hamilton—convicted March 29; 60 days, probation.
 Della Bryant—convicted March 24; \$100 or 100 days, paid.
 Della Bryant—dismissed March 24.
 H. J. Hastings—convicted March 11; 100 days jail, probation.
 J. T. Lovell—convicted Jan. 22; \$200 fine, paid.
 H. W. Edwards—dismissed Aug. 3.
 Geo. W. Jordan—dismissed April 3.
 E. T. Webb—fugitive from justice.
 Totals—convicted, 20; dismissed, 7.

Cases Initiated Between January 1st and December 31, 1915.

G. W. Schweitzer—convicted March 30; 4 months jail, probation.
 Donald Donovan—convicted April 17; \$500 fine, suspended.
 Benj. Dekker—convicted April 17; 90 days jail, probation.
 C. C. Peterson—convicted May 26; \$600 or 180 days, probation.
 Anna Mouch—dismissed May 22.
 F. P. Molino—convicted March 24; 4 months jail, probation.
 Lorena Bowser—convicted March 17; 60 days jail, probation.
 Ada LeFreeman—convicted Feb. 19; 150 days, probation.
 Ella Smith—convicted Feb. 24; 180 days, probation.
 Charlotte Bergman—convicted Jan. 22; 100 days, probation.
 H. W. Philbrook—convicted Feb. 26; \$100 fine, paid.
 N. B. Raiden—convicted Feb. 19; \$100 fine, paid.
 Frank Sohn—dismissed Dec. 8.
 Jno. Weinmann—convicted Nov. 19; 100 days, probation.
 Mrs. H. H. Smith—acquitted July 10.
 Geo. W. Neely—convicted Aug. 4; 180 days, probation.
 Constantine Aperghus—convicted Aug. 4; 180 days, probation.
 G. A. Wedelsteadt—convicted July 13; 180 days, probation.
 Amando Dominquez—acquitted Aug. 31.
 Amando Dominquez—pending Dec. 31.
 Arthur E. Trott—convicted Sept. 16; 90 days, probation.
 Jim Viachana—convicted Aug. 11; 6 months, probation.
 P. L. Crane—dismissed Sept. 22.
 C. T. Cleland—convicted Sept. 3; \$100 fine, suspended.
 M. J. Yem—dismissed Sept. 25.
 B. E. Albertson—convicted Nov. 10; sentence suspended.
 K. Hayashi—dismissed Nov. 26.
 Chas. Hook—dismissed Nov. 3.
 Isabelle Jocelyn—case off calendar Dec. 31.
 H. Ching—convicted Aug. 24; \$100 fine, paid.
 Mrs. S. J. Bridge—pending Dec. 31.
 Gunning Butler—pending Dec. 31.
 F. C. Butler—pending Dec. 31.
 P. L. Crane—pending Dec. 31.
 Inez Decker—pending Dec. 31.
 Everett Albert—pending Dec. 31.
 T. Leung—pending Dec. 31.
 Julio Uretia Martinez—pending Dec. 31.
 G. M. Miller—pending Dec. 31.
 T. Foo Yeun—pending Dec. 31.
 Waldo R. Colbert, San Diego—pending Dec. 31.
 W. R. Tucker, San Diego—pending Dec. 31.
 F. B. C. Eilersficken, San Diego—pending Dec. 31.
 J. M. Ray, San Diego—convicted Jan. 16; \$100 fine imposed, \$50 paid.
 Totals—convicted, 21; acquitted, 2; dismissed, 6.

Grand Total for 1915.

Convicted, 41; acquitted, 2; dismissed, 13; pending, 15.

Fines paid -----	\$1,350 00
Appealed fines -----	200 00
Total -----	<hr/> \$1,550 00

Hearings, Revocations, Suspensions and Probations.

Thirty-two licentiates of this State have been cited to appear before the Board of Medical Examiners during the year 1915, charged with violating various sections of the Medical Practice Act, and after hearing the testimony the board disposed of the cases as follows:

Found Guilty (11).

(a) Certificates revoked (4)—

Chamley, S. R.

Edwards, Homer C.

Freeman, Gideon M., Sr.

Hunt, A. L.

(b) Certificates suspended (2)—

Putnam, C. B. (for 1 year from April 12, 1915).

Schirman, R. J. (for 6 months from Jan. 12, 1915).

(c) Deferred (5) until—

Condory, Vilas, April, 1916.

Guglieri, August A., April, 1916.

Hadley, Fred K., April, 1916.

Martin, H. Grey, April, 1916.

Rice, E. J., April, 1918.

Pending (10).

Czarra, Conrad—writ of prohibition.

Freeman, Gideon M., Jr.—to be heard April, 1916.

Gibbon, John—to be heard January, 1916.

Gobar, I. C.—to be heard January, 1916.

Jamison, W. R.—to be heard January, 1916.

Harris, Donald.

Lampert, Louis—writ of prohibition.

O'Connell, R. J.—respondent not served.

O'Donnell, Geo. W.—writ of prohibition.

Scott, C. M.—to be heard January, 1916.

Dismissed (11).

**Statement of Receipts and Disbursements of Cash for the Period of January 1,
1915, to December 31, 1915.**

Receipts.

Application fees—written examination; reciprocity-----	\$5,160 40
Drugless—(B. B. and exemption clause) chiropody-----	36,205 75
Duplicate certificates-----	25 00
Certifying licenses-----	18 00
Salary refund—W. W. Vanderburgh-----	10 00
Refund, correction examination papers—H. E. Alderson-----	10 00
Refund of overdraft on claims Nos. 313 and 320-----	1 00
Fines-----	3,748 05

Total receipts-----\$45,178 40

Balances on January 1, 1915—

State treasury-----	12,007 96
Warrants in transit-----	1,284 12
National Bank of D. O. Mills-----	540 00
Cash in office-----	1,177 10
Revolving fund-----	250 00

Total receipts and balance-----\$60,437 58

Disbursements.

Office salaries-----	\$8,059 30
Office rent-----	693 98
Stationery and printing-----	900 18
Office expenses-----	1,233 47
Miscellaneous expenses-----	327 44
Investigation expenses-----	7,993 98
Attorney—salaries, \$4,800; expenses, \$857.41-----	5,657 41
Court expenses-----	102 95
Examination expenses-----	687 84
Examination hall rent-----	150 00
Board members, per diem-----	2,790 00
Board expenses-----	2,117 31
Refunded application fees-----	2,780 00

Total disbursements-----\$33,493 86

Balances on December 31, 1915—

State treasury-----	\$12,680 17
National Bank of D. O. Mills-----	11,788 50
Cash in office-----	2,120 00
Revolving fund-----	350 00
Disbursements pending-----	5 05

Total disbursements and balance-----\$60,437 58

Respectfully submitted.

(Signed)

CHARLES B. PINKHAM,
Secretary-Treasurer.

REPORT
OF THE
SURVEYOR GENERAL
OF THE
STATE OF CALIFORNIA

From August 1, 1914, to August 1, 1916

W. S. KINGSBURY, Surveyor General



CALIFORNIA
STATE PRINTING OFFICE
SACRAMENTO

REPORT OF THE SURVEYOR GENERAL.

STATE OF CALIFORNIA, OFFICE OF THE SURVEYOR GENERAL,
SACRAMENTO, September 11, 1916.

To His Excellency, HIRAM W. JOHNSON,
Governor of the State of California.

SIR: In accordance with the requirements of the law relating to the duties of the Surveyor General, I have the honor to submit the following report of the transactions of this office from August 1, 1914, to August 1, 1916.

Respectfully submitted.

W. S. KINGSBURY,
Surveyor General.

GENERAL OFFICE BUSINESS.

AMOUNT OF FEES COLLECTED BY SURVEYOR GENERAL AND REGISTER
OF THE STATE LAND OFFICE FROM AUGUST 1, 1914,
TO AUGUST 1, 1916.

Month	Paid into state treasury	Paid to Secretary of State
1914—August	\$240 00	\$65 00
September	126 00	10 00
October	46 00	-----
November	124 00	18 00
December	269 10	59 00
1915—January	221 50	34 00
February	81 00	8 00
March	180 50	31 00
April	245 50	65 00
May	192 00	22 00
June	186 50	23 00
July	150 00	30 00
August	192 00	43 00
September	249 70	50 00
October	112 00	13 00
November	219 00	30 00
December	140 50	1 00
1916—January	417 70	101 00
February	82 00	13 00
March	146 00	23 00
April	197 00	18 00
May	312 50	22 00
June	153 25	18 00
July	112 00	6 00
Totals	\$4,395 75	\$703 00

AMOUNT OF DEPOSITS RECEIVED BY SURVEYOR GENERAL.

Under the act of March 20, 1889, the Surveyor General received from August 1, 1914, to August 1, 1916, and paid into the state treasury, deposits as follows:

1915—September	\$60 00
December	20 00
1916—January	20 00
February	20 00
March	20 00
April	40 00
May	40 00
June	20 00
July	20 00
Total	\$260 00

Financial Recapitulation.

Amount of fees, office of Surveyor General and Register of the State Land Office	\$4,395 75
Amount of deposits, office of Surveyor General	260 00
Amount of fees collected by Register of the State Land Office for Secretary of State	703 00

APPLICATIONS TO PURCHASE STATE LANDS.

From August 1, 1914, to August 1, 1916, applications to purchase state lands have been received and filed as follows:

District	Number of applications	Acres
Los Angeles -----	6	720.00
Sacramento -----	6	1,185.63
San Francisco -----	8	840.00
Susanville -----	1	80.00
Visalia -----	2	120.00
Swamp and overflowed lands -----	43	17,824.79
Totals -----	66	20,770.42

Certificates of Purchase Issued.

From August 1, 1914, to August 1, 1916.

Grant	Number of certificates	Acres
Sixteenth and thirty-sixth sections and lieu lands -----	14	2,907.00
Swamp and overflowed lands -----	13	988.29
Totals -----	27	3,895.29

Patents Issued.

From August 1, 1914, to August 1, 1916.

	Number of patents	Acres
Sixteenth and thirty-sixth sections and lieu lands -----	358	76,547.21
Swamp and overflowed lands -----	35	4,113.11
Lake lands -----	3	661.53
Grant of 72 sections -----	1	160.00
Grant of 500,000 acres -----	7	1,599.60
Totals -----	404	83,081.45

LANDS LISTED TO THE STATE.

From August 1, 1914, to August 1, 1916, lands have been listed to the state of California by the United States, as follows:

Grant	Acres
Indemnity (lieu) lands -----	1,633.62
Swamp lands -----	2,050.89
Total -----	3,684.51

LICENSED LAND SURVEYORS.

Licenses issued from August 1, 1914, to August 1, 1916.-----

SCHOOL LAND PAYMENTS.

Amounts received by county treasurers for the state, principal and interest, on account of school lands from August 1, 1914, to August 1, 1916.

County	Principal	Interest	Total
Alameda			
Alpine		\$238 22	\$238 22
Amador	\$1,760 00	321 60	2,081 60
Butte			
Calaveras	90 00	164 27	254 27
Colusa		254 80	254 80
Contra Costa			
Del Norte		22 40	22 40
El Dorado	680 00	598 35	1,278 35
Fresno	2,252 35	1,404 53	3,656 88
Glenn		235 20	235 20
Humboldt		151 97	151 97
Imperial	3,840 00	4,840 68	8,680 68
Inyo	680 00	2,643 50	3,323 50
Kern	5,774 60	10,407 94	16,182 54
Kings	680 00	280 00	960 00
Lake	640 00	522 78	1,162 78
Lassen	7,252 84	5,045 87	12,298 71
Los Angeles	648 95	697 45	1,346 40
Madera	200 00	492 62	692 62
Marin			
Mariposa	664 00	543 30	1,207 30
Mendocino	916 18	976 33	1,892 51
Merced	2,042 08	496 09	2,538 17
Modoc	3,480 00	3,419 19	6,899 19
Mono	1,519 36	3,250 14	4,769 50
Monterey	754 81	1,339 59	2,094 40
Napa		209 70	209 70
Nevada		44 80	44 80
Orange			
Placer		50 34	50 34
Plumas	240 00	61 60	301 60
Riverside	995 45	4,540 20	5,535 65
Sacramento			
San Benito	1,898 58	1,469 83	3,368 41
San Bernardino	7,046 06	18,745 32	25,791 38
San Diego	920 00	925 94	1,845 94
San Francisco			
San Joaquin		1,585 22	1,585 22
San Luis Obispo	1,230 39	965 71	2,196 10
San Mateo		67 20	67 20
Santa Barbara	200 00	190 37	390 37
Santa Clara	241 53	343 90	585 43
Santa Cruz	160 70	360 00	520 70
Shasta	2,273 01	1,342 63	3,615 64
Sierra			
Siskiyou	3,117 02	3,051 43	6,168 45
Solano			
Sonoma	332 00	977 18	1,309 18
Stanislaus	480 00	247 42	727 42
Sutter			
Tehama	372 56	1,735 08	2,107 64
Trinity	648 54	972 20	1,620 74
Tulare	120 00	624 40	744 40
Tuolumne	320 00	109 64	429 64
Ventura		107 98	107 98
Yolo		134 40	134 40
Yuba			
Totals	\$54,411 01	\$77,209 31	\$131,620 32

ANNUAL REPORT

on the

Building and Loan Associations

of the

State of California

by the

BUILDING AND LOAN COMMISSIONER

In accordance with an Act of the Legislature, approved April 5, 1911

to

His Excellency HIRAM W. JOHNSON, Governor of the State of California

August 31, 1915



CALIFORNIA
STATE PRINTING OFFICE
1915

REPORT

OF THE

BUREAU OF BUILDING AND LOAN SUPERVISION.

OFFICE OF THE BUILDING AND LOAN COMMISSIONER,
SAN FRANCISCO, August 31, 1915.

To His Excellency, HIRAM W. JOHNSON,
Governor of California,

SIR: In compliance with the provisions of section 5 of the Building and Loan Commission Act, I have the honor to submit the Twenty-second Annual Report of this department for the sixty-sixth fiscal year of this State, ended June 30, 1915.

Since the last annual report one new association has been formed and licensed, and three have retired—one small and unsuccessful one by complete liquidation, and two other small ones have ceased new business and are in process of voluntary liquidation—thereby making the number on the active roll 90, of which the reports of 89 are included in the tabulations of and appendix to this report.

The gross assets of these 89 associations aggregate \$30,441,084.05—a gain of \$925,321.46 for the year—a very respectable and satisfactory showing during a year of industrial depression and unrest, affected and produced to a greater or less extent by the disturbed conditions existing in Mexico and continental Europe, and more favorable to withdrawals than to the accumulation of individual savings.

The increase in assets, above noted, appears to be divided between those associations heretofore classed as "Locals" and "State," as follows: To the locals, \$778,528.03—a gain of \$116,254.77 over that of the preceding year—and to the state associations, \$146,793.46, or \$390,673.91 less than during the preceding year.

The number of members and investors now aggregate 38,748 according to the reports as filed, a falling off of 697 in number, while at the same time the actual investment has increased \$981,918.33, with an average investment of \$622.75 and average accumulated earnings of \$92.57 each.

The borrowers, as reported, have decreased in number by 805, while the loans, including contract sales, have increased in volume \$1,222,622.41, with an average of \$1,557.71 to each borrower.

The outstanding shares of all classes show an increase of 5,012, while the outstanding investment certificates appear to have decreased 403 in number.

The new loans for building purposes are reported as 1,711—a decrease of 348, and making the aggregate of all such loans since 1893 now appear to be 44,517.

The number of pieces of real estate owned appears to number 5 in excess of last year, but the book value has been decreased \$25,554.61. Of the volume of real estate owned \$104,436.96 is represented by the office buildings erected by four associations, but only partially occupied by them.

The reserve and undivided profits aggregate \$1,283,846.50—a gain of \$89,611.24 since the last report. About nine-tenths of the aggregate constitutes the reserve proper, and whenever this does not exceed 5 per cent of the average loans of any association no portion can be used for future dividends but must be held and used to protect the shareholders and investors against losses of any portion of their investment and accrued earnings. In other words, it stands between the members and investors and future losses in the same manner as the capital stock of other classes of corporations.

In order that a comprehensive idea may be formed regarding the business of the associations of this State during the nine years since the San Francisco fire, it is pertinent to present a summary of certain features.

From the report of that year, 1906, it appears that the 106 associations then reporting had assets of \$19,228,938.88. Since that date the number of associations has decreased, but the volume of assets has increased upwards of 58 per cent and the 89 associations reporting for 1915 now show aggregate assets of \$30,441,084.03. The reserve and undivided profits, held for the protection of shareholders and investors has increased from \$661,556.53, or $4\frac{1}{4}$ per cent of the liabilities to shareholders and investors to the sum of \$1,283,846.50, or 4.93 per cent of such liabilities; and in addition thereto 20 associations have a paid-in guarantee capital and surplus of \$819,715.72 as a still further protection. During that period the receipts for dues on installment shares have been \$28,153,603.00, and the withdrawals and maturities paid were \$32,337,315.00, of which \$25,500,686.00 was dues repaid and \$6,836,629.00 profits apportioned thereto.

The receipts for full paid stock amount to \$13,103,908.00 and the withdrawals \$10,003,554.00.

The receipts on account of investment certificates were \$20,996,544.00 and the withdrawals \$13,995,217.00. The dividends paid to the holders of full paid shares and investment certificates aggregate \$3,491,525.00.

During that same period the disbursements on account of new loans have been \$68,889,891.00, and loans amounting to \$55,545,813.00 have been repaid. Of the new loans made 19,574 were building loans, mainly for the erection of new homes.

In this same connection it is perhaps interesting to take note of changes that have taken place as affecting several features of the business: all calculations being based on the average loans in force.

In the matter of net profits reported for each year the lowest percentage—6.520 per cent—appears in the report for 1910, the average for the entire nine-year period being 6.848 per cent, and closing with 7.071 per cent for the current year.

The element of taxes paid was at high water mark in the report of 1909, with a percentage of 1.319 per cent, with an average of 0.851 per cent for the entire term, and a minimum of 0.257 per cent in 1915.

The highest percentage of salaries paid was in 1908—1.026 per cent, and the lowest in 1914, with 0.709 per cent and an average for the term of 0.841 per cent, closing with 0.720 per cent in 1915.

The other overhead and necessary expenses of operation appear to have been 0.890 per cent in 1907, and 0.568 per cent in 1915, with an average of 0.785 per cent for the term.

Based on the reports as made to this office it appears that the highest rate of gross income was shown in 1908 with 9.760 per cent on the average loans, and the lowest in 1915 with 8.619 per cent, and an average for the entire term of 9.325 per cent.

The ratio of operating expenses to gross income was the greatest in 1908—19.344 per cent; the lowest in 1915—14.978 per cent—with an average for the entire nine years of 17.388 per cent.

Thus it is shown that while the percentage of gross income has decreased—partly due to a lessening of the loaning rate by the elimination of the mortgage tax element—the percentage of expenses of operation has also decreased, and during the whole period the volume of assets has steadily increased until now it is upwards of 58 per cent in excess of the figures shown in 1906.

STATUS OF ASSOCIATIONS.

Active roll June 30, 1914-----	92
New associations—	
California Prudential Society, Oakland-----	1
	93
Retired---	
Sacramento Valley Mutual, Chico-----	1
Liquidating—	
Fairmount Loan, San Francisco,	
Mission Home, San Francisco-----	2 3
Total active roll-----	90
In liquidation---	
Fairmount Loan, San Francisco,	
Mission Home, San Francisco,	
Pacific Coast, San Francisco,	
Continental, San Francisco,	
Protective, Los Angeles,	
State of California, San Diego,	
Orange County Mutual, Santa Ana,	
Total in liquidation-----	7
Total roll -----	97
Summary.	
Active, reporting -----	89
Not reporting (new)-----	1
Liquidating -----	7
	97

Foreign Associations (not included in tabulations):

Western Loan and Building Company, Salt Lake City, Utah. (See last page of Appendix.)

The changes in assets, as well as in the total roll and number reporting since 1905, are as follows:

Years	Total roll	Number reporting	Assets	Increase
1906 -----	131	106	\$19,228,938 88	-----
1907 -----	125	107	19,522,896 86	\$293,957 98
1908 -----	120	107	19,635,657 94	112,761 08
1909 -----	120	105	20,228,116 40	592,458 46
1910 -----	113	107	21,255,176 49	1,027,060 09
1911 -----	105	96	23,340,012 38	2,084,835 89
1912 -----	107	91	24,866,571 97	1,526,559 59
1913 -----	98	93	28,316,021 97	3,449,450 00
1914 -----	97	92	29,515,762 57	1,199,740 60
1915 -----	7	89	30,441,084 03	925,321 46

ASSETS AND LIABILITIES.

Assets.

Loans on mortgages and stock	\$28,707,171	80
Arrearages	166,802	63
Cash in office and bank	726,327	36
Real estate owned	716,253	59
Furniture and fixtures	27,657	04
Advances—personal accounts	93,835	36
Other assets	3,036	25
	<hr/>	
	\$30,441,084	03

Liabilities.

Guarantee stock—Capital	\$739,749	93
Guarantee surplus—Surplus	79,965	79
Installment shares—Dues	9,774,306	81
Installment shares—Profits	2,986,272	56
Paid-up and prepaid shares—Capital	4,584,741	26
Paid-up and prepaid shares—Dividends	280,480	73
Investment certificates—Principal	9,031,385	44
Investment certificates—Dividends	241,428	43
Advance payments	45,605	47
Overdrafts and bills payable	894,780	10
Reserve and undivided profits	1,283,846	50
Loans due and incomplete	342,101	72
Sundry ledger accounts	110,739	35
All other liabilities	45,679	94
	<hr/>	
	\$30,441,084	03

RECEIPTS AND DISBURSEMENTS.

Receipts.

Balance, last report	\$854,601	58
Guarantee stock	36,133	30
Installment shares—Dues	3,098,886	22
Paid-up and prepaid shares—Dues	1,427,836	20
Investment certificates	3,285,276	97
Interest	2,391,130	16
Premiums	83,579	59
Fines	19,907	19
Fees	5,630	81
Loans repaid	7,222,119	95
Overdrafts and bills payable	1,119,077	10
Advances repaid—Personal accounts	145,569	31
All other receipts	250,964	95
	<hr/>	
	\$19,940,713	33

Disbursements.

Overdrafts and bills payable	\$1,332,957	59
Loans on mortgages and shares	8,506,871	16
Interest paid	69,825	98
Dividends on guarantee stock	70,908	97
Dues repaid—Installment shares	2,617,515	62
Profits repaid—Installment shares	830,705	41
Paid-up and prepaid shares—Capital	967,544	91
Paid-up and prepaid shares—Dividends	256,791	21
Investment certificates—Principal	3,283,645	45
Investment certificates—Dividends	522,910	37
Advances—Personal accounts	152,705	58
Salaries	202,999	17
Taxes	70,384	65
Other expenses	159,434	56
All other disbursements	169,185	31
Balance—Cash in office and bank	726,327	36
	<hr/>	
	\$19,940,713	33

CHANGES IN ASSETS AND LIABILITIES.

Assets.

	Increase	Decrease
Loans on mortgages and stock-----	\$1,222,622 41	-----
Arrearages-----	16,454 08	-----
Cash in office and bank-----	-----	\$138,431 97
Real estate—owned-----	-----	25,554 61
Furniture and fixtures-----	-----	1,603 35
Advances—ledger accounts-----	-----	143,716 58
Other assets-----	-----	4,448 52
Net increase-----	\$925,321 46	-----

Liabilities.

Guarantee stock—capital-----	\$136,996 70	-----
Guarantee stock—surplus-----	-----	\$45,778 60
Installment shares—dues-----	20,527 42	-----
Installment shares—profits-----	137,425 79	-----
Paid-up and prepaid shares—capital-----	465,722 63	-----
Paid-up and prepaid shares—dividends-----	15,073 47	-----
Investment certificates—principal-----	358,671 58	-----
Investment certificates—dividends-----	40,553 31	-----
Advance payments-----	4,163 15	-----
Overdrafts and bills payable-----	-----	242,770 33
Reserve and undivided profits-----	89,611 24	-----
Loans due and incomplete-----	-----	12,359 89
Sundry ledger accounts-----	-----	34,802 79
All other liabilities-----	-----	7,712 22
Net increase-----	\$925,321 46	-----

DISTRIBUTION OF ASSETS BY COUNTIES.

Counties	Associations	Number reporting	Assets	Increase	Decrease
Alameda-----	7	7	\$1,027,054 67	\$6,316 58	-----
Butte-----	-----	-----	-----	-----	\$2,340 63
Fresno-----	1	1	149,003 44	-----	5,152 51
Humboldt-----	1	1	30,386 89	-----	2,149 28
Kern-----	2	2	446,976 33	41,710 48	-----
Los Angeles-----	12	12	13,067,002 86	242,809 45	-----
Madera-----	1	1	16,467 52	5,116 99	-----
Marin-----	3	3	270,028 69	-----	19,606 00
Merced-----	1	1	129,554 68	-----	12,250 40
Napa-----	1	1	213,742 01	5,871 97	-----
Orange-----	3	3	1,128,496 14	61,014 09	-----
Placer-----	1	1	48,374 97	153 88	-----
Riverside-----	2	2	177,573 43	2,019 93	-----
Sacramento-----	1	1	342,675 05	27,908 88	-----
San Bernardino-----	4	4	2,273,293 96	116,411 99	-----
San Diego-----	3	3	596,993 94	9,568 70	-----
San Francisco-----	20	20	3,977,000 68	63,007 42	-----
San Luis Obispo-----	2	2	174,419 39	-----	5,999 80
San Joaquin-----	3	3	1,658,152 63	84,113 10	-----
San Mateo-----	2	2	502,552 16	17,599 00	-----
Santa Barbara-----	2	2	873,407 61	114,161 09	-----
Santa Clara-----	7	7	2,131,354 86	105,773 06	-----
Santa Cruz-----	1	1	37,709 39	-----	717 15
Solano-----	2	2	70,111 73	-----	2,160 47
Sonoma-----	2	2	171,832 19	13,102 87	-----
Tulare-----	3	3	459,100 99	28,031 85	-----
Ventura-----	1	1	436,220 97	29,403 45	-----
Yolo-----	1	1	31,596 85	1,597 92	-----
Totals-----	90	89	\$30,441,084 03	\$975,697 70	\$50,376 24

STATISTICAL INFORMATION.

Number of members:	Male	16,353	
	Female	9,987	
	Total		26,340
Number of investors:	Male	8,231	
	Female	4,217	
	Total		12,448
Number of borrowers			18,289
Number of mortgage loans for year			4,303
Number of stock loans for year			1,211
Number of building loans for year			1,711
Total number of building loans to date			44,517
Shares in force last report			352,277
Shares issued since last report			67,654
Shares canceled since last report			62,642
Shares in force this report			357,289
Investment certificates in force last report			91,719
Investment certificates issued since last report			22,522
Investment certificates canceled since last report			23,125
Investment certificates in force this report			91,116
Number of associations owning real estate			41
Number of associations not owning real estate			48
Number of pieces of real estate owned			163
Book value of real estate owned			\$716,253.59
Reserve and undivided profits			1,283,846.50
Guarantee capital and surplus			819,715.72
Aggregate surplus for protection of members and investors			2,103,562.22

Net Profits.

Net profits reported for year	\$1,984,524.29
Percentage to average loans in force	7.071
Average percentage for past nine years	6.848
Percentage to average investment	7.312
Average percentage for past nine years	7.436

NEW LOANS, LOANS REPAID, ETC.

Number of new loans for year	5,514
Amount of new loans for year	\$8,506,871.16
Percentage to all loans in force for year	26.35
Percentage of new loans to loans in force at close of year	29.63
Loans repaid	\$7,222,119.95
Percentage to all loans in force for year	22.35
Percentage of new loans to loans at close of year	25.16
Number of borrowers reported	18,289
Average amount of loans to each borrower	\$1,569.65

SALARIES, TAXES AND OTHER EXPENSES.

	Amount	Percentage to loans in force
Salaries paid	\$202,999 17	0.723
Taxes paid	70,384 65	0.257
Other expenses paid	159,134 56	0.568
Totals	\$432,818 38	1.548
Average percentage for past nine years		2.477

Very few of the loans in force were made prior to the repeal of the law requiring the payment of taxes upon mortgages, which accounts for the great annual reduction in this element of expense, and as the associations have no control over this feature they must be eliminated in order to ascertain the true operating expenses. This being done the true operating expenses will appear as follows:

	Per cent
For salaries -----	0.723
For other expenses -----	0.568
Total -----	1.291
This percentage for 1914 was -----	1.398
Average percentage for past nine years -----	1.626

OPERATING EXPENSES TO DUES CAPITAL.

If the above operating expenses are applied to the actual average dues capital paid in on all classes of shares and investment certificates, exclusive of profits apportioned thereto, the percentage for the current fiscal year would appear as follows:

	Per cent
For salaries -----	0.824
For other expenses -----	0.647
	1.471

Or an average of only 0.588 per cent of the legal limitation fixed by the laws of several of the other states.

GROSS INCOME AND PERCENTAGE OF EXPENSES TO INCOME.

Based on the average loans in force, the percentage of the gross income of all the associations can be very closely approximated as follows:

	Per cent
Net profits, reported above -----	7.071
Taxes paid -----	0.257
Operating expenses -----	1.291
	8.619
Ratio of operating expenses to gross income -----	14.978
The average gross income for past nine years is -----	9.325
Average of operating expenses to income -----	17.388

ASSOCIATIONS HAVING A PAID-IN GUARANTEE CAPITAL.

Associations	Location	Assets	Capital and Surplus	Dividend apportioned to guarantee capital	Rate of dividend to installment shares
Central	Alameda	\$182,933	\$22,979	\$1,359	6 %
Equitable	Berkeley	39,769	16,340	960	6 %
Corona Mutual	Corona	27,061	5,240	646	7½ %
Altos	Los Altos	18,808	16,200	1,161	7½ %
Bankers	Los Angeles	30,338	14,035		
State Mutual	Los Angeles	3,741,595	225,584	53,779	9 %
Southern California	Los Angeles	750,835	51,764	6,250	7½ %
Orange	Orange	473,386	30,000	3,000	8½ %
Palo Alto Mutual	Palo Alto	514,273	18,800	245	7 %
California Security	Pasadena	422,620	37,500	2,500	6 %
Mutual	Pasadena	376,987	27,750	4,500	8 %
Pasadena	Pasadena	126,034	9,000	600	7 %
Home Builders	Pomona	416,784	111,284	9,755	10 %
Home Investment	Redlands	519,963	125,765	10,000	8 %
California Home	San Francisco	635,700	44,260	3,750	8 %
Home Mutual	San Francisco	239,235	27,220	3,970	7 %
Santa Cruz County	Santa Cruz	37,709	23,305	1,648	7 %
Security	Stockton	69,381	25,490	926	6 %
Vallejo	Vallejo	2,531	2,322		6 %
Northern California	Woodland	31,596	10,638		6 %

Total of 20 associations	\$8,657,538
Total of 18 associations in 1914	\$7,806,227
Total of 2 introducing this class of capital in past year	640,307

Gain in assets in 18 associations	\$211,004
---	-----------

Under date of July 18th this office was advised that an agreement had been effected whereby the "California Security" and the "Mutual," both of Pasadena, were to consolidate, resulting in a material saving in operating expenses.

ASSOCIATIONS IN LIQUIDATION.

In the matter of the "Continental" of San Francisco: The appeal from the decision of the Superior Court is still pending. On August 7th—since the close of the sixty-sixth fiscal year—the board of directors filed a voluntary petition in bankruptcy in the United States District Court, thus removing all future action regarding the liquidation from the jurisdiction of this office and the state courts.

In the matter of the "Protective" of Los Angeles, the final report of the receiver was filed and settled as of date July 20th of this year, and a final distribution ordered to be made.

Owing to the continued depressed condition of the values of real estate the receiver of the "State of California," of San Diego, has deemed it inadvisable to force the real estate holdings of that association upon the market, hence matters there continue in the same condition as at date of last report.

Regarding the "Orange County Mutual," of Santa Ana, closed and taken in charge by this office in November, 1913, the liquidation of the assets is practically completed but the final settlement is delayed, pending the outcome of actions in the courts and the determination of the liability of the directors, under the law, the assets being insufficient to meet but a small percentage of the volume of the claims filed and allowed.

CONTRACT COMPANIES.

Since the filing of the last annual report of this office two contract companies that persisted in their endeavors to force the sale of their contracts in this State, in defiance of the efforts of this office, have been effectually put out of business. Acting on the suggestions of this office the post office authorities of the United States and Canada, apparently working in harmony, caused a "fraud order" to be issued against the use of the Canadian mails by the "National Mercantile Company, Limited," of Vancouver, B. C., and the Canadian courts forced the corporation into liquidation. In the meantime the United States post office authorities secured the indictment of the officials and agents, by the United States grand jury at Seattle, Washington, for using the United States mail to defraud. This was followed by proceedings in bankruptcy in the United States District Court at San Francisco, resulting in the corporation being adjudicated a bankrupt.

Acting on information from this office regarding the pernicious features of the contracts issued by the "Standard Home Company," of Birmingham, Alabama, which was referred to the United States post office inspectors by a purchaser, that department secured the indictment and conviction of the officials of that corporation for using the United States mail to defraud, and forced the corporation into liquidation.

Several other corporations, formed in other states, whose contracts possess features in all respects similar to those of the two specified above, have endeavored to force the sale of those contracts in this State in practically the same manner and have been warned to desist, otherwise they and their agents would face prosecution for violation of the laws of this State. Notably among these are the American-Canadian Security and Loan Company, of Denver, Colorado; the Empire Realty and Mortgage Company, of Nashville, Tennessee; the Capital Security Company, of Norfolk, Virginia, and the Empire Realty and Mortgage Company, of Birmingham, Alabama.

The amended section 646 of the Civil Code, effective on August 8, 1915, remedies the defects that have heretofore existed in the laws of this State, regarding corporations of this nature, and enables this office and the district attorneys of the several counties to effectually deal with and prosecute future violations of this nature.

AMENDMENTS AND ADDITIONS TO THE LAW.

During the last session of the Legislature six acts amending and making additions to the laws governing and regulating the future business of the associations were finally passed and became effective on the expiration of the statutory period after final adjournment.

The amendments to sections 634 and 647, Civil Code, are merely matters of detail that do not materially affect the operations of the several associations.

Section 642*a*, Civil Code, is a new section taken practically entire from the law of New York where it has been in force for several years, and is intended to give the commissioner a more complete control in the interest of and for the benefit of the shareholders and investors.

Section 646, Civil Code, relates exclusively to associations and corporations doing a similar business, formed in other states, territories and foreign countries desiring to enter this State for the transaction of business. This section has been entirely rewritten, the former defects eliminated, and the control of the commissioner over the operations of associations and similar corporations and their agents and solicitors, which seek to exploit this State without complying with the law, is made more perfect and effective.

Sections 2, 3 and 6 of the "Building and Loan Commission Act" were amended so as to make the secretary of the "Bureau" a deputy commissioner as well as secretary; increase the salary of the commissioner and secretary; authorize the commissioner to appoint an auditor whenever the result of any examination shall develop a condition demanding an extended audit, and more especially define the conditions attaching to the entrance, and annual examination, of associations of other states and countries desiring to transact business in this State.

Section 9*a* is a new section increasing the powers of the commissioner in cases where it becomes necessary for him to take action against any association and close its doors because of unsafe practices and of conditions unsafe and hazardous to the public and to those having funds in its custody.

CONCLUSION.

In the appendix to this report there will be published, as usual, though in a somewhat condensed and abbreviated form, the reports of the several associations of this State as made to this office, to include the book and withdrawal values, at annual periods, of serial associations, and the dues per share per month, the dividend rate and book and withdrawal values of the permanent or "Dayton" plan associations, arranged alphabetically by cities and towns, closing with the last annual statement of the foreign associations. It will also contain a detailed statement of the receipts of this office for the fiscal year, as required by law, and an additional table showing the names of the several secretaries arranged alphabetically by cities and towns with their local addresses.

Respectfully submitted.

GEO. S. WALKER,
Commissioner.

Attest:

J. L. FIELDS, *Secretary.*

STATEMENT OF RECEIPTS ON ACCOUNT OF LICENSES AND ASSESSMENTS FOR EXPENSES.

Fiscal Year Ending June 30, 1915.

Associations	Location	Amount
Central Loan Association	Alameda	\$41 89
Columbian Mutual Building and Loan Association	Alameda	33 24
Savings Loan and Building Association	Anaheim	28 45
Kern County Mutual Building and Loan Association	Bakersfield	71 50
People's Mutual Building and Loan Association	Bakersfield	41 45
Benicia Building and Loan Association	Benicia	17 63
Equitable Building and Loan Association	Berkeley	12 56
Corona Mutual Building and Loan Association	Corona	10 00
Escondido Mutual Building and Loan Association	Escondido	10 00
Fortuna Building and Loan Association	Fortuna	10 00
Mutual Building and Loan Association	Fresno	44 10
Livermore Mutual Building and Loan Association	Livermore	10 00
Altos Building and Loan Association	Los Altos	10 00
Home Investment Building and Loan Association	Los Angeles	12 41
Metropolitan Loan Association	Los Angeles	74 05
Southern California Loan Association	Los Angeles	213 79
Fidelity Savings and Loan Association	Los Angeles	1,663 75
State Mutual Building and Loan Association	Los Angeles	1,073 25
Bankers Guaranty-Loan Company	Los Angeles	12 31
Los Gatos Building and Loan Association	Los Gatos	10 00
Mutual Building and Loan Association	Long Beach	34 63
Madera Mutual Building and Loan Association	Madera	10 00
Merced Mutual Building and Loan Association	Merced	41 10
Tamapais Mutual Building and Loan Association	Mill Valley	16 31
Napa Building and Loan Association	Napa	60 26
Newcastle Building and Loan Association	Newcastle	13 86
Alameda County Loan Association	Oakland	126 85
Cosmopolitan Mutual Building and Loan Association	Oakland	47 44
People's Mutual Building and Loan Association	Ontario	124 90
Orange Building and Loan Association	Orange	134 08
Palo Alto Mutual Building and Loan Association	Palo Alto	145 99
Pasadena Building and Loan Association	Pasadena	38 41
Mutual Building and Loan Association	Pasadena	102 10
California Security Loan Corporation	Pasadena	119 38
Paso Robles Mutual Building and Loan Association	Paso Robles	10 00
Petaluma Mutual Loan Association	Petaluma	14 07
Pleasanton Mutual Building and Loan Association	Pleasanton	10 00
Mutual Building and Loan Association	Pomona	172 48
Home Builders Loan Association	Pomona	104 32
Porterville Mutual Building and Loan Association	Porterville	23 60
San Mateo County Building and Loan Association	Redwood City	103 45
Home Investment Association	Redlands	139 15
Riverside County Mutual Building and Loan Association	Riverside	43 78
Sacramento Building and Loan Association	Sacramento	91 28
Employee's National Benefit Association	Sacramento	10 00
Santa Fe Building and Loan Association	San Bernardino	276 20
San Diego Building and Loan Association	San Diego	90 10
Silver Gate Building and Loan Association	San Diego	73 10
Argonaut Mutual Building and Loan Association	San Francisco	15 08
Bay City Building and Loan Association	San Francisco	19 87
Bay View Building and Loan Association	San Francisco	10 00
California Mutual Savings Fund, Loan and Building Association	San Francisco	52 00
Citizens Building and Loan Association	San Francisco	144 17
Empire Building and Loan Association	San Francisco	17 73
Eureka Building and Loan Association	San Francisco	13 08
Fairmount Loan Association	San Francisco	10 00
Fidelity Building and Loan Association	San Francisco	43 60
Globe Mutual Building and Loan Association	San Francisco	37 00

Associations	Location	Amount
Home Mutual Deposit Loan Association.....	San Francisco ---	72 39
Mechanics Building and Loan Association.....	San Francisco ---	27 28
Mission Home and Loan Association.....	San Francisco ---	10 00
Occidental Loan Association.....	San Francisco ---	26 84
Pacific Loan Association.....	San Francisco ---	13 66
Progress Mutual Loan Association.....	San Francisco ---	22 54
Provident Mutual Loan Association.....	San Francisco ---	54 46
Union Loan Association.....	San Francisco ---	10 00
Western Loan Association.....	San Francisco ---	22 87
California Home Building-Loan Company.....	San Francisco ---	179 90
Pacific States Savings and Loan Company.....	San Francisco ---	319 63
Franklin Mutual Building and Loan Association.....	San Francisco ---	55 60
Nucleus Building and Loan Association.....	San Jose -----	61 45
Mutual Building and Loan Association of San Jose and College Park.....	San Jose -----	195 15
San Jose Building and Loan Association.....	San Jose -----	88 38
San Luis Building and Loan Association.....	San Luis Obispo. ---	42 92
San Mateo Mutual Building and Loan Association	San Mateo -----	35 21
Marin County Mutual Building and Loan Association	San Rafael -----	45 18
Home Mutual Building and Loan Association.....	Santa Ana -----	155 88
Loan and Building Association.....	Santa Barbara ---	89 58
Santa Barbara Mutual Building and Loan Association	Santa Barbara ---	127 93
Santa Clara Building and Loan Association.....	Santa Clara -----	78 26
Santa Cruz County Building and Loan Association	Santa Cruz -----	11 15
Santa Paula Building and Loan Association.....	Santa Paula -----	116 98
Santa Rosa Building and Loan Association.....	Santa Rosa -----	35 09
Sausalito Mutual Loan Association.....	Sausalito -----	14 92
San Joaquin Valley Building and Loan Association	Stockton -----	192 56
Stockton Land, Loan and Building Association.....	Stockton -----	243 99
Security Building and Loan Association.....	Stockton -----	14 12
Tulare Building and Loan Association.....	Tulare -----	10 33
Magnolia Mutual Building and Loan Association.....	Upland -----	76 28
Vallejo Building and Loan Association.....	Vallejo -----	10 00
Visalia Building and Loan Association.....	Visalia -----	91 56
Northern California Building and Loan Association	Woodland -----	10 00
Western Loan and Building Company.....	Salt Lake City.. ---	24 05
Total		\$8,493 33
One new license issued during the year.....		10 00
Aggregate		\$8,503 33
Old revolving fund balance.....		202 00
Aggregate		\$8,705 33

Deposited with State Treasurer:

January 18, 1915, Controller's Receipt No. 1718.....	\$5,600 00
February 2, 1915, Controller's Receipt No. 1853.....	2,883 33
June 25, 1915, Controller's Receipt No. 2919.....	222 00

Total \$8,705 33

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

J. L. Fields, Secretary for the Building and Loan Commissioner, being first duly sworn, deposes and says the foregoing is a correct statement of the receipts for the fiscal year ended June 30, 1914, and of the disposition of same.

J. L. FIELDS.

Subscribed and sworn to before me this 31st day of August, 1915.

GEO. S. WALKER,
Commissioner.

SECRETARIES AND THEIR LOCAL ADDRESSES

Location	Name	Associations	Address
Alameda	L. A. Rhodes	1	2301 Central avenue.
Anaheim	Fred A. Backs, Jr.	1	Anaheim.
Bakersfield	E. W. Spiers	1	Care Producers Savings Bank.
Bakersfield	Arthur S. Orites	1	Care First Bank of Kern.
Benicia	H. K. White	1	Benicia.
Berkeley	A. J. Bradford	1	2011 Shattuck avenue.
Corona	John P. Key	1	First National Bank Building.
Escondido	F. G. Baldrige	1	Care Escondido Savings Bank.
Fortuna	O. A. Friedenbach	1	Fortuna.
Fresno	Wick W. Parsons	1	Care Peoples Savings Bank.
Los Altos	C. E. Miner	1	Los Altos.
Los Angeles	W. A. Bonyngue	1	Care Commercial National Bank.
Los Angeles	Julius H. Martin	1	131 West Fifth street.
Los Angeles	Isaac Norton	1	604 Title Insurance Building.
Los Angeles	C. J. Wade	1	223 South Spring street.
Los Angeles	G. H. Wadleigh	2	601 South Hill street.
Los Gatos	A. Berryman	1	Los Gatos.
Long Beach	W. S. Stevens	1	First and Locust streets.
Livermore	C. F. Wente	1	Care First National Bank.
Madera	E. M. McCardle	1	Care Madera Abstract Co.
Merced	J. H. Simonson	1	Merced.
Mill Valley	Paul Helmore	1	P. O. Box 575.
Napa	John N. Mount	1	Napa.
Newcastle	John Wallace	1	Newcastle.
Oakland	W. S. Gould	1	1248 East Twelfth street.
Oakland	C. P. Hoag	1	563 Sixteenth street.
Oakland	R. R. Reed	1	88 Blake & Moffatt Building.
Oakland	F. D. Phillips	1	Federal Realty Building.
Ontario	J. O. Henderson	1	Ontario.
Orange	C. D. Rhodes	1	Orange.
Palo Alto	Edward Jesurun	1	259 University avenue.
Pasadena	E. D. Hill	1	18 Marengo avenue.
Pasadena	A. J. Morris	1	2 East Colorado street.
Pasadena	F. E. Warriner	1	Colorado and Fair Oaks avenue.
Paso Robles	F. G. Wetzel	1	Care First National Bank.
Petaluma	F. A. Cromwell	1	Petaluma.
Pleasanton	T. H. Silver	1	Care Bank of Pleasanton.
Pomona	W. D. Frederick	1	260 South Thomas street.
Pomona	C. E. Greaser	1	261 South Thomas street.
Porterville	C. O. Premo	1	Porterville.
Redlands	J. Warren Smith	1	Fifth and Citrus streets.
Redwood City	H. W. Schaberg	1	Redwood City.
Riverside	M. S. Bowman	1	630 Seventh street.
Sacramento	Frank Hickman	1	724 J street.
San Bernardino	John Flagg	1	318 D street.
San Diego	J. R. Beardsley	1	759 Sixth street.
San Diego	H. A. Croghan	1	111 E street.
San Francisco	Theo. Bausemer	1	1208 Railroad avenue.
San Francisco	Wm. E. Bouton	5	255 Montgomery street.
San Francisco	B. Fedde	1	995 Market street.
San Francisco	F. Gunzburger	6	1933 Ellis street.
San Francisco	R. L. Handy	1	Second floor, Hearst Building.
San Francisco	A. R. Knoll	2	282 Bush street.
San Francisco	W. S. Pardy	1	550 California street.
San Francisco	N. Steinberger	2	715 Clunie Building.
San Francisco	Fremont Wood	1	105 Pine street.
San Jose	C. H. Johnson	1	12 North First street.
San Jose	Ralph E. Sanders	1	34 East Santa Antonio street.
San Jose	W. M. Sontheimer	1	42 East Santa Clara street.
San Luis Obispo	M. Lewin	1	1039 Chorro street.
San Mateo	C. H. Kirkbride	1	San Mateo.
San Rafael	L. A. Lancel	1	San Rafael.

SECRETARIES AND THE LOCAL ADDRESSES—Continued.

Location	Name	Associations	Address
Santa Ana -----	O. M. Robbins-----	1	Santa Ana.
Santa Barbara --	J. T. Johnson-----	1	P. O. Box 35.
Santa Barbara --	J. M. Warren-----	1	Care Santa Barbara County National Bank.
Santa Clara ----	F. O. Roll-----	1	Santa Clara.
Santa Cruz -----	Geo. W. Wood-----	1	21 Pacific avenue.
Santa Paula ----	H. H. Youngken-----	1	Santa Paula.
Santa Rosa -----	C. D. Barnett-----	1	629 Fourth street.
Sausalito -----	John J. Ross-----	1	Sausalito.
Stockton -----	C. E. Littlehale-----	1	223 East Weber street.
Stockton -----	A. M. Noble-----	1	15 South Hunter street.
Stockton -----	F. L. Williams-----	1	26 N. San Joaquin street.
Tulare -----	J. L. Wilder-----	1	Tulare.
Upland -----	M. F. Palmer-----	1	Upland.
Vallejo -----	Wade H. Madren-----	1	426 Georgia street.
Visalia -----	C. L. Johnson-----	1	Care Traders Union.
Woodland -----	A. A. Colburn-----	1	Beamer Block.
Salt Lake City---	John T. White-----	1	49 East First South street.

APPENDIX

Detailed Statement of the Condition

of the

Building and Loan Associations

of the

State of California

As compiled from the reports to the Commissioner for the
fiscal year ending June 30, 1915

Arranged Alphabetically by Cities and Towns

BUILDING AND LOAN ASSOCIATIONS.

No. 1. ALAMEDA.

CENTRAL LOAN ASSOCIATION.

(Incorporated July 26, 1909.)

L. A. RHODES, Secretary.

F. N. DELANOY, President.

Fiscal year ended June 30, 1915.

No. of series, none.

No. of members and investors, 248.

No. of shares, 6,194.

Assets.		Liabilities.	
Loans on mortgages, \$158,- 409.07; on definite con- tract, \$22,462.05 -----	\$180,871 12	Guarantee stock, capital----	\$15,554 00
Arrearages, on interest-----	1,362 70	Guarantee stock, surplus----	7,425 03
Furniture and fixtures-----	700 00	Installment shares, dues----	92,697 98
		Installment shares, profits----	12,396 21
		Investment certificates, prin- cipal -----	41,450 00
		Investment certificates, divi- dends -----	1,492 56
		Overdrafts and bills payable--	8,617 73
		Loans due and incomplete----	1,709 98
		Sundry ledger accounts-----	10 00
		All other liabilities, contin- gent -----	1,580 33
Total assets -----	\$182,933 82	Total liabilities -----	\$182,933 82

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$969 76	Overdrafts and bills payable--	\$17,200 00
Installment shares, dues----	65,497 03	Loans on mortgages and shares -----	53,111 32
Investment certificates -----	11,650 00	Interest paid -----	307 79
Interest -----	11,995 53	Dividends on guarantee stock	2,331 27
Loans repaid-----	25,785 90	Dues repaid, installment shares -----	60,665 33
Overdrafts and bills payable--	24,817 73	Profits repaid, installment shares -----	2,290 05
Advances repaid, personal ac- counts -----	917 05	Investment certificates, prin- cipal -----	1,250 00
		Investment certificates, divi- dends -----	2,583 64
		Advances, personal accounts--	907 05
		Salaries -----	110 00
		Taxes -----	149 84
		Other expenses -----	726 71
Total receipts -----	\$141,633 00	Total disbursements ---	\$141,633 00

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 2. ALAMEDA.

COLUMBIAN MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated July 18, 1893.)

R. R. READ, Secretary.

JAMES K. LYNCH, President.

Fiscal year ended July 31, 1914.

No. of series, 22.

No. of members and investors, 273.

No. of shares, 2,427.

Assets.		Liabilities.	
Loans, on definite contract, \$103,313.06; on shares, \$3,- 450.00 -----	\$106,763 06	Installment shares, dues----	\$78,556 20
Arrearages—		Installment shares, profits---	16,198 18
On shares -----	\$817 64	Advance payments -----	3,451 91
On interest -----	1,101 25	Overdrafts and bills payable	14,328 78
On fines -----	26 90	Reserve and undivided profits	2,907 90
	1,945 79	Loans due and incomplete---	1,676 35
Cash in bank -----	3,935 85		
Real estate, owned -----	3,098 73		
Advances, ledger accounts---	1,375 89		
Total assets -----	\$117,119 32	Total liabilities -----	\$117,119 32

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$5,214 02	Overdrafts and bills payable	\$7,590 94
Installment shares, dues----	25,039 80	Loans on mortgages and shares -----	33,593 03
Interest -----	8,165 06	Interest paid -----	563 32
Fines -----	84 30	Dues repaid, installment shares -----	18,218 15
Fees -----	1 00	Profits repaid, installment shares -----	3,970 22
Loans repaid -----	28,472 41	Advances, personal accounts	831 35
Overdrafts and bills payable	8,425 86	Salaries -----	1,412 50
Advances repaid, personal ac- counts -----	686 59	Taxes -----	81 90
All other receipts, real es- tate, etc. -----	646 37	Other expenses -----	487 48
		All other disbursements, real estate, etc. -----	6,050 67
		Balance, cash in office and bank -----	3,935 85
Total receipts -----	\$76,735 41	Total disbursements ---	\$76,735 41

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
31-----	120	\$120 00	\$165 24	\$160 72
33-----	108	108 00	144 02	140 42
35-----	96	96 00	123 96	121 17
37-----	84	84 00	105 05	102 95
39-----	72	72 00	87 23	85 71
41-----	60	60 00	70 45	69 41
43-----	48	48 00	54 63	53 97
45-----	36	36 00	39 71	39 34
47-----	24	24 00	25 67	25 51
49-----	12	12 00	12 43	12 39

No. 3. ANAHEIM.

SAVINGS, LOAN AND BUILDING ASSOCIATION.

(Incorporated January 8, 1889.)

FRED A. BACKS, JR. Secretary.

C. F. GRIM, Vice-President.

Fiscal year ended April 30, 1915.

No. of series, 11.

No. of members and investors, 167.

No. of shares, 2,292

Assets.		Liabilities.	
Loans, on mortgages, \$99,-		Installment shares, dues ----	\$64,806 00
\$50.00; on shares, \$12,-		Installment shares, profits ---	20,562 34
190.00 -----	\$112,040 00	Advance payments -----	85 30
Arrearages--		Overdrafts and bills payable_	28,251 62
On shares -----	\$816 00	Reserve and undivided profits	145 67
On interest -----	331 00	Loans due and incomplete---	2,472 46
On fines -----	39 40		
	1,186 40		
Cash, in office, \$27.80; in			
bank, \$3,096.19 -----	3,096 99		
Total assets -----	\$116,323 39	Total liabilities -----	\$116,323 39

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,264 77	Overdrafts and bills payable_	\$8,435 00
Installment shares, dues----	13,897 50	Loans on mortgages and	
Interest -----	7,703 08	shares -----	24,942 54
Fines -----	29 40	Interest paid -----	1,519 80
Fees -----	15 25	Dues repaid, installment	
Loans repaid -----	12,032 00	shares -----	9,236 50
Overdrafts and bills payable_	16,986 62	Profits repaid, installment	
All other receipts -----	141 85	shares -----	4,278 29
		Salaries -----	420 00
		Taxes -----	79 05
		Other expenses -----	62 30
		Balance, cash in office and	
		bank -----	3,096 99
Total receipts -----	\$52,070 47	Total disbursements -----	\$52,070 47

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17	120	\$60 00	\$89 79	\$85 32
18	108	54 00	77 57	72 85
19	96	48 00	66 14	61 60
20	84	42 00	55 54	51 48
21	72	36 00	45 74	42 33
22	60	30 00	36 66	34 00
23	48	24 00	28 18	26 00
24	36	18 00	20 31	18 92
25	24	12 00	13 02	12 20
26	12	6 00	6 26	6 03

No. 4. BAKERSFIELD.

KERN COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated July 29, 1901.)

ARTHUR S. CRITES, Secretary.

J. F. DUGAN, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 482.

No. of shares, 10,627.

Assets.		Liabilities.	
Loans, on mortgages, \$283,-		Installment shares, dues----	\$179,471 41
495.00: on contract sales,		Installment shares, profits---	55,363 66
\$970.14 -----	\$284,465 14	Paid-up and prepaid shares,	
Arrearages—		capital -----	38,650 00
On interest --- \$2,400 46		Overdrafts and bills payable--	9,000 00
On fines ----- 149 80		Reserve and undivided profits	11,008 52
	2,550 26	Loans due and incomplete---	1,479 60
Cash in bank-----	7,639 65		
Furniture and fixtures-----	60 50		
Advances, ledger accounts---	347 64		
		Total liabilities -----	\$295,063 19
Total assets -----	\$295,063 19		

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues----	\$93,811 05	Overdrafts and bills payable--	\$28,171 58
Paid-up and prepaid shares,		Loans on mortgages and	
dues -----	14,100 00	shares -----	80,824 75
Interest -----	29,071 91	Interest paid -----	593 94
Fines -----	84 76	Dues repaid, installment	
Loans repaid -----	51,740 00	shares -----	69,470 26
Overdrafts and bills payable--	24,000 00	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	8,555 46
counts -----	176 90	Paid-up and prepaid shares,	
All other receipts-----	971 29	capital -----	13,600 00
		Paid-up and prepaid shares,	
		dividends -----	2,254 00
		Advances, personal accounts--	222 62
		Salaries -----	1,937 50
		Taxes -----	100 06
		Other expenses -----	586 09
		Balance, cash in office and	
		bank -----	7,639 65
Total receipts -----	\$213,955 91	Total disbursements ---	\$213,955 91

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 10 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 5. BAKERSFIELD.

PEOPLE'S MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated January 27, 1892.)

E. W. SPIERS, Secretary.

W. S. TEVIS, President.

Fiscal year ended January 30, 1915.

No. of series, 14.

No. of members and investors, 140.

No. of shares, 2,837.

Assets.		Liabilities.	
Loans on mortgages	\$149,325 00	Installment shares, dues	\$60,743 40
Arrearages on shares	261 00	Installment shares, profits	19,492 80
Cash in bank	2,327 14	Paid-up and prepaid shares,	
		capital	58,000 00
		Reserve and undivided profits	12,276 94
		Loans due and incomplete	1,400 00
Total assets	\$151,913 14	Total liabilities	\$151,913 14

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,095 07	Overdrafts and bills payable	\$30,000 00
Installment shares, dues	17,981 80	Loans on mortgages and	
Paid-up and prepaid shares,		shares	38,725 00
dues	3,000 00	Interest paid	404 18
Interest	14,942 96	Dues repaid, installment	
Premiums	55 00	shares	8,560 30
Fines	171 59	Profits repaid, installment	
Fees	1 50	shares	1,648 60
Loans repaid	32,400 00	Paid-up and prepaid shares,	
Overdrafts and bills payable	26,500 00	capital	8,000 00
Advances repaid, personal ac-		Paid-up and prepaid shares,	
counts	32 00	dividends	3,541 90
		Salaries	1,675 00
		Taxes	957 30
		Other expenses	340 50
		Balance, cash in office and	
		bank	2,327 14
Total receipts	\$96,179 92	Total disbursements	\$96,179 92

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16	96	\$57 60	\$91 24	\$90 50
17	84	50 40	75 60	74 00
18	72	43 20	61 32	58 00
20	60	36 00	48 32	45 50
22	48	28 80	36 52	34 00
24	36	21 60	25 88	24 00
26	24	14 40	16 32	15 25
28	12	7 20	7 70	7 20

No. 6. BENICIA.

BENICIA BUILDING AND LOAN ASSOCIATION.

(Incorporated December 11, 1883.)

H. K. WHITE, Secretary.

G. GUAUCK, President.

Fiscal year ended January 31, 1915.

No. of series, 20.

No. of members and investors, 72.

No. of shares, 393.

Assets.		Liabilities.	
Loans, on mortgages, \$42,- 106.25; on contract sales, \$3,110.00 -----	\$45,216 25	Installment shares, dues----	\$38,196 00
Arrearages— On shares ---- \$9,469 00 On interest --- 4,085 90	13,554 90	Installment shares, profits----	6,716 75
Cash, in office, \$.92; in bank, \$1,073.25 -----	1,074 17	Advance payments -----	267 00
Real estate owned-----	6,054 17	Reserve and undivided profits	987 86
Furniture and fixtures-----	154 44	Sundry ledger accounts-----	18,117 19
Advances, ledger accounts---	1,062 98	All other liabilities, unearned premiums -----	3,295 53
Other assets -----	463 42		
Total assets -----	\$67,580 33	Total liabilities -----	\$67,580 33

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,441 13	Interest paid -----	\$139 52
Installment shares, dues----	3,845 00	Dividends -----	375 00
Interest -----	1,480 89	Dues repaid, installment shares -----	95
Loans repaid -----	505 00	Advances, personal accounts--	4,765 00
Advances repaid, personal ac- counts -----	17 50	Salaries -----	600 00
		Taxes -----	247 25
		Other expenses -----	59 83
		All other disbursements----	27 80
		Balance, cash in office and bank -----	1,074 17
Total receipts -----	\$7,289 52	Total disbursements ---	\$7,289 52

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
30-----	120	\$120 00	\$139 82	\$130 16
32-----	108	108 00	124 02	115 64
34-----	96	96 00	108 15	101 60
36-----	84	84 00	93 07	88 14
40-----	60	60 00	65 77	62 06
42-----	48	48 00	51 01	49 25
44-----	36	36 00	37 88	36 69
46-----	24	24 00	24 73	24 32

No. 7. BERKELEY.

EQUITABLE BUILDING AND LOAN ASSOCIATION.

(Incorporated December 7, 1908.)

A. J. BRADFORD, Secretary.

JOHN COOK, President.

Fiscal year ended March 31, 1915.

No. of series, 24.

No. of members and investors, 174.

No. of shares, 934.

Assets.		Liabilities.	
Loans, on definite contract, \$30,500.01: on contract sales, \$3,943.36	\$34,443 37	Guarantee stock, capital	\$16,100 00
Arrearages—		Guarantee stock, surplus	240 00
On shares	\$202 95	Installment shares, dues	6,922 45
On interest	785 35	Installment shares, profits	1,135 67
On fines	39 35	Paid-up and prepaid shares, capital	8,000 00
	1,027 65	Paid-up and prepaid shares, dividends	120 00
Cash, in office, \$229.44; in bank, \$682.80	912 24	Investment certificates, prin- cipal	2,655 68
Real estate owned	2,877 64	Investment certificates, divi- dends	139 80
Furniture and fixtures	461 90	Overdrafts and bills payable	4,000 00
Advances, ledger accounts	46 84	Reserve and undivided profits	274 70
		Loans due and incomplete	181 34
Total assets	\$39,769 64	Total liabilities	\$39,769 64

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,620 45	Overdrafts and bills payable	\$4,000 00
Guarantee stock	700 00	Loans on mortgages and shares	5,962 06
Installment shares, dues	2,310 95	Interest paid	273 33
Paid-up and prepaid shares, dues	300 00	Dividends on guarantee stock	951 00
Investment certificates	1,642 36	Dues repaid, installment shares	3,524 25
Interest	2,783 08	Profits repaid, installment shares	322 09
Fines	2 90	Paid-up and prepaid shares, capital	1,900 00
Fees	18 00	Paid-up and prepaid shares, dividends	597 42
Loans repaid	7,261 42	Investment certificates, prin- cipal	1,014 13
Overdrafts and bills payable	4,000 00	Investment certificates, divi- dends	144 16
Advances repaid, personal ac- counts	176 53	Advances, personal accounts	133 75
All other receipts	359 64	Salaries	480 00
		Taxes	84 10
		Other expenses	486 27
		All other disbursements	390 53
		Balance, cash in office and bank	912 24
Total receipts	\$21,175 33	Total disbursements	\$21,175 33

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 8. CORONA.

CORONA MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated October 2, 1905.)

JOHN P. KEY, Secretary.

A. J. WARE, President.

Fiscal year ended October 2, 1914.

No. of series, none.

No. of members and investors, 115.

No. of shares, 504.

Assets.		Liabilities.	
Loans, on mortgages, \$3,- 900.00; on definite con- tract, \$23,087.40 -----	\$26,987 40	Guarantee stock, capital----	\$5,000 00
Cash in office-----	10 00	Guarantee stock, surplus----	240 00
Other assets -----	63 95	Installment shares, dues----	7,123 92
		Installment shares, profits----	1,782 72
		Paid-up and prepaid shares, capital -----	3,400 00
		Investment certificates, prin- cipal -----	3,792 77
		Investment certificates, divi- dends -----	333 41
		Overdrafts and bills payable--	5,255 67
		Reserve and undivided profits	20 86
		Loans due and incomplete----	112 00
Total assets -----	\$27,061 35	Total liabilities -----	\$27,061 35

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$8 80	Overdrafts and bills payable--	\$10,302 00
Installment shares, dues----	5,028 55	Loans on mortgages and shares -----	9,569 55
Investment certificates -----	5,780 50	Interest paid -----	287 51
Interest -----	2,255 25	Dividends on guarantee stock	600 00
Fines -----	100 09	Dues repaid, installment shares -----	4,663 03
Loans repaid -----	6,601 95	Profits repaid, installment shares -----	494 62
Overdrafts and bills payable--	13,707 67	Investment certificates, prin- cipal -----	6,575 59
		Investment certificates, divi- dends -----	372 62
		Salaries -----	420 00
		Taxes -----	28 80
		Other expenses -----	159 09
		Balance, cash in office and bank -----	10 00
Total receipts -----	\$33,482 81	Total disbursements ---	\$33,482 81

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, $7\frac{1}{2}$ per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 9. ESCONDIDO.

ESCONDIDO MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated September 19, 1893.)

F. G. BALDRIDGE, Secretary.

W. H. BALDRIDGE, President.

Fiscal year ended February 28, 1915.

No. of series, 13.

No. of members and investors, 46.

No. of shares, 442.

Assets.		Liabilities.	
Loans on mortgages	\$19,450 00	Installment shares, dues	\$15,402 00
Cash, in office, \$194.46; in bank, \$1,991.61	2,186 07	Installment shares, profits	2,914 49
Furniture and fixtures	80 56	Paid-up and matured shares, capital	3,033 85
		Advance payments	128 00
		Reserve and undivided profits	238 29
Total assets	\$21,716 63	Total liabilities	\$21,716 63

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,091 85	Loans on mortgages and shares	\$2,100 00
Installment shares, dues	5,460 00	Dues repaid, installment shares	6,722 00
Interest	1,595 46	Profits repaid, installment shares	1,834 31
Premiums	240 30	Paid-up and matured shares, capital	515 25
Fines	5 55	Paid-up and matured shares, dividends	263 36
Fees	3 15	Salaries	204 00
Loans repaid	4,528 68	Taxes	12 00
		Other expenses	88 00
		Balance, cash in office and bank	2,186 07
Total receipts	\$13,924 99	Total disbursements	\$13,924 99

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
26	78	\$78 00	\$106 57	\$100 00
27	72	72 00	96 04	90 03
29	60	60 00	76 05	72 04
31	48	48 00	57 79	55 37
33	36	36 00	41 27	39 95
35	24	24 00	26 17	25 63
37	12	12 00	12 50	12 38

No. 10. FORTUNA.

FORTUNA BUILDING AND LOAN ASSOCIATION.

(Incorporated April 30, 1889.)

C. A. FRIEDENBACH, Secretary.

H. T. NATWICK, President.

Fiscal year ended May 31, 1915.

No. of series, 13.

No. of members and investors, 91.

No. of shares, 612.

Assets.		Liabilities.	
Loans on mortgages-----	\$29,650 00	Installment shares, dues----	\$24,867 00
Arrearages—		Installment shares, profits----	4,560 13
On shares -----	\$190 50	Advance payments -----	69 00
On interest -----	132 15	Reserve and undivided profits	890 76
On fines -----	18 05		
	340 70		
Cash in bank-----	353 82		
Advances, ledger accounts---	42 37		
Total assets -----	\$30,386 89	Total liabilities -----	\$30,386 89

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$434 42	Loans on mortgages and	
Installment shares, dues----	8,105 00	shares -----	\$4,950 00
Interest -----	2,640 60	Interest paid -----	95 50
Fines -----	30 88	Dues repaid, installment	
Fees -----	20 10	shares -----	9,740 00
Loans repaid -----	6,600 00	Profits repaid, installment	
All other receipts-----	48 82	shares -----	2,455 33
		Advances, personal accounts--	42 37
		Salaries -----	180 00
		Other expenses -----	62 80
		Balance, cash in office and	
		bank -----	353 82
Total receipts -----	\$17,879 82	Total disbursements ---	\$17,879 82

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
40-----	72	\$72 00	\$95 20	\$87 97
42-----	60	60 00	72 50	70 94
44-----	48	48 00	55 91	53 93
46-----	36	36 00	40 40	38 93
48-----	24	24 00	25 95	24 98
50-----	12	12 00	12 50	12 20

No. 11. FRESNO.

MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 17, 1892.)

WICK W. PARSONS, Secretary.

W. T. MATTINGLY, President.

Fiscal year ended February 28, 1915.

No. of series, 20.

No. of members and investors, 188.

No. of shares, 2,329.

Assets.		Liabilities.	
Loans on definite contract	\$140,004 01	Installment shares, dues	\$82,226 40
Arrearages—		Installment shares, profits	32,568 72
On shares	\$68 40	Overdrafts and bills payable	25,000 00
On interest	768 90	Reserve and undivided profits	3,467 62
	837 30	Loans due and incomplete	5,740 70
Cash in bank	7,587 52		
Advances, ledger accounts	574 61		
Total assets	\$149,003 44	Total liabilities	\$149,003 44
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$9,642 26	Overdrafts and bills payable	\$52,500 00
Installment shares, dues	18,154 90	Loans on mortgages and shares	40,759 11
Interest	14,317 26	Interest paid	2,657 96
Fines	8 00	Dues repaid, installment shares	14,861 30
Fees	8 00	Profits repaid, installment shares	9,438 70
Loans repaid	48,007 33	Advances, personal accounts	574 61
Overdrafts and bills payable	40,000 00	Salaries	1,065 00
		Taxes	562 00
		Other expenses	131 55
		Balance, cash in office and bank	7,587 52
Total receipts	\$130,137 75	Total disbursements	\$130,137 75

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
27	120	\$120 00	\$207 48	\$207 48
29	108	108 00	177 03	177 03
31	96	96 00	149 13	149 13
33	84	84 00	123 47	123 47
35	72	72 00	100 13	100 13
37	60	60 00	78 83	78 83
39	48	48 00	59 51	59 51
41	36	36 00	42 17	42 17
43	24	24 00	26 62	26 62
45	12	12 00	12 65	12 65

No. 12. LIVERMORE.

LIVERMORE MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated September 19, 1906.)

C. F. WENTE, Secretary.

J. O. McKOWN, President.

Fiscal year ended September 30, 1914.

No. of series, 9.

No. of members and investors, 43.

No. of shares, 316.

Assets.		Liabilities.	
Loans on mortgages-----	\$18,690 51	Installment shares, dues----	\$17,052 00
Arrearages on shares-----	293 00	Installment shares, profits---	3,484 24
Cash in bank-----	2,022 80	Reserve and undivided profits	470 07
Total assets -----	\$21,006 31	Total liabilities -----	\$21,006 31

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$3,756 88	Loans on mortgages and	
Installment shares, dues----	3,784 00	shares -----	\$4,740 51
Interest -----	1,482 46	Dues repaid, installment	
Premiums -----	46 00	shares -----	4,255 00
Fines -----	17 50	Profits repaid, installment	
Fees -----	2 90	shares -----	749 70
Loans repaid -----	3,150 00	Salaries -----	200 00
		Taxes -----	235 83
		Other expenses -----	35 90
		Balance, cash in office and	
		bank -----	2,022 80
Total receipts -----	\$12,239 74	Total disbursements ---	\$12,239 74

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
1-----	96	\$96 00	\$123 71	\$120 94
3-----	84	84 00	105 09	102 99
5-----	60	60 00	70 15	69 14
6-----	48	48 00	54 26	53 64
8-----	24	24 00	25 52	25 37
9-----	12	12 00	12 39	12 35

No. 13. LONG BEACH.

MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated August 4, 1904.)

W. S. STEVENS, Secretary.

LLEWELLYN BIXBY, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 188.

No. of shares, 994.

Assets.		Liabilities.	
Loans, on mortgages, \$5-075.00; on definite contract, \$134,646.66; on shares, \$175.00; on contract sales, \$1,919.48	\$141,816 14	Installment shares, dues	\$39,278 34
Arrearages on interest	330 10	Installment shares, profits	9,390 04
Cash, in office, \$407.37; in bank, \$13,082.32	13,489 69	Paid-up and prepaid shares, capital	20,100 00
		Paid-up and prepaid shares, dividends	669 15
		Investment certificates, principal	79,072 39
		Investment certificates, dividends	5,104 94
		Reserve and undivided profits	2,021 07
Total assets	\$155,635 93	Total liabilities	\$155,635 93

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$8,162 88	Overdrafts and bills payable	\$5,000 00
Installment shares, dues	8,725 94	Loans on mortgages and shares	80,694 71
Paid-up and prepaid shares, dues	3,550 00	Interest paid	230 29
Investment certificates	68,850 74	Dues repaid, installment shares	3,376 80
Interest	10,947 14	Profits repaid, installment shares	1,160 60
Fees	578 36	Paid-up and prepaid shares, capital	3,500 00
Loans repaid	49,786 87	Paid-up and prepaid shares, dividends	984 25
All other receipts	101 71	Investment certificates, principal	37,629 85
		Investment certificates, dividends	2,388 86
		Salaries	935 00
		Taxes	34 28
		Other expenses	1,221 45
		All other disbursements	57 86
		Balance, cash in office and bank	13,489 69
Total receipts	\$150,703 64	Total disbursements	\$150,703 64

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 14. LOS ALTOS.

ALTOS BUILDING AND LOAN ASSOCIATION.

(Incorporated April 24, 1909.)

C. E. MINER, Secretary.

FRED S. SHOUP, President.

Fiscal year ended June 30, 1915.

No. of series, none.

No. of members and investors, 32.

No. of shares, 230.

Assets.		Liabilities.	
Loans on mortgages-----	\$17,607 09	Guarantee stock, capital----	\$16,200 00
Cash in bank-----	1,116 62	Installment shares, dues----	80 00
Other assets-----	84 72	Installment shares, profits----	15 72
		Investment certificates, principal-----	1,500 00
		Investment certificates, dividends-----	45 00
		Reserve and undivided profits-----	967 71
Total assets-----	\$18,808 43	Total liabilities-----	\$18,808 43

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$749 01	Overdrafts and bills payable-----	\$2,000 00
Guarantee stock-----	615 00	Loans on mortgages and shares-----	493 84
Interest-----	1,307 98	Interest paid-----	11 75
Fines-----	22 86	Dividends on guarantee stock-----	1,161 79
Fees-----	20 00	Investment certificates, dividends-----	90 00
Loans repaid-----	2,257 56	Taxes-----	45 24
		Other expenses-----	53 17
		Balance, cash in office and bank-----	1,116 62
Total receipts-----	\$4,972 41	Total disbursements---	\$4,972 41

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 7½ per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 15. LOS ANGELES.

BANKERS' GUARANTY-LOAN COMPANY.

(Incorporated August 12, 1901.)

G. H. WADLEIGH, Secretary.

JOHN H. FOLEY, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 146.

No. of shares, 861.

Assets.		Liabilities.	
Loans, on mortgages, \$20,- 907.92; on shares, \$632.67	\$21,540 59	Guarantee stock, capital----	\$14,035 13
Cash, in office, \$86.07; in bank, \$4,153.74	4,239 81	Paid-up and prepaid certi- ficates -----	5,883 50
Real estate owned -----	3,791 43	Investment certificates, prin- cipal -----	10,398 00
Advances, ledger accounts----	416 48	Sundry ledger accounts----	21 68
Other assets -----	350 00		
Total assets -----	\$30,338 31	Total liabilities -----	\$30,338 31

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$400 59	Overdrafts and bills payable--	\$3,550 00
Investment certificates -----	2,698 77	Loans on mortgages and shares -----	2,875 00
Interest -----	2,517 37	Interest paid -----	993 96
Fines -----	14 43	Paid-up and prepaid certi- ficates -----	3,800 00
Loans repaid -----	8,095 97	Investment certificates, prin- cipal -----	4,837 35
Overdrafts and bills payable--	2,150 00	Advances, personal accounts--	15,932 23
Advances repaid, personal ac- counts -----	18,674 27	Other expenses -----	175 02
All other receipts, real es- tate, etc. -----	10,665 62	All other disbursements, real estate, etc. -----	8,813 65
Total receipts -----	\$45,217 02	Balance, cash in office and bank -----	4,239 81
		Total disbursements ---	\$45,217 02

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 60 cents per share per month.

Dividend, last fiscal year, — per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 16. LOS ANGELES.

FIDELITY SAVINGS AND LOAN ASSOCIATION.

(Incorporated December 22, 1891.)

G. H. WADLEIGH, Secretary.

C. C. BOYNTON, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 4,800.

No. of shares, 81,194.

Assets.		Liabilities.	
Loans, on mortgages, \$1,-		Installment shares, dues	\$1,431,180 80
571,060.59; on definite		Installment shares, profits	792,078 57
contract, \$3,864,254.86;		Paid-up and prepaid shares,	
on shares, \$162,447.88	\$5,597,763 33	capital	748,600 00
Arrearages on interest	2,000 81	Paid-up and prepaid shares,	
Cash, in office, \$11,182.62;		dividends	17,663 38
in bank, \$132,654.85	143,837 47	Investment certificates, prin-	
Real estate owned	294,177 62	cipal	2,342,968 67
Advances, ledger accounts	38,609 60	Investment certificates, divi-	
		dends	43,043 28
		Overdrafts and bills payable	49,075 00
		Reserve and undivided profits	468,675 89
		Loans due and incomplete	106,938 54
		Sundry ledger accounts	62,570 49
		All other liabilities, tax re-	
		serve, etc.	13,594 21
Total assets	\$6,076,388 83	Total liabilities	\$6,076,388 83

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$166,597 09	Overdrafts and bills payable	\$227,031 30
Installment shares, dues	420,279 47	Loans on mortgages and	
Paid-up and prepaid shares,		shares	2,358,685 26
dues	570,500 00	Dues repaid, installment	
Investment certificates	878,739 87	shares	341,260 44
Interest	524,333 11	Profits repaid, installment	
Premiums	59,911 41	shares	267,096 99
Fines and fees	6,660 85	Paid-up and prepaid shares,	
Loans repaid	2,051,579 99	capital	100,150 00
Overdrafts and bills payable	52,528 30	Paid-up and prepaid shares,	
All other receipts, real es-		dividends	25,759 69
tate, etc.	128,853 58	Investment certificates, prin-	
		cipal	1,150,836 00
		Investment certificates, divi-	
		dends and interest	174,115 72
		Salaries	20,300 00
		Taxes	7,996 25
		Other expenses	42,914 55
		Balance, cash in office and	
		bank	143,837 47
Total receipts	\$4,859,983 67	Total disbursements	\$4,859,983 67

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Loan fund dues per share.	Book value per share.	Withdrawal value.
"Fidelity" issue of Class "B"	84	\$58 80	\$51 12	\$88 17	\$88 17
dues 70 cents per share per	72	50 40	43 46	68 97	68 97
month.	60	42 00	36 00	52 42	52 42
	48	33 60	28 44	38 15	38 15
	36	25 20	20 88	25 85	25 85
	24	16 80	13 32	15 25	15 25
	12	8 40	5 76	6 11	6 11

No. 17. LOS ANGELES.

HOME INVESTMENT BUILDING AND LOAN ASSOCIATION.

(Incorporated August 21, 1888.)

W. A. BONYNGE, Secretary.

I. B. NEWTON, President.

Fiscal year ended September 30, 1914.

No. of series, 14.

No. of members and investors, 27.

No. of shares, 439.

Assets.		Liabilities.	
Loans on mortgages-----	\$42,100 00	Installment shares, dues----	\$14,557 00
Arrearages—		Installment shares, profits--	2,733 78
On shares -----	\$220 00	Advance payments -----	435 00
On interest -----	471 32	Overdrafts and bills payable--	24,510 00
	691 32	Reserve and undivided profits	793 69
Cash in bank-----	90 68		
Furniture and fixtures-----	147 47		
Total assets -----	\$43,029 47	Total liabilities -----	\$43,029 47
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,255 91	Overdrafts and bills payable--	\$38,670 00
Installment shares, dues----	5,071 00	Loans on mortgages and	
Interest -----	3,569 30	shares -----	10,600 00
Loans repaid -----	30,200 00	Interest paid -----	1,691 11
Overdrafts and bills payable--	28,810 00	Dues repaid, installment	
		shares -----	13,404 00
		Profits repaid, installment	
		shares -----	3,313 02
		Salaries -----	660 00
		Taxes -----	290 27
		Other expenses -----	187 13
		Balance, cash in office and	
		bank -----	90 68
Total receipts -----	\$68,906 21	Total disbursements ---	\$68,906 21

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
32-----	114	\$114 00	\$159 69	\$155 12
35-----	96	96 00	127 32	122 62
38-----	78	78 00	98 24	94 20
39-----	72	72 00	89 13	85 71
41-----	60	60 00	71 69	68 77
43-----	48	48 00	55 29	53 47
47-----	24	24 00	25 70	25 28
49-----	12	12 00	12 39	12 30

No. 18. LOS ANGELES.

METROPOLITAN LOAN ASSOCIATION.

(Incorporated July 30, 1886.)

ISAAC NORTON, Secretary.

J. W. MONTGOMERY, President.

Fiscal year ended June 30, 1915.

No. of series, 22.

No. of members and investors, 190.

No. of shares, 2,856.

Assets.		Liabilities.	
Loans, on mortgages, \$239,- 900.00; on shares, \$12,- 900.00 -----	\$252,800 00	Installment shares, dues ----	\$159,006 00
Arrearages—		Installment shares, profits --	38,339 46
On shares -----	\$32 00	Paid-up and prepaid shares, capital -----	21,800 00
On interest -----	22 10	Advance payments -----	1,735 80
	54 10	Overdrafts and bills payable--	20,000 00
Cash in bank -----	1,949 66	Reserve and undivided profits	11,414 34
		Loans due and incomplete---	1,750 00
		Sundry ledger accounts-----	758 16
Total assets -----	\$254,803 76	Total liabilities -----	\$254,803 76

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$5,242 76	Overdrafts and bills payable--	\$10,000 00
Installment shares, dues----	34,136 00	Loans on mortgages and shares -----	21,050 00
Paid-up and prepaid shares, dues -----	500 00	Interest paid -----	1,515 98
Interest -----	19,631 90	Dues repaid, installment shares -----	29,695 00
Fines -----	122 66	Profits repaid, installment shares -----	9,726 67
Loans repaid -----	19,900 00	Paid-up and prepaid shares, capital -----	500 00
Advances repaid, personal ac- counts -----	1,049 57	Paid-up and prepaid shares, dividends -----	1,426 01
		Advances, personal accounts--	354 53
		Salaries -----	3,300 00
		Taxes -----	206 93
		Other expenses -----	858 11
		Balance, cash in office and bank -----	1,949 66
Total receipts -----	\$80,582 89	Total disbursements ---	\$80,582 89

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
29-----	120	\$120 00	\$169 24	\$159 39
31-----	108	108 00	146 28	136 71
33-----	96	96 00	125 04	116 33
35-----	84	84 00	105 41	97 92
37-----	72	72 00	87 28	81 17
39-----	60	60 00	70 44	66 26
41-----	48	48 00	54 61	51 31
43-----	36	36 00	39 71	37 85
45-----	24	24 00	25 66	24 83
47-----	12	12 00	12 43	12 22

No. 19. LOS ANGELES.

SOUTHERN CALIFORNIA LOAN ASSOCIATION.

(Incorporated March 11, 1887.)

JULIUS H. MARTIN, Secretary.

C. E. DONNATIN, President.

Fiscal year ended June 30, 1915.

No. of series, 22.

No. of members and investors, 454.

No. of shares, 4,708.

Assets.		Liabilities.	
Loans on definite contract	\$744,543 00	Guarantee stock, capital	\$50,000 00
Arrearages on shares	229 00	Guarantee stock, surplus	1,764 68
Cash in bank	4,923 92	Installment shares, dues	83,638 00
Furniture and fixtures	1,139 56	Installment shares, profits	24,304 96
		Paid-up and prepaid shares, capital	558,803 34
		Investment certificates, principal	1,646 25
		Advance payments	388 00
		Reserve and undivided profits	18,820 88
		Loans due and incomplete	10,039 47
		All other liabilities	1,429 90
Total assets	\$750,835 48	Total liabilities	\$750,835 48

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$6,858 30	Overdrafts and bills payable	\$30,000 00
Installment shares, dues	17,016 00	Loans on mortgages and shares	132,942 95
Paid-up and prepaid shares, dues	116,357 68	Interest paid	441 63
Investment certificates	3,129 51	Dividends on guarantee stock	6,250 00
Interest	59,245 96	Dues repaid, installment shares	5,369 00
Loans repaid	127,396 00	Profits repaid, installment shares	2,359 43
Overdrafts and bills payable	20,000 00	Paid-up and prepaid shares, capital	121,037 86
Advances repaid, personal accounts	2,360 06	Paid-up and prepaid shares, dividends	32,241 52
All other receipts	46 45	Investment certificates, principal	2,853 39
		Investment certificates, dividends	47 73
		Advances, personal accounts	2,360 06
		Salaries	3,616 00
		Taxes	5,291 00
		Other expenses	2,675 47
		Balance, cash in office and bank	4,923 92
Total receipts	\$352,409 96	Total disbursements	\$352,409 96

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
33	118	\$118 00	\$170 90	\$170 90
35	106	106 00	147 51	147 51
37	94	94 00	125 90	117 93
39	82	82 00	105 71	99 78
41	70	70 00	86 90	80 14
43	60	60 00	72 26	67 36
45	48	48 00	55 71	52 63
47	36	36 90	40 27	38 56
49	24	24 00	25 92	25 15
51	12	12 00	12 50	12 30

No. 20. LOS ANGELES.

STATE MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated June 20, 1889.)

C. J. WADE, Secretary.

W. G. COCHRAN, President.

Fiscal year ended December 31, 1914.

No. of series, 4.

No. of members and investors, 5,962.

No. of shares, 10,088.

Assets.		Liabilities.	
Loans on definite contract, \$3,589,101.70; on shares, \$18,582.70; on street bonds, \$1,412.10 -----	\$3,609,096 50	Guarantee stock, capital....	\$200,000 00
Arrearages— On interest -- \$10,828 80 On fines ----- 1,607 35	12,436 15	Guarantee stock, surplus....	25,584 34
Cash, in office, \$914.70; in bank, \$103,448.05 -----	104,362 75	Installment shares, dues....	97,049 30
Furniture and fixtures.....	2,000 00	Installment shares, profits...-	76,353 20
Advances, ledger accounts....	13,699 96	Paid-up and prepaid shares, capital -----	237,740 00
		Paid-up and prepaid shares, dividends -----	45,948 50
		Investment certificates, prin- cipal -----	2,969,336 90
		Investment certificates, divi- dends -----	79,827 75
		Advance payments -----	1,350 55
		Reserve and undivided profits	6,262 63
		Sundry ledger accounts....	2,142 19
Total assets -----	\$3,741,595 36	Total liabilities -----	\$3,741,595 36

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$136,658 76	Loans on mortgages and shares -----	\$1,105,822 43
Installment shares, dues....	13,676 30	Interest paid, canceled cer- tificates -----	6,105 80
Paid-up and prepaid shares, dues -----	32,100 00	Dividends on guarantee stock	20,000 00
Investment certificates -----	744,291 70	Dues repaid, installment shares -----	42,417 40
Interest -----	317,201 66	Profits repaid, installment shares -----	19,014 65
Fines -----	4,283 20	Paid-up and prepaid shares, capital -----	4,950 00
Fees -----	350 25	Paid-up and prepaid shares, dividends -----	27,387 35
Loans repaid -----	1,038,024 52	Investment certificates, prin- cipal -----	729,083 35
Advances repaid, personal accounts -----	8,870 17	Investment certificates, divi- dends -----	171,271 40
All other receipts, real es- tate, etc. -----	11,261 61	Advances, personal accounts	9,684 11
		Salaries -----	15,900 00
		Taxes -----	4,353 29
		Other expenses -----	35,747 26
		All other disbursements, real estate, etc. -----	10,618 38
		Balance, cash in office and bank -----	104,362 75
Total receipts -----	\$2,306,718 17	Total disbursements --	\$2,306,718 17

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Loan fund dues per share.	Book value per share.	Withdrawal value.
Class "A" dues 60 cents per share per month.	114	\$68 40	\$67 40	\$99 56	\$99 56
	108	64 80	63 80	92 33	92 33
	102	61 20	60 20	85 32	85 32
	96	57 60	56 60	78 61	78 61
Investment Certificates \$1.00 per share per month.	72	\$72 00	\$72 00	\$86 21	\$86 21
	60	60 00	60 00	69 63	69 63
	48	48 00	48 00	54 01	54 01
	36	36 00	36 00	39 29	39 29
	24	24 00	24 00	25 41	25 41
	12	12 00	12 00	12 33	12 33

No. 21. LOS GATOS.

LOS GATOS BUILDING AND LOAN ASSOCIATION.

(Incorporated April 27, 1889.)

A. BERRYMAN, Secretary.

E. M. SELLERS, President.

Fiscal year ended April 30, 1915.

No. of series, 10.

No. of members and investors, 25.

No. of shares, 135.

Assets.		Liabilities.	
Loans on mortgages, \$12,-		Installment shares, dues----	\$9,774 00
892.50; on shares, \$1,-		Installment shares, profits--	4,092 66
025.00 -----	\$13,917 50	Overdrafts and bills payable--	500 00
Arrearages--		Reserve and undivided profits	307 55
On shares -----	\$116 50		
On interest -----	63 10		
On premium -----	27 00		
On fines -----	18 20		
	224 80		
Cash in bank-----	531 91		
Total assets -----	\$14,674 21	Total liabilities -----	\$14,674 21
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$168 13	Overdrafts and bills payable--	\$1,100 00
Installment shares, dues----	1,648 00	Loans on mortgages and	
Interest -----	912 95	shares -----	1,445 00
Premiums -----	391 60	Interest paid -----	54 27
Fines -----	54 90	Dues repaid, installment	
Fees -----	65	shares -----	682 00
Loans repaid -----	1,100 00	Profits repaid, installment	
All other receipts-----	12 45	shares -----	119 50
		Salaries -----	156 00
		Taxes -----	95 65
		Other expenses -----	17 15
		All other disbursements-----	87 20
		Balance, cash in office and	
		bank -----	531 91
Total receipts -----	\$4,288 68	Total disbursements ---	\$4,288 68

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
11-----	120	\$120 00	\$187 45	
13-----	96	96 00	136 68	
14-----	84	84 00	114 53	
15-----	72	72 00	94 10	
16-----	60	60 00	74 87	
17-----	48	48 00	57 01	
18-----	36	36 00	40 77	
19-----	24	24 00	26 06	
20-----	12	12 00	12 50	

Dues plus
profits as
per by-
laws.

No. 22. MADERA.

MADERA MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated October 26, 1912.)

E. M. McCARDLE, Secretary.

J. B. HIGH, President.

Fiscal year ended October 31, 1914.

No. of series, none.

No. of members and investors, 67.

No. of shares, 800.

Assets.		Liabilities.	
Loans on definite contract	\$14,426 79	Installment shares, dues	\$15,532 50
Arrearages on shares	1,290 00	Installment shares, profits	125 02
Cash in bank	750 73	Advance payments	60 00
		Loans due and incomplete	750 00
Total assets	\$16,467 52	Total liabilities	\$16,467 52

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,638 80	Overdrafts and bills payable	\$1,325 00
Installment shares, dues	8,382 50	Loans on mortgages and	
Interest	946 13	shares	9,167 50
Fees	27 50	Interest paid	9 07
Loans repaid	927 37	Dues repaid, installment	
Overdrafts and bills payable	325 00	shares	560 00
		Salaries	420 00
		Taxes	15 00
		Balance, cash in office and	
		bank	750 73
Total receipts	\$12,247 30	Total disbursements	\$12,247 30

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, — per cent.

Book value, dues plus dividend.

Withdrawal value, dues paid plus profits, less withdrawal fee.

No. 23. MERCED.

MERCED MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated June 22, 1891.)

J. H. SIMONSON, Secretary.

W. E. LANDRUM, President.

Fiscal year ended June 30, 1915.

No. of series, 11.

No. of members and investors, 173.

No. of shares, 1,578.

Assets.		Liabilities.	
Loans on mortgages, \$128,-		Installment shares, dues----	\$93,204 00
275.00: on shares, \$70.00--	\$128,345 00	Installment shares, profits----	23,865 47
Arrearages—		Advance payments -----	5 00
On shares -----	\$221 00	Reserve and undivided profits	2,248 53
On interest -----	302 55	Sundry ledger accounts-----	8,326 64
On fines -----	26 20	All other liabilities, unearned	
	549 75	premiums -----	1,905 04
Cash in bank-----	479 93		
Furniture and fixtures-----	180 00		
Total assets -----	\$129,554 68	Total liabilities -----	\$129,554 68
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$5,292 58	Loans on mortgages and	
Installment shares, dues----	20,777 00	shares -----	\$3,050 00
Interest -----	10,405 00	Interest paid -----	683 10
Fines -----	48 76	Dues repaid, installment	
Fees -----	16 70	shares -----	36,037 00
Loans repaid -----	10,930 00	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	14,035 90
counts -----	8,326 64	Salaries -----	600 00
		Taxes -----	698 42
		Other expenses -----	212 33
		Balance, cash in office and	
		bank -----	479 93
Total receipts -----	\$55,796 68	Total disbursements ---	\$55,796 68

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17 -----	120	\$120 00	\$170 26	\$150 25
18 -----	108	108 00	148 14	132 53
19 -----	96	96 00	127 31	115 40
20 -----	84	84 00	107 68	98 86
21 -----	72	72 00	89 30	82 95
22 -----	60	60 00	72 02	67 63
23 -----	48	48 00	55 73	52 90
24 -----	36	36 00	40 36	38 78
25 -----	24	24 00	25 96	25 25
26 -----	12	12 00	12 51	12 33

No. 24. MILL VALLEY.

TAMALPAIS MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 16, 1897.)

PAUL HELMORE, Secretary.

W. J. THOMAS, President.

Fiscal year ended April 30, 1915.

No. of series, 26.

No. of members and investors, 193.

No. of shares, 1,686.

Assets.		Liabilities.	
Loans on mortgages, \$13,- 050.00; on definite con- tract, \$42,005.58; under foreclosure, \$1,514.79-----	\$56,570 37	Installment shares, dues----	\$30,007 05
Arrearages—		Installment shares, profits---	6,077 78
On shares ----	\$ 326 30	Paid-up and prepaid shares, capital -----	23,620 00
On interest ---	1,304 35	Reserve and undivided profits	895 00
On premium --	916 34	Loans due and incomplete---	1,213 73
On fines -----	32 70	Sundry ledger accounts-----	97 50
	2,579 69		
Cash in office, \$29.81; in bank, \$2,602.94-----	2,632 75		
Furniture and fixtures-----	126 75		
Advances, ledger accounts---	1 50		
Total assets -----	\$61,911 06	Total liabilities -----	\$61,911 06

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,526 97	Loans on mortgages and shares -----	\$14,262 70
Installment shares, dues----	10,811 60	Dues repaid, installment shares -----	9,964 65
Paid-up and prepaid shares, dues -----	3,600 00	Profits repaid, installment shares -----	1,932 68
Interest -----	4,061 54	Paid-up and prepaid shares, capital -----	1,100 00
Fines -----	184 04	Paid-up and prepaid shares, dividends -----	1,290 20
Fees -----	20 90	Salaries -----	520 00
Loans repaid -----	10,414 19	Taxes -----	94 94
All other receipts-----	3 70	Other expenses -----	230 23
		All other disbursements-----	1,594 79
		Balance, cash in office and bank -----	2,632 75
Total receipts -----	\$33,622 94	Total disbursements ---	\$33,622 94

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
35-----	78	\$78 00	\$101 98	\$101 98
37-----	72	72 00	92 37	92 37
41-----	60	60 00	74 02	74 02
45-----	48	48 00	56 78	56 78
49-----	36	36 00	40 77	40 77
53-----	24	24 00	26 06	26 06
57-----	12	12 00	12 50	12 50

No. 25. NAPA.

NAPA BUILDING AND LOAN ASSOCIATION.

(Incorporated September 8, 1888.)

T. N. MOUNT, Secretary.

E. D. BEARD, President.

Fiscal year ended May 18, 1915.

No. of series, 11.

No. of members and investors, 329.

No. of shares, 3,454.

Assets.		Liabilities.	
Loans on mortgages, \$196,- 295.15; on shares, \$12,- 902.00; on contract sales, \$2,303.24 -----	\$211,500 39	Installment shares, dues-----	\$151,586 00
Arrearages—		Installment shares, profits---	31,912 38
On shares ----	\$373 00	Advance payments -----	943 00
On interest ---	380 83	Overdrafts and bills payable--	27,302 00
On fines -----	119 38	Reserve and undivided profits	1,833 69
	873 21	All other liabilities, interest on bills payable-----	164 94
Cash in bank-----	18 41		
Real estate owned-----	1,200 00		
Furniture and fixtures-----	150 00		
Total assets -----	\$213,742 01	Total liabilities -----	\$213,742 01

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,439 28	Overdrafts and bills payable--	\$38,800 00
Installment shares, dues-----	42,046 00	Loans on mortgages and shares -----	46,132 11
Interest -----	14,934 93	Interest paid -----	958 76
Premiums -----	21 77	Dues repaid, installment shares -----	37,935 00
Fines -----	155 69	Profits repaid, installment shares -----	15,826 85
Loans repaid -----	40,706 24	Salaries -----	950 00
Overdrafts and bills payable--	43,050 00	Taxes -----	180 87
Advances repaid, personal ac- counts -----	14 33	Other expenses -----	427 55
All other receipts, real estate, etc. -----	196 47	All other disbursements, real estate, etc. -----	1,335 16
Total receipts -----	\$142,564 71	Balance, cash in office and bank -----	18 41
		Total disbursements ---	\$142,564 71

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
20-----	125	\$125 00	\$178 24	\$157 55
21-----	113	113 00	155 31	139 60
22-----	101	101 00	133 86	122 25
23-----	89	89 00	113 78	105 50
24-----	77	77 00	95 03	89 35
25-----	65	65 00	77 59	73 80
26-----	53	53 00	61 21	58 85
27-----	41	41 00	45 83	44 50
28-----	29	29 00	31 37	30 75
29-----	17	17 00	17 80	17 46

No. 26. NEWCASTLE.

NEWCASTLE BUILDING AND LOAN ASSOCIATION.

(Incorporated May 20, 1889.)

JOHN WALLACE Secretary.

GEO. W. BISBEE, President.

Fiscal year ended April 30, 1915.

No. of series, 11.

No. of members and investors, 107.

No. of shares, 601

Assets.		Liabilities.	
Loans on mortgages, \$43,- 450.00; on shares, \$150.00	\$43,600 00	Installment shares, dues	\$37,644 00
Arrearages—		Installment shares, profits	9,217 15
On shares	\$126 00	Advance payments	43 10
On interest	168 00	Reserve and undivided profits	1,397 22
On premiums	55 65	Sundry ledger accounts	60 00
On fines	8 30	All other liabilities	13 50
	357 95		
Cash in bank	1,693 49		
Real estate owned	2,673 53		
Furniture and fixtures	50 00		
Total assets	\$48,374 97	Total liabilities	\$48,374 97

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$7,374 49	Overdrafts and bills payable	\$2,400 00
Installment shares, dues	7,547 10	Loans on mortgages and shares	11,250 00
Interest	3,457 22	Interest paid	23 60
Fines	121 39	Dues repaid, installment shares	6,791 00
Loans repaid	4,800 00	Profits repaid, installment shares	3,013 10
Overdrafts and bills payable	2,400 00	Salaries	300 00
Advances repaid, personal ac- counts	312 00	Taxes	173 22
All other receipts, rents, etc.	201 80	Other expenses	311 24
		All other disbursements	258 35
		Balance, cash in office and bank	1,693 49
Total receipts	\$26,214 00	Total disbursements	\$26,214 00

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17	120	\$120 00	\$165 31	
18	108	108 00	142 93	
19	96	96 00	122 59	
20	84	84 00	103 91	
21	72	72 00	86 36	
22	60	60 00	69 84	
23	48	48 00	54 19	
24	36	36 00	39 44	
25	24	24 00	25 52	
26	12	12 00	12 39	

Dues plus
profits as
per by-
laws.

No. 27. OAKLAND.

ALAMEDA COUNTY LOAN ASSOCIATION.

(Incorporated July 20, 1875.)

C. P. HOAG, Secretary.

J. B. RICHARDSON, President.

Fiscal year ended June 30, 1915.

No. of series, none.

No. of members and investors, 367.

No. of shares, 3,023.

Assets.		Liabilities.	
Loans on definite contract, \$391,985.00; on shares, \$3,- 250.00; on contract sales, \$8,302.39 -----	\$403,537 39	Installment shares, dues ----	\$174,214 53
Arrearages, on interest -----	1,148 14	Installment shares, profits ----	38,628 89
Cash in office, \$200.00; in bank, \$5,237.00 -----	5,437 00	Paid-up and prepaid shares, capital -----	19,305 00
Real estate owned, office building, etc. -----	63,236 96	Paid-up and prepaid shares, dividends -----	6,160 93
Furniture and fixtures -----	650 00	Investment certificates, prin- cipal -----	165,290 96
Advances, ledger accounts ---	155 00	Investment certificates, divi- dends -----	8,782 84
		Overdrafts and bills payable --	5,000 00
		Reserve and undivided profits	29,004 55
		Loans due and incomplete ---	25,360 59
		Sundry ledger accounts, ma- tured shares -----	2,416 20
Total assets -----	\$474,164 49	Total liabilities -----	\$474,164 49

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$4,922 25	Overdrafts and bills payable --	\$41,000 00
Installment shares, dues ----	47,231 24	Loans on mortgages and shares -----	106,684 00
Paid-up and prepaid shares, dues -----	11,047 25	Interest paid -----	688 31
Investment certificates -----	48,718 69	Dues repaid, installment shares -----	29,496 99
Interest -----	28,028 76	Profits repaid, installment shares -----	5,092 63
Fees -----	156 00	Paid-up and prepaid shares, capital -----	9,421 00
Loans repaid -----	100,504 37	Paid-up and prepaid shares, dividends -----	2,531 24
Overdrafts and bills payable --	27,000 00	Investment certificates, prin- cipal -----	42,829 69
Advances repaid, personal ac- counts -----	1,000 00	Investment certificates, divi- dends -----	13,072 03
All other receipts, rents, etc., net -----	2,988 63	Advances, personal accounts --	1,287 21
		Salaries -----	3,930 00
		Taxes -----	544 18
		Other expenses -----	2,760 67
		All other disbursements, real estate, etc. -----	6,822 15
		Balance, cash in office and bank -----	5,437 00
Total receipts -----	\$271,597 19	Total disbursements ---	\$271,597 19

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 28. OAKLAND.

COSMOPOLITAN MUTUAL BUILDING AND LOAN
ASSOCIATION.

(Incorporated August, 4, 1879.)

WILSON S. GOULD, Secretary.

WM. HOFFSCHNEIDER, President.

Fiscal year ended July 31, 1914.

No. of series, 22.

No. of members and investors, 282.

No. of shares, 2,656.

Assets.		Liabilities.	
Loans on definite contract, \$147,542.33; on shares, \$7,- 581.15; on contract sales, \$3,735.46 -----	\$158,858 94	Installment shares, dues----	\$95,613 46
Arrearages— On shares ----- \$1,828 59		Installment shares, profits----	22,814 57
On interest --- 1,495 29		Investment certificates, prin- cipal -----	15,971 06
	3,323 88	Advance payments -----	10,838 31
Cash in office, \$545.21; in bank, \$1,277.55 -----	1,822 76	Overdrafts and bills payable--	16,500 00
Real estate owned-----	769 93	Reserve and undivided profits	3,324 11
Furniture and fixtures-----	500 00	Loans due and incomplete---	894 66
Advances, ledger accounts---	1,022 46	Sundry ledger accounts-----	341 80
Total assets -----	\$166,297 97	Total liabilities -----	\$166,297 97

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,593 95	Overdrafts and bills payable--	\$29,000 00
Installment shares, dues----	36,613 93	Loans on mortgages and shares -----	34,085 57
Investment certificates -----	9,724 84	Interest paid -----	3,335 21
Interest -----	14,599 05	Dues repaid, installment shares -----	39,092 70
Fines -----	48 22	Profits repaid, installment shares -----	6,059 44
Loans repaid -----	56,526 40	Investment certificates, prin- cipal -----	22,011 68
Overdrafts and bills payable--	22,000 00	Advances, personal accounts--	8,614 36
Advances repaid, personal ac- counts -----	7,731 34	Salaries -----	2,495 00
All other receipts, real es- tate, etc. -----	8,469 53	Taxes -----	1,145 15
Total receipts -----	\$158,307 26	Other expenses -----	966 74
		All other disbursements, real estate, etc. -----	9,678 65
		Balance, cash in office and bank -----	1,822 76
		Total disbursements ---	\$158,307 26

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
52-----	120	\$120 00	\$162 12	\$160 02
54-----	108	108 00	141 68	136 62
56-----	96	96 00	122 17	115 62
58-----	84	84 00	103 63	96 75
60-----	72	72 00	86 14	79 77
62-----	60	60 00	69 56	67 50
64-----	48	48 00	53 94	52 80
66-----	36	36 00	39 21	38 70
68-----	24	24 00	25 33	25 33
70-----	12	12 00	12 33	12 33

No. 29. ONTARIO.

PEOPLE'S MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated June 24, 1891.)

J. O. HENDERSON, Secretary.

A. P. HARWOOD, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 490.

No. of shares, 9,391.

Assets.		Liabilities.	
Loans on mortgages, \$454,- 375; on shares, \$3,416.50--	\$457,791 50	Installment shares, dues----	\$186,752 62
Cash in bank-----	7,953 22	Installment shares, profits --	42,850 53
Real estate owned-----	1,600 00	Paid-up and prepaid shares, capital -----	169,475 00
Furniture and fixtures-----	521 47	Paid-up and prepaid shares, dividends -----	3,966 68
Advances, ledger accounts---	956 84	Overdrafts and bills payable--	47,906 43
		Reserve and undivided profits	11,825 83
		Loans due and incomplete---	3,942 35
		Sundry ledger accounts-----	765 16
		All other liabilities, interest accrued on bills payable---	1,338 43
Total assets -----	\$468,823 03	Total liabilities -----	\$468,823 03

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$3,048 92	Overdrafts and bills payable--	\$32,095 37
Installment shares, dues----	70,510 54	Loans on mortgages and shares -----	137,025 58
Paid-up and prepaid shares, dues -----	39,575 00	Interest paid -----	1,932 30
Interest -----	30,898 35	Dues repaid, installment shares -----	59,836 70
Fines -----	477 05	Profits repaid, installment shares -----	9,441 49
Fees -----	37 10	Paid-up and prepaid shares, capital -----	37,825 00
Loans repaid -----	108,531 00	Paid-up and prepaid shares, dividends -----	11,097 92
Overdrafts and bills payable--	46,239 72	Advances, personal accounts--	7,733 03
Advances repaid, personal ac- counts -----	8,999 12	Salaries -----	2,310 00
		Taxes -----	379 57
		Other expenses -----	538 67
		All other disbursements -----	147 95
		Balance, cash in office and bank -----	7,953 22
Total receipts -----	\$308,316 80	Total disbursements ---	\$308,316 80

No. 30. ORANGE.

ORANGE BUILDING AND LOAN ASSOCIATION.

(Incorporated September 21, 1887.)

U. D. RHODES, Secretary.

D. C. PIXLEY, President.

Fiscal year ended October 31, 1914.

No. of series, 19.

No. of members and investors, 521.

No. of shares, 4,953.

Assets.		Liabilities.	
Loans on mortgages, \$420,-		Guarantee stock, capital----	\$25,000 00
300; on definite contract,		Guarantee stock, surplus----	5,000 00
\$17,357.08; on shares, \$4,-		Installment shares, dues----	183,597 00
580.00; on contract sales,		Installment shares, profits----	54,606 82
\$650.00 -----	\$442,887 08	Paid-up and prepaid shares,	
Arrearages—		capital -----	173,050 00
On shares ----	\$1,347 00	Paid-up and prepaid shares,	
On interest ---	2,220 95	dividends -----	3,399 31
On fines -----	561 75	Advance payments -----	312 00
	4,129 70	Overdrafts and bills payable--	10,000 00
Cash in office, \$73.90; in		Reserve and undivided profits	6,717 93
bank, \$25,049.04 -----	25,122 94	Loans due and incomplete----	9,669 85
Real estate owned-----	669 97	Sundry ledger accounts-----	162 50
Furniture and fixtures-----	400 00	All other liabilities, dividends	
Advances, ledger accounts----	176 72	unpaid, etc. -----	1,871 00
Total assets -----	\$473,386 41	Total liabilities -----	\$473,386 41

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$12,633 18	Loans on mortgages and	
Installment shares, dues----	47,230 50	shares -----	\$107,686 97
Paid-up and prepaid shares,		Interest paid -----	42 25
dues -----	59,400 00	Dividends on guarantee stock --	2,750 00
Interest -----	35,424 78	Dues repaid, installment	
Fines -----	455 58	shares -----	28,133 75
Fees -----	363 00	Profits repaid, installment	
Loans repaid -----	80,673 06	shares -----	11,806 93
Advances repaid, personal ac-		Paid-up and prepaid shares,	
counts -----	664 17	capital -----	47,150 00
		Paid-up and prepaid shares,	
		dividends -----	9,797 49
		Advances, personal accounts--	681 99
		Salaries -----	1,975 50
		Taxes -----	558 31
		Other expenses -----	468 17
		All other disbursements, real	
		estate, etc. -----	669 97
		Balance, cash in office and	
		bank -----	25,122 94
Total receipts -----	\$236,844 27	Total disbursements ---	\$236,844 27

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
12-----	114	\$114 00	\$172 86	\$172 86
14-----	96	96 00	135 91	135 91
16-----	84	84 00	113 69	113 69
18-----	72	72 00	93 25	87 94
20-----	60	60 00	74 38	70 78
22-----	48	48 00	56 99	54 74
24-----	36	36 00	40 94	39 70
26-----	24	24 00	26 17	25 08
28-----	12	12 00	12 55	12 27

No. 31. PALO ALTO.

PALO ALTO MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated November 14, 1892.)

EDWARD JESURUN, Secretary.

C. H. GILBERT, President.

Fiscal year ended September 30, 1914.

No. of series, none.

No. of members and investors, 387.

No. of shares, 2,144.

Assets.		Liabilities.	
Loans on definite contract, \$444,072.78; on shares, \$5,- 224.00; on street bonds, \$3,180.90	\$452,477 68	Guarantee stock, capital	\$18,700 00
Arrearages on interest	4,135 70	Guarantee stock, surplus	100 00
Cash in office, \$771.97; in bank, \$7,647.72	8,419 69	Installment shares, dues	67,748 49
Real estate owned	44,595 64	Installment shares, profits	20,009 10
Furniture and fixtures	2,217 50	Paid-up and prepaid shares, capital	29,548 13
Advances, ledger accounts	2,176 77	Paid-up and prepaid shares, dividends	355 81
Other assets	250 00	Investment certificates, prin- cipal	314,737 48
		Investment certificates, divi- dends	1,770 37
		Overdrafts and bills payable	41,500 00
		Reserve and undivided profits	3,738 97
		Loans due and incomplete	10,827 70
		Sundry ledger accounts	4,736 93
		All other liabilities, tax re- serve	500 00
Total assets	\$514,272 98	Total liabilities	\$514,272 98

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,729 71	Overdrafts and bills payable	\$13,000 00
Guarantee stock	18,700 00	Loans on mortgages and shares	76,276 59
Installment shares, dues	15,249 10	Interest paid	2,544 26
Paid-up and prepaid shares, dues	8,426 27	Dividends on guarantee stock	245 30
Investment certificates	73,497 75	Dues repaid, installment shares	9,415 15
Interest	45,932 89	Profits repaid, installment shares	1,418 11
Loans repaid	69,031 47	Paid-up and prepaid shares, capital	3,779 14
Overdrafts and bills payable	18,000 00	Paid-up and prepaid shares, dividends	1,887 01
Advances repaid, personal ac- counts	16,246 79	Investment certificates, prin- cipal	115,932 61
All other receipts—Real es- tate sold, etc., net	10,889 45	Investment certificates, divi- dends	20,758 75
		Advances, personal accounts	6,408 19
		Salaries	4,224 00
		Taxes	2,419 53
		Other expenses	2,070 10
		All other disbursements	8,905 00
		Balance, cash in office and bank	8,419 69
Total receipts	\$277,703 43	Total disbursements	\$277,703 43

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 32. PASADENA.

CALIFORNIA SECURITY LOAN CORPORATION.

(Incorporated March 22, 1909.)

A. J. MORRIS, Secretary.

H. C. HOTALING, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 721.

No. of shares, 250.

Assets.		Liabilities.	
Loans on mortgages, \$1,800: on definite contract, \$399- 769.29; on certificates, \$950.00; on contract sales, \$1,989.00 -----	\$404,508 29	Guarantee stock, capital-----	\$25,000 00
Arrearages on interest-----	575 83	Guarantee stock, surplus-----	12,500 00
Cash in office, \$2,020.16; in bank, \$13,166.91 -----	15,187 07	Investment certificates, prin- cipal -----	354,384 56
Real estate owned-----	978 70	Investment certificates, divi- dends -----	2,715 24
Furniture and fixtures-----	500 00	Overdrafts and bills payable--	25,000 00
Advances, ledger accounts---	800 00	Reserve and undivided profits	2,421 42
Other assets -----	70 45	Loans due and incomplete---	515 01
		Sundry ledger accounts-----	84 11
Total assets -----	\$422,620 34	Total liabilities -----	\$422,620 34

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$30,611 46	Overdrafts and bills payable--	\$20,000 00
Investment certificates -----	307,745 84	Loans on mortgages and shares -----	106,962 83
Interest -----	34,002 44	Interest paid -----	623 51
Premiums -----	2,858 60	Dividends on guarantee stock	2,500 00
Loans repaid -----	99,214 57	Investment certificates, prin- cipal -----	322,384 34
Overdrafts and bills payable--	45,000 00	Investment certificates, divi- dends -----	21,111 46
Advances repaid, personal ac- counts -----	6,703 33	Advances, personal accounts--	23,610 46
		Salaries -----	6,998 90
		Taxes -----	355 58
		Other expenses -----	3,388 54
		All other disbursements, real estate, etc. -----	3,013 55
		Balance, cash in office and bank -----	15,187 07
Total receipts -----	\$526,136 24	Total disbursements ---	\$526,136 24

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 33. PASADENA.

MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated July 18, 1892.)

F. E. WARRINER, Secretary.

A. W. BYRNE, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 232.

No. of shares, 2,682.

Assets.		Liabilities.	
Loans on mortgages, \$80,075 ;		Guarantee stock, capital----	\$25,000 00
on definite contract, \$280,-		Guarantee stock, surplus----	2,750 00
439.45; on contract sales,		Installment shares, dues----	46,215 06
\$1,098.68 -----	\$361,613 13	Installment shares, profits----	17,776 01
Arrearages—		Paid-up and prepaid shares,	
On interest --- \$3,402 39		capital -----	6,800 00
On fines ----- 198 40		Paid-up and prepaid shares,	
	3,600 79	dividends -----	1,687 26
Cash in office, \$196.38; in		Investment certificates, prin-	
bank, \$10,807.32 -----	11,003 70	cipal -----	230,689 29
Real estate owned -----	194 80	Investment certificates, divi-	
Furniture and fixtures -----	500 00	dends -----	7,129 96
Advances, ledger accounts---	75 43	Advance payments -----	8 50
		Overdrafts and bills payable--	5,000 00
		Reserve and undivided profits	32,387 52
		Loans due and incomplete---	1,289 45
		Sundry ledger accounts-----	254 80
Total assets -----	\$376,987 85	Total liabilities -----	\$376,987 85

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$7,880 25	Overdrafts and bills payable--	\$35,500 00
Guarantee stock -----	3,500 00	Loans on mortgages and	
Installment shares, dues----	12,758 15	shares -----	185,408 54
Investment certificates-----	112,052 10	Interest paid -----	610 69
Interest -----	30,666 92	Dividends on guarantee stock	3,362 50
Premiums -----	1,473 27	Dues repaid, installment	
Fines -----	357 19	shares -----	19,952 22
Loans repaid -----	147,409 40	Profits repaid, installment	
Overdrafts and bills payable--	25,000 00	shares -----	4,870 90
Advances repaid, personal ac-		Paid-up and prepaid shares,	
counts -----	3,147 60	capital -----	2,400 00
All other receipts -----	3,237 39	Paid-up and prepaid shares,	
		dividends -----	2,407 51
		Investment certificates, prin-	
		cipal -----	51,724 45
		Investment certificates, divi-	
		dends -----	9,865 82
		Advances, personal accounts--	3,403 46
		Salaries -----	3,700 00
		Taxes -----	141 09
		Other expenses -----	7,042 05
		All other disbursements, real	
		estate, etc. -----	6,089 34
		Balance, cash in office and	
		bank -----	11,003 70
Total receipts -----	\$347,482 27	Total disbursements ---	\$347,482 27

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits, as per by-laws.

No. 34. PASADENA.

PASADENA BUILDING AND LOAN ASSOCIATION.

(Incorporated February 16, 1899.)

E. D. HILL, Secretary.

SOLON BRIGGS, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 449.

No. of shares, 5,404.

Assets.		Liabilities.	
Loans on mortgages, \$100.- \$15.00; on definite con- tract, \$16,530.16; on shares, \$400 -----	\$117,745 16	Guarantee stock, capital----	\$9,000 00
Arrearages, on interest-----	1,389 71	Installment shares, dues----	39,159 29
Cash in office, \$379.78; in bank, \$6,443.05 -----	6,822 83	Installment shares, profits----	26,259 00
Advances, ledger accounts----	76 22	Paid-up and prepaid shares, capital -----	23,900 00
		Paid-up and prepaid shares, dividends -----	66 98
		Investment certificates, prin- cipal -----	16,836 04
		Reserve and undivided profits	9,463 43
		Loans due and incomplete----	1,348 89
		All other liabilities-----	29
Total assets -----	\$126,033 92	Total liabilities -----	\$126,033 92

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,300 43	Overdrafts and bills payable----	\$15,000 00
Guarantee stock -----	9,000 00	Loans on mortgages and shares -----	17,046 24
Installment shares, dues-----	27,260 03	Interest paid -----	524 95
Paid-up and prepaid shares, dues -----	2,475 00	Dues repaid, installment shares -----	35,798 83
Investment certificates -----	18,340 59	Profits repaid, installment shares -----	5,536 07
Interest -----	10,192 66	Paid-up and prepaid shares, capital -----	7,300 00
Loans repaid -----	21,336 97	Paid-up and prepaid shares, dividends -----	1,457 09
Overdrafts and bills payable----	4,000 00	Investment certificates, prin- cipal -----	1,505 30
All other receipts -----	80 50	Investment certificates, divi- dends -----	13 95
		Salaries -----	1,568 00
		Taxes -----	188 31
		Other expenses -----	1,117 79
		All other disbursements ----	106 82
		Balance, cash in office and bank -----	6,822 83
Total receipts -----	\$93,986 18	Total disbursements ---	\$93,986 18

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 35. PASO ROBLES.

PASO ROBLES MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated September 2, 1905.)

F. G. WETZEL, Secretary.

A. MONTEITH, President.

Fiscal year ended September 30, 1914.

No. of series, 13.

No. of members and investors, 64.

No. of shares, 284.

Assets.		Liabilities.	
Loans on mortgages, \$3,000; on definite contract, \$21,- 785.98; on shares, \$5,475-	\$30,260 98	Installment shares, dues----	\$17,521 20
Arrearages, on shares-----	118 60	Installment shares, profits--	5,045 30
Cash in bank-----	2,449 42	Paid-up and prepaid shares, capital-----	1,500 00
Furniture and fixtures-----	156 55	Investment certificates, prin- cipal-----	6,850 00
		Advance payments-----	217 95
		Reserve and undivided profits	1,851 10
Total assets-----	\$32,985 55	Total liabilities-----	\$32,985 55

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$712 74	Loans on mortgages and shares-----	\$3,456 00
Installment shares, dues-----	3,341 65	Interest paid-----	2 27
Investment certificates-----	600 00	Dues repaid, installment shares-----	647 00
Interest-----	2,702 25	Profits repaid, installment shares-----	191 56
Fines-----	11 25	Paid-up and prepaid shares, capital-----	100 00
Fees-----	1 60	Paid-up and prepaid shares, dividends-----	87 80
Loans repaid-----	2,855 74	Investment certificates, prin- cipal-----	2,325 00
		Investment certificates, divi- dends-----	483 00
		Salaries-----	380 80
		Taxes-----	44 53
		Other expenses-----	55 35
		All other disbursements-----	2 50
		Balance, cash in office and bank-----	2,449 42
Total receipts-----	\$10,225 23	Total disbursements-----	\$10,225 23

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
1-----	108	\$108 00	\$149 85	\$147 75
3-----	93	93 00	123 57	120 51
6-----	81	81 00	103 81	100 39
8-----	72	72 00	89 62	86 97
10-----	63	63 00	76 00	73 40
14-----	45	45 00	50 38	49 03
16-----	36	36 00	39 50	38 62
17-----	24	24 00	25 43	25 07
18-----	12	12 00	12 36	12 27

No. 36. PETALUMA.

PETALUMA MUTUAL LOAN ASSOCIATION.

(Incorporated September 27, 1889.)

F. A. CROMWELL, Secretary.

FRANK H. DENMAN, President.

Fiscal year ended September 30, 1914.

No. of series, 12.

No. of members and investors, 93.

No. of shares, 838.

Assets.		Liabilities.	
Loans on mortgages, \$40,570; on shares, \$610.00-----	\$41,180 00	Installment shares, dues-----	\$40,218 00
Arrearages—		Installment shares, profits---	7,599 37
On shares -----	\$93 00	Advance payments -----	24 25
On interest -----	105 50	Reserve and undivided profits	748 61
On fines -----	9 45	Loans due and incomplete---	141 09
	207 95		
Cash in office, \$8.00; in bank, \$4,774.40 -----	4,782 40		
Real estate owned-----	2,370 97		
Furniture and fixtures-----	30 00		
Advances, ledger accounts---	160 00		
Total assets -----	\$48,731 32	Total liabilities -----	\$48,731 32

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,205 97	Overdrafts and bills payable--	\$2,000 00
Installment shares, dues----	10,424 50	Loans on mortgages and shares -----	10,263 91
Interest -----	2,935 90	Interest paid -----	80 00
Fees -----	68 95	Dues repaid, installment shares -----	6,447 00
Loans repaid -----	6,600 00	Profits repaid, installment shares -----	759 25
Overdrafts and bills payable--	2,000 00	Salaries -----	420 00
All other receipts, rents----	60 00	Other expenses -----	201 74
		All other disbursements, real estate -----	1,341 02
		Balance, cash in office and bank -----	4,782 40
Total receipts -----	\$26,295 32	Total disbursements ---	\$26,295 32

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17-----	120	\$120 00	\$158 96	\$158 96
18-----	108	108 00	139 16	139 16
19-----	96	96 00	120 32	119 71
20-----	84	84 00	102 34	101 42
21-----	72	72 00	85 13	84 14
22-----	60	60 00	68 89	68 00
23-----	48	48 00	53 56	52 72
24-----	36	36 00	39 09	38 47
25-----	24	24 00	25 35	25 01
26-----	12	12 00	12 33	12 23

No. 37. PLEASANTON.

PLEASANTON MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 1, 1891.)

T. H. SILVER, Secretary.

C. LETHAM, President.

Fiscal year ended March 31, 1915.

No. of series, 24.

No. of members and investors, 55.

No. of shares, 341.

Assets.		Liabilities.	
Loans on mortgages-----	\$25,400 00	Installment shares, dues----	\$19,242 00
Cash in bank-----	363 12	Installment shares, profits---	4,759 75
		Reserve and undivided profits	1,761 37
Total assets -----	\$25,763 12	Total liabilities -----	\$25,763 12

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,617 77	Loans on mortgages and	
Installment shares, dues----	4,751 00	shares -----	\$1,550 00
Interest -----	2,075 70	Dues repaid, installment	
Fees -----	11 50	shares -----	10,595 00
Loans repaid -----	7,850 00	Profits repaid, installment	
		shares -----	3,597 55
		Salaries -----	150 00
		Taxes -----	26 00
		Other expenses -----	24 30
		Balance, cash in office and	
		bank -----	363 12
Total receipts -----	\$16,305 97	Total disbursements ---	\$16,305 97

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.
20-----	120	\$120 00	\$166 55
22-----	108	108 00	144 75
24-----	96	96 00	124 50
26-----	84	84 00	-----
28-----	72	72 00	87 55
30-----	60	60 00	70 80
32-----	48	48 00	54 75
34-----	36	36 00	39 75
36-----	24	24 00	25 75
38-----	12	12 00	12 50

No. 38. POMONA.

HOME-BUILDERS LOAN ASSOCIATION.

(Incorporated March 16, 1908.)

C. E. GREASER, Secretary.

J. W. FULTON, President.

Fiscal year ended March 31, 1915.)

No. of series, none.

No. of members and investors, 654.

No. of shares, 3,019.

Assets.		Liabilities.	
Loans on definite contract, \$378,128.99; on shares, \$1,669.65; on contract sales, \$1,858.30 -----	\$381,656 94	Guarantee stock, capital-----	\$100,000 00
Cash in office, \$1,841.92; in bank, \$16,641.48 -----	18,483 40	Guarantee stock, surplus and dividends unpaid -----	11,284 67
Real estate owned, office building -----	15,100 00	Installment shares, dues-----	41,929 50
Furniture and fixtures-----	971 27	Installment shares, profits-----	11,641 72
Advances, ledger accounts-----	573 11	Investment certificates, prin- cipal -----	234,323 84
		Investment certificates, divi- dends -----	3,484 98
		Loans due and incomplete-----	13,740 10
		Sundry ledger accounts-----	379 91
Total assets -----	\$416,784 72	Total liabilities -----	\$416,784 72

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report-----	\$17,421 08	Overdrafts and bills payable-----	\$25,000 00
Guarantee stock -----	2,600 00	Loans on mortgages and shares -----	107,330 66
Installment shares, dues-----	12,095 50	Interest paid -----	303 82
Investment certificates -----	126,315 09	Dividends on guarantee stock-----	10,734 11
Interest -----	37,062 97	Dues repaid, installment shares -----	3,796 50
Premiums -----	2,171 50	Profits repaid, installment shares -----	449 91
Fines -----	373 70	Investment certificates, prin- cipal -----	86,486 57
Loans repaid -----	59,469 27	Investment certificates, divi- dends -----	12,510 51
Overdrafts and bills payable-----	15,000 00	Advances, personal accounts-----	2,765 91
Advances repaid, personal ac- counts -----	990 31	Salaries -----	4,208 00
All other receipts-----	1,760 95	Taxes -----	752 92
		Other expenses -----	2,038 66
		All other disbursements-----	399 40
		Balance, cash in office and bank -----	18,483 40
Total receipts -----	\$275,260 37	Total disbursements ---	\$275,260 37

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.50 per share per month.

Dividend, last fiscal year, 10 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 39. POMONA.

MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated December 24, 1892.)

W. D. FREDERICK, Secretary.

MEL. CAMPBELL, President.

Fiscal year ended December 31, 1914.

No. of series, 21.

No. of members and investors, 1,037. No. of shares, 13,276.

Assets.		Liabilities.	
Loans on mortgages, \$619,-		Installment shares, dues----	\$177,897 00
458.72; on shares, \$9,-		Installment shares, profits--	37,895 91
074.75 -----	\$628,533 47	Paid-up and prepaid shares,	
Arrearages—		capital -----	430,200 00
On shares ----	\$2,639 50	Paid-up and prepaid shares	
On interest ----	2,889 50	dividends -----	10,638 05
On premium --	45 85	Advance payments -----	4,095 30
On fines ----	269 20	Reserve and undivided profits	11,137 63
	5,844 05	Sundry ledger accounts-----	85 00
Cash in office, \$2,414.06; in			
bank, \$8,657.31 -----	11,071 37		
Real estate owned, office			
building -----	24,500 00		
Furniture and fixtures -----	2,000 00		
Total assets -----	\$671,948 89	Total liabilities -----	\$671,948 89

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$7,136 52	Loans on mortgages and	
Installment shares, dues-----	55,111 00	shares -----	\$169,733 52
Paid-up and prepaid shares,		Discount paid -----	17 60
dues -----	211,600 00	Dues repaid, installment	
Interest -----	43,039 02	shares -----	43,691 00
Premiums -----	599 55	Profits repaid, installment	
Fines -----	425 73	shares -----	13,888 40
Fees -----	216 10	Paid-up and prepaid shares,	
Loans repaid -----	100,141 63	capital -----	152,600 00
All other receipts, rents, etc.--	4,353 35	Paid-up and prepaid shares,	
		dividends -----	23,819 54
		Salaries -----	3,782 00
		Taxes -----	1,712 05
		Other expenses -----	2,000 96
		All other disbursements -----	246 46
		Balance, cash in office and	
		bank -----	11,071 37
Total receipts -----	\$422,622 90	Total disbursements ---	\$422,622 90

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
25-----	120	\$60 00	\$86 47	\$86 47
27-----	108	54 00	74 64	72 64
29-----	96	48 00	63 93	61 93
31-----	84	42 00	53 90	51 87
33-----	72	36 00	44 56	43 11
35-----	60	30 00	35 85	34 84
37-----	48	24 00	27 67	27 04
39-----	36	18 00	20 02	19 67
41-----	24	12 00	12 88	12 73
43-----	12	6 00	6 22	6 18

No. 40. PORTERVILLE.

PORTERVILLE MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated September 29, 1905.)

C. O. PREMIO, Secretary.

H. C. CARR, President.

Fiscal year ended October 31, 1914.

No. of series, none.

No. of members and investors, 139.

No. of shares, 2,474.

Assets.		Liabilities.	
Loans on mortgages, \$78,915 ;		Installment shares, dues----	\$53,394 64
on shares, \$1,600 -----	\$80,515 00	Installment shares, profits---	22,410 27
Arrearages on interest-----	827 65	Overdrafts and bills payable--	4,000 00
Cash in office, \$1,109.38; in		Reserve and undivided profits	1,577 60
bank, \$30.48-----	1,139 86	Loans due and incomplete---	1,100 00
Total assets -----	\$82,482 51	Total liabilities -----	\$82,482 51

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$531 38	Overdrafts and bills payable--	\$950 00
Installment shares, dues-----	8,660 60	Loans on mortgages and	
Interest -----	6,983 13	shares -----	9,115 00
Fees -----	7 55	Interest paid -----	177 11
Loans repaid -----	3,200 00	Dues repaid, installment	
Overdrafts and bills payable--	4,950 00	shares -----	9,277 46
		Profits repaid, installment	
		shares -----	2,694 39
		Salaries -----	390 00
		Taxes -----	385 39
		Other expenses -----	203 45
		Balance, cash in office and	
		bank -----	1,139 86
Total receipts -----	\$24,332 66	Total disbursements ----	\$24,332 66

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 8.4 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 41. REDLANDS.

HOME INVESTMENT ASSOCIATION.

(Incorporated March 22, 1890.)

J. WARREN SMITH, Secretary.

W. T. BILL, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 546.

No. of shares, 3,368.

Assets.		Liabilities.	
Loans on mortgages, \$5,000; on definite contract, \$489. 011; on shares, \$1,700; on bonds, etc., \$11,592.89.....	\$507,303 89	Guarantee stock, capital.....	\$100,000 00
Cash in office, \$997.08; in bank, \$5,972.99.....	6,970 07	Installment shares, dues.....	25,188 46
Real estate owned.....	3,239 36	Installment shares, profits....	5,857 01
Furniture and fixtures.....	1,342 65	Paid-up and prepaid shares, capital	131,386 00
Advances, ledger accounts....	1,108 54	Paid-up and prepaid shares, dividends	4,107 50
		Investment certificates, prin- cipal	221,815 51
		Investment certificates, divi- dends	5,822 38
		Reserve and undivided profits	25,765 53
		Loans due and incomplete....	21 52
Total assets	\$519,963 91	Total liabilities	\$519,963 91

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$7,221 16	Loans on mortgages and shares	\$133,232 62
Installment shares, dues.....	7,990 90	Dividends on guarantee stock	10,000 00
Paid-up and prepaid shares, dues	10,600 00	Dues repaid, installment shares	6,707 00
Investment certificates	210,707 22	Profits repaid, installment shares	758 49
Interest	41,540 68	Paid-up and prepaid shares, capital	3,800 00
Fines	391 63	Paid-up and prepaid shares, dividends	8,442 18
Fees	1,135 66	Investment certificates, prin- cipal	183,459 23
Loans repaid	93,291 35	Investment certificates, divi- dends	11,739 54
Advances repaid, personal ac- counts	562 55	Advances, personal accounts	1,051 50
All other receipts	278 15	Salaries	3,170 00
		Taxes	633 62
		Other expenses	3,423 95
		All other disbursements.....	330 23
		Balance, cash in office and bank	6,970 07
Total receipts	\$373,718 43	Total disbursements.....	\$373,718 43

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 42. REDWOOD CITY.

SAN MATEO COUNTY BUILDING AND LOAN ASSOCIATION.

(Incorporated May 8, 1890.)

H. W. SCHABERG, Secretary.

P. P. CHAMBERLIN, President.

Fiscal year ended May 31, 1915.

No of series, 42.

No. of members and investors, 575.

No. of shares, 3,844.

Assets.		Liabilities.	
Loans on mortgages, \$1,200; on definite contract, \$319, 445.79; on shares, \$18,360; on contract sales, \$1,- 787.20 -----	\$340,792 99	Installment shares, dues ----	\$220,386 70
Arrearages—		Installment shares, profits----	74,701 31
On shares -----	\$314 70	Investment certificates, prin- cipal -----	56,800 00
On interest -----	6,277 18	Advance payments -----	297 55
	6,591 88	Reserve and undivided profits	10,898 96
Cash in office, \$349.88; in bank, \$2,383.32 -----	2,733 20	Loans due and incomplete---	8,262 50
Real estate owned -----	18,451 62		
Furniture and fixtures -----	935 00		
Advances, ledger accounts---	1,691 98		
Other assets -----	150 35		
Total assets -----	\$371,347 02	Total liabilities -----	\$371,347 02

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$111 15	Overdrafts and bills payable--	\$4,271 62
Installment shares, dues----	41,686 50	Loans on mortgages and shares -----	79,113 26
Investment certificates -----	13,300 00	Interest paid -----	64
Interest -----	27,853 37	Dues repaid, installment shares -----	40,628 70
Fines -----	238 86	Profits repaid, installment shares -----	19,522 34
Fees -----	123 30	Investment certificates, prin- cipal -----	8,300 00
Loans repaid -----	80,204 73	Investment certificates, divi- dends -----	2,712 75
Advances repaid, personal ac- counts -----	2,127 02	Advances, personal accounts	1,899 70
All other receipts, real es- tate, etc. -----	3,984 52	Salaries -----	2,985 50
		Taxes -----	808 74
		Other expenses -----	753 07
		All other disbursements, real estate, etc. -----	5,899 93
		Balance, cash in office and bank -----	2,733 20
Total receipts -----	\$169,629 45	Total disbursements ---	\$169,629 45

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
51-----	120	\$120 00	\$181 52	\$173 03
55-----	108	108 00	156 31	149 91
59-----	96	96 00	133 60	128 32
63-----	84	84 00	111 47	108 17
67-----	72	72 00	91 54	89 34
71-----	60	60 00	73 14	71 78
75-----	48	48 00	56 14	55 37
79-----	36	36 00	40 37	39 46
83-----	24	24 00	25 73	25 52
87-----	12	12 00	12 36	12 26

No. 43. RIVERSIDE.

RIVERSIDE COUNTY MUTUAL BUILDING AND LOAN
ASSOCIATION.

(Incorporated April 5, 1901.)

M. S. BOWMAN, Secretary.

W. B. CLANCY, President.

Fiscal year ended April 30, 1915.

No. of series, none.

No. of members and investors, 193.

No. of shares, 2,784.

Assets.		Liabilities.	
Loans on mortgages-----	\$143,350 00	Installment shares, dues----	\$36,323 95
Cash in bank-----	4,490 60	Installment shares, profits----	9,904 65
Real estate owned-----	2,540 14	Paid-up and prepaid shares,	
Advances, ledger accounts---	131 34	capital-----	99,200 00
		Reserve and undivided profits	4,779 33
		Loans due and incomplete---	304 15
Total assets-----	\$150,512 08	Total liabilities-----	\$150,512 08

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$14,935 28	Loans on mortgages and	
Installment shares, dues----	18,738 58	shares-----	\$22,045 85
Paid-up and prepaid shares,		Dues repaid, installment	
dues-----	7,500 00	shares-----	15,936 77
Interest-----	12,124 56	Profits repaid, installment	
Loans repaid-----	14,950 00	shares-----	1,778 27
		Paid-up and prepaid shares,	
		capital-----	8,300 00
		Paid-up and prepaid shares,	
		dividends-----	10,902 63
		Advances, personal accounts--	240 22
		Salaries-----	1,683 00
		Taxes-----	223 56
		Other expenses-----	107 38
		All other disbursements, real	
		estate-----	2,540 14
		Balance, cash in office and	
		bank-----	4,490 60
Total receipts-----	\$68,248 42	Total disbursements---	\$68,248 42

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 44. SACRAMENTO.

SACRAMENTO BUILDING AND LOAN ASSOCIATION.

(Incorporated August 24, 1874.)

FRANK HICKMAN, Secretary.

JOS. H. ARNOLD, President.

Fiscal year ended February 28, 1915.

No. of series, none.

No. of members and investors, 323.

No. of shares, 4,725.

Assets.		Liabilities.	
Loans on mortgages, \$314,-		Installment shares, dues----	\$145,164 35
440; on shares, \$3,020-----	\$317,460 00	Installment shares, profits----	33,317 97
Arrearages on interest-----	525 60	Paid-up and prepaid shares,	
Cash in bank-----	24,192 40	capital -----	125,370 00
Furniture and fixtures-----	315 50	Paid-up and prepaid shares,	
Advances, ledger accounts---	181 55	dividends -----	3,772 95
		Advance payments -----	52 70
		Reserve and undivided profits	34,997 08
Total assets -----	\$342,675 05	Total liabilities -----	\$342,675 05

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$19,678 54	Loans on mortgages and	
Installment shares, dues----	43,709 00	shares -----	\$69,400 00
Paid-up and prepaid shares,		Dues repaid, installment	
dues -----	32,600 00	shares -----	36,333 65
Interest -----	21,055 30	Profits repaid, installment	
Loans repaid -----	45,735 00	shares -----	2,369 29
Advances repaid, personal ac-		Paid-up and prepaid shares,	
counts -----	54 00	capital -----	20,530 00
All other receipts-----	42 00	Paid-up and prepaid shares,	
		dividends -----	6,304 32
		Advances, personal accounts--	235 55
		Salaries -----	1,767 00
		Taxes -----	804 85
		Other expenses -----	936 78
		Balance, cash in office and	
		bank -----	24,192 40
Total receipts -----	\$162,873 84	Total disbursements ---	\$162,873 84

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 45. SAN BERNARDINO.

SANTA FE BUILDING AND LOAN ASSOCIATION.

(Incorporated January 8, 1890.)

JOHN FLAGG, Secretary.

J. F. PARKER, President.

Fiscal year ended December 31, 1914.

No. of series, 12.

No. of members and investors, 1,103. No. of shares, 12,804.

Assets.		Liabilities.	
Loans on mortgages, \$968,-		Installment shares, dues---	\$569,223 00
286.25; on shares, \$26,-		Installment shares, profits...	181,190 75
130.00; on contract sales,		Paid-up and prepaid shares,	
\$4,352.88	\$998,769 13	capital	96,700 00
Arrearages—		Investment certificates, prin-	
On shares --- \$3,325 00		cipal	152,800 00
On interest -- 3,558 30		Investment certificates, divi-	
On fines ----- 86 25		dends	1,360 00
	6,969 55	Overdrafts and bills payable,	
Cash in bank	2,575 26	gold notes	625 00
Real estate owned	12,640 23	Reserve and undivided profits	14,069 57
Furniture and fixtures...	500 00	Loans due and incomplete...	5,485 85
Total assets	\$1,021,454 17	Total liabilities	\$1,021,454 17

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report...	\$7,167 70	Loans on mortgages and	
Installment shares, dues	144,413 00	shares	\$235,733 55
Paid-up and prepaid shares,		Interest paid	110 95
dues	24,300 00	Dues repaid, installment	
Investment certificates	27,075 00	shares	78,961 00
Interest	80,168 35	Profits repaid, installment	
Fines and fees	506 55	shares	34,199 05
Loans repaid	173,493 00	Paid-up and prepaid shares,	
All other receipts, real es-		capital	49,400 00
tate, etc.	2,926 40	Paid-up and prepaid shares,	
		dividends	5,280 65
		Investment certificates, prin-	
		cipal	35,314 00
		Investment certificates, divi-	
		dends	8,824 80
		Salaries	3,188 00
		Taxes	932 25
		Other expenses	982 29
		All other disbursements, real	
		estate, etc.	4,548 20
		Balance, cash in office and	
		bank	2,575 26
Total receipts	\$460,050 00	Total disbursements	\$460,050 00

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
23	120	\$120 00	\$193 23	\$192 23
25	108	108 00	165 41	165 41
27	96	96 00	139 94	137 75
29	84	84 00	116 61	113 35
31	72	72 00	95 25	90 60
33	60	60 00	75 39	70 95
35	48	48 00	57 78	53 85
37	36	36 00	41 37	38 60
39	24	24 00	26 35	25 15
41	12	12 00	12 60	12 30

No. 46. SAN DIEGO.

SAN DIEGO BUILDING AND LOAN ASSOCIATION.

(Incorporated July 14, 1885.)

J. R. BEARDSLEY, Secretary

W. R. ROGERS, President.

Fiscal year ended June 30, 1915.

No. of series, 22.

No. of members and investors, 457.

No. of shares, 3,114.

Assets.		Liabilities.	
Loans on mortgages, \$291,-		Installment shares, dues----	\$157,356 00
950; on shares, \$6,100----	\$298,050 00	Installment shares, profits---	39,080 58
Arrearages—		Investment certificates, prin-	
On shares -----	\$673 00	cipal -----	90,400 00
On interest -----	704 70	Investment certificates, divi-	
	1,377 70	dends -----	2,903 72
Cash in bank-----	6,664 64	Advance payments -----	664 90
Real estate owned-----	1,614 86	Overdrafts and bills payable--	8,000 00
Furniture and fixtures-----	375 00	Reserve and undivided profits	9,000 00
Advances, ledger accounts---	23 00	All other liabilities, tax re-	
		serve -----	700 00
Total assets -----	\$308,105 20	Total liabilities -----	\$308,105 20

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$6,066 76	Overdrafts and bills payable--	\$6,500 00
Installment shares, dues----	38,811 00	Loans on mortgages and	
Investment certificates -----	32,200 00	shares -----	64,480 00
Interest -----	21,589 35	Interest paid -----	737 55
Fines -----	108 75	Dues repaid, installment	
Fees -----	63 40	shares -----	41,017 00
Loans repaid -----	68,230 00	Profits repaid, installment	
Overdrafts and bills payable--	2,500 00	shares -----	11,807 55
Advances repaid, personal ac-		Investment certificates, prin-	
counts -----	5 00	cipal -----	29,100 00
All other receipts, rents, etc..	630 82	Investment certificates, divi-	
		dends -----	6,189 50
Total receipts -----	\$170,205 08	Salaries -----	1,800 00
		Taxes -----	1,431 04
		Other expenses -----	386 35
		All other disbursements-----	91 45
		Balance, cash in office and	
		bank -----	6,664 64
		Total disbursements ---	\$170,205 08

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
23-----	120	\$120 00	\$169 55	\$149 79
25-----	108	108 00	147 25	132 11
27-----	96	96 00	126 41	115 04
29-----	84	84 00	106 75	98 56
31-----	72	72 00	88 30	82 68
33-----	60	60 00	71 00	67 40
35-----	48	48 00	54 82	52 72
37-----	36	36 00	39 70	38 64
39-----	24	24 00	25 57	25 16
41-----	12	12 00	12 37	12 28

No. 47. SAN DIEGO.

SILVER GATE BUILDING AND LOAN ASSOCIATION.

(Incorporated May 22, 1890.)

H. A. CROGHAN, Secretary.

M. A. GRAHAM, President.

Fiscal year ended May 31, 1915.

No. of series, 22.

No. of members and investors, 275.

No. of shares, 3,207.

Assets.		Liabilities.	
Loans on mortgages, \$217,-		Installment shares, dues	\$190,452 00
200; on shares, \$34,405	\$251,605 00	Installment shares, profits	53,602 35
Arrearages—		Investment certificates, principal	21,550 00
On shares	\$380 00	Reserve and undivided profits	1,167 76
On interest	211 45	Loans due and incomplete	400 00
	591 45		
Cash in office, \$938.56; in bank, \$14,037.10	14,975 66		
Total assets	\$267,172 11	Total liabilities	\$267,172 11

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$20,110 10	Overdrafts and bills payable	\$5,000 00
Installment shares, dues	39,284 00	Loans on mortgages and shares	56,435 50
Investment certificates	400 00	Interest paid	1,426 05
Interest	18,565 20	Dues repaid, installment shares	29,044 00
Premiums	54 50	Profits repaid, installment shares	8,902 38
Fees	51 00	Investment certificates, principal	1,500 00
Loans repaid	37,192 90	Salaries	913 33
Overdrafts and bills payable	5,000 00	Taxes	2,353 00
		Other expenses	107 78
		Balance, cash in office and bank	14,975 66
Total receipts	\$120,657 70	Total disbursements	\$120,657 70

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
21	120	\$120 00	\$169 50	\$150 00
23	108	108 00	146 77	134 55
25	96	96 00	125 72	115 20
27	84	84 00	106 14	98 70
29	72	72 00	87 62	82 80
31	60	60 00	70 77	67 50
33	48	48 00	54 73	52 80
35	36	36 00	39 69	38 70
37	24	24 00	25 62	25 20
39	12	12 00	12 42	12 30

No. 48. SAN FRANCISCO.

ARGONAUT MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated January 21, 1891.)

EMIL GUNZBURGER, Secretary.

B. M. GUNZBURGER, President.

Fiscal year ended February 8, 1915.

No. of series, 9.

No. of members and investors, 67.

No. of shares, 343.

Assets.		Liabilities.	
Loans on mortgages, \$41,650 ;		Installment shares, dues----	\$17,580 00
on shares, \$2,000-----	\$43,650 00	Installment shares, profits---	5,110 46
Arrearages—		Advance payments-----	65 30
On shares ----	\$1,554 00	Overdrafts and bills payable--	14,500 00
On interest-----	1,575 70	Reserve and undivided profits	12,183 99
On premium---	659 55	Sundry ledger accounts-----	242 38
	3,789 25	All other liabilities, suspense	2,500 00
Cash in bank-----	561 24		
Real estate owned-----	2,732 85		
Advances, ledger accounts---	1,448 79		
Total assets -----	\$52,182 13	Total liabilities-----	\$52,182 13

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,248 53	Overdrafts and bills payable--	\$6,505 00
Installment shares, dues----	3,820 00	Loans on mortgages and	
Interest -----	2,755 88	shares -----	4,800 00
Premiums -----	1,093 70	Interest paid -----	1,003 85
Fees -----	5 70	Dues repaid, installment	
Loans repaid -----	4,900 00	shares -----	997 00
Overdrafts and bills payable--	2,000 00	Profit repaid, installment	
Advances repaid, personal ac-		shares -----	53 66
counts -----	430 20	Advances, personal accounts--	317 62
All other receipts -----	138 40	Salaries -----	1,335 00
		Taxes -----	526 84
		Other expenses -----	149 68
		All other disbursements-----	142 52
		Balance, cash in office and	
		bank -----	561 24
Total receipts -----	\$16,392 41	Total disbursements-----	\$16,392 41

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
15-----	120	\$120 00	\$183 72	\$167 79
16-----	108	108 00	158 33	143 23
17-----	96	96 00	134 73	121 17
19-----	72	72 00	92 63	83 34
20-----	60	60 00	73 91	66 95
21-----	48	48 00	56 62	52 31
22-----	36	36 00	40 70	38 35
23-----	24	24 00	26 04	25 02
24-----	12	12 00	12 52	12 26

No. 49. SAN FRANCISCO.

BAY CITY BUILDING AND LOAN ASSOCIATION.

(Incorporated May 9, 1889.)

E. GUNZBURGER, Secretary.

H. LEVY, President.

Fiscal year ended May 24, 1915.

No. of series, 10.

No. of members and investors, 62.

No. of shares, 359.

Assets.		Liabilities.	
Loans on mortgages, \$52,550;		Installment shares, dues----	\$17,796 00
on shares, \$750; on con-		Installment shares, profits--	5,315 30
tract sales, \$5,929.22-----	\$59,229 22	Advance payments -----	95 75
Arrearages—		Overdrafts and bills payable--	23,330 00
On shares-----	\$1,186 00	Reserve and undivided profits	20,468 10
On interest-----	1,077 30	Sundry ledger accounts-----	75 60
On premium --	478 30	All other liabilities-----	261 63
	2,741 60		
Cash in bank-----	75 47		
Real estate owned-----	3,395 53		
Advances, ledger accounts---	1,900 56		
Total assets -----	\$67,342 38	Total liabilities -----	\$67,342 38

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,234 23	Overdrafts and bills payable--	\$2,000 00
Installment shares, dues----	4,698 00	Loans on mortgages and	
Interest -----	3,509 60	shares -----	4,500 00
Premiums -----	1,506 90	Interest paid -----	714 61
Fees -----	3 90	Dues repaid, installment	
Loans repaid -----	3,033 96	shares -----	3,281 00
Advances repaid, personal ac-		Profits repaid, installment	
counts -----	550 15	shares -----	1,479 96
All other receipts, real estate,		Advances, personal accounts--	1,927 35
etc. -----	932 44	Salaries -----	1,282 50
		Taxes -----	666 62
		Other expenses -----	139 87
		All other disbursements, real	
		estate -----	301 80
		Balance, cash in office and	
		bank -----	75 47
Total receipts -----	\$15,469 18	Total disbursements----	\$15,469 18

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17-----	120	\$120 00	\$189 72	\$172 29
18-----	108	108 00	163 16	146 61
19-----	96	96 00	138 47	123 61
20-----	84	84 00	115 67	103 00
21-----	72	72 00	94 67	84 46
22-----	60	60 00	75 30	67 65
23-----	48	48 00	57 54	52 77
24-----	36	36 00	41 24	38 62
25-----	24	24 00	26 29	25 14
26-----	12	12 00	12 58	12 29

No. 50. SAN FRANCISCO.

BAY VIEW BUILDING AND LOAN ASSOCIATION.

(Incorporated November 18, 1911.)

H. E. RAHLMANN, Secretary.

JAMES ALLEN, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 39.

No. of shares, 397.

Assets.		Liabilities.	
Loans, on definite contract	\$10,156 92	Installment shares, dues	\$7,104 00
Arrearages, on interest	94 73	Installment shares, profits	643 32
Cash in office, \$58.10; in bank, \$49.11	107 21	Paid-up and prepaid shares, capital	2,250 00
Real estate owned	339 38	Paid-up and prepaid shares, dividends	132 29
Other assets	40 00	Investment certificates, principal	500 00
		Investment certificates, dividends	10 85
		Reserve and undivided profits	97 78
Total assets	\$10,738 24	Total liabilities	\$10,738 24

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$369 27	Loans on mortgages and shares	\$8,400 00
Installment shares, dues	5,105 93	Interest paid	2 10
Paid-up and prepaid shares, dues	550 00	Dues repaid, installment shares	1,896 43
Investment certificates	425 00	Profits repaid, installment shares	25 28
Interest	717 88	Investment certificates, principal	70 00
Fees	54 80	Advances, personal accounts	190 10
Loans repaid	3,456 35	Taxes	25 00
Advances repaid, personal accounts	190 10	Other expenses	153 21
All other receipts	4 00	All other disbursements	4 00
		Balance, cash in office and bank	107 21
Total receipts	\$10,873 33	Total disbursements	\$10,873 33

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits, as per by-laws.

No. 51. SAN FRANCISCO.

CALIFORNIA HOME BUILDING-LOAN COMPANY.

(Incorporated July 8, 1889.)

R. L. HANDY, Secretary.

P. B. ROBERTS, President.

Fiscal year ended June 30, 1915.

No. of series, none.

No. of members and investors, 500.

No. of shares, 1,827.

Assets.		Liabilities.	
Loans on mortgages, \$532,-		Guarantee stock, capital	\$37,500 00
998.30; on shares, \$25,-		Guarantee stock, surplus	6,760 70
567.00; on contract sales,		Installment shares, dues	25,531 80
\$34,650.63	\$593,215 93	Installment shares, profits	5,249 41
Arrearages on fines	534 40	Paid-up and prepaid shares,	
Cash in office, \$1,732.36; in		capital	51,850 00
bank, \$9,420.74	11,153 10	Paid-up and prepaid shares,	
Real estate owned	21,426 85	dividends	8,794 98
Furniture and fixtures	1,800 00	Investment certificates, prin-	
Advances, ledger accounts	6,674 21	cipal	462,122 61
Other assets	896 09	Investment certificates, divi-	
		dends	12,002 30
		Overdrafts and bills payable	16,000 00
		Reserve and undivided profits	2,896 69
		Loans due and incomplete	4,931 94
		All other liabilities, expense	
		fund, etc.	2,060 15
Total assets	\$635,700 58	Total liabilities	\$635,700 58

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$12,311 37	Overdrafts and bills payable	\$38,000 00
Installment shares, dues	6,091 30	Loans on mortgages and	
Paid-up and prepaid shares,		shares	164,314 46
dues	1,500 00	Interest paid	9,872 66
Investment certificates	127,817 84	Dividends on guarantee stock	3,750 00
Interest	54,030 75	Dues repaid, installment	
Premiums	1,277 95	shares	5,558 00
Fines	259 75	Profits repaid, installment	
Loans repaid	160,425 17	shares	2,382 77
Overdrafts and bills payable	36,000 00	Paid-up and prepaid shares,	
Advances repaid, personal ac-		dividends	2,910 00
counts	16,453 89	Investment certificates, prin-	
All other receipts, real es-		cipal	124,232 01
tate, etc.	20,759 21	Investment certificates, divi-	
		dends	15,893 30
		Advances, personal accounts	18,627 75
		Salaries	9,590 00
		Taxes	2,499 49
		Other expenses	3,181 60
		All other disbursements, real	
		estate, etc.	24,962 09
		Balance, cash in office and	
		bank	11,153 10
Total receipts	\$436,927 23	Total disbursements	\$436,927 23

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 60 cents per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus three-fourths of profit.

No. 52. SAN FRANCISCO.

CALIFORNIA MUTUAL SAVINGS FUND LOAN AND BUILDING ASSOCIATION.

(Incorporated March 26, 1887.)

WM. E. BOUTON, Secretary.

RICHARD I. WHELAN, President.

Fiscal year ended March 31, 1915.

No. of series, 18.

No. of members and investors, 90.

No. of shares, 1,034.

Assets.		Liabilities.	
Loans on mortgages, \$21,650; on definite contract, \$23,- \$58.48; on shares, \$2,125--	\$47,633 48	Installment shares, dues----	\$27,490 53
Arrearages on shares-----	25 00	Installment shares, profits----	3,909 10
Cash in office, \$10.00; in bank, \$1,644.24-----	1,654 24	Advance payments-----	223 37
Real estate owned-----	5,214 36	Overdrafts and bills payable--	13,000 00
Advances, ledger accounts---	275 29	Reserve and undivided profits	7,461 95
Other assets-----	30 00	Loans due and incomplete---	2,600 00
		All other liabilities, interest, etc.-----	147 42
Total assets-----	\$54,832 37	Total liabilities-----	\$54,832 37

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$895 85	Overdrafts and bills payable--	\$8,350 00
Installment shares, dues----	10,516 45	Loans on mortgages and shares-----	13,475 00
Interest-----	4,035 01	Interest paid-----	708 50
Fines-----	241 43	Dues repaid, installment shares-----	6,019 58
Fees-----	36 60	Profits repaid, installment shares-----	1,385 10
Loans repaid-----	13,396 33	Advances, personal accounts--	103 56
Overdrafts and bills payable--	8,750 00	Salaries-----	1,095 00
Advances repaid, personal ac- counts-----	121 35	Taxes-----	199 42
All other receipts, rents-----	335 00	Other expenses-----	138 26
		All other disbursements, real estate-----	5,199 36
Total receipts-----	\$38,328 02	Balance, cash in office and bank-----	1,654 24
		Total disbursements---	\$38,328 02

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
40-----	102	\$102 00	\$138 11	
42-----	84	84 00	107 84	
46-----	60	60 00	71 56	
49-----	48	48 00	55 11	
51-----	36	36 00	39 72	
55-----	24	24 00	25 52	
59-----	12	12 00	12 39	

Dues plus
profits as
per by-
laws.

No. 53. SAN FRANCISCO.

CITIZENS BUILDING AND LOAN ASSOCIATION.

(Incorporated January 14, 1885.)

FREMONT WOOD, Secretary.

THOS. M. GARDINER, President.

Fiscal year ended February 11, 1915.

No. of series, 45.

No. of members and investors, 1,262.

No. of shares, 7,971.

Assets.	
Loans on definite contract, \$489,577.41: on shares, \$15,470.00: on contract sales, \$9,732.79 -----	\$514,780 20
Arrearages— On shares ----- \$905 30 On interest ----- 3,708 74 On fines ----- 1,432 15	6,046 19
Cash in office, \$1,000.00; in bank, \$2,110.02 -----	3,110 02
Real estate owned -----	22,263 99
Furniture and fixtures -----	400 00
Advances, ledger accounts -----	1,218 26
Total assets -----	\$547,818 66

Liabilities.	
Installment shares, dues ----	\$303,981 90
Installment shares, profits ---	81,381 67
Advance payments -----	647 60
Overdrafts and bills payable --	119,464 16
Reserve and undivided profits	23,335 63
Loans due and incomplete ---	18,405 95
All other liabilities -----	601 75
Total liabilities -----	\$547,818 66

Receipts for Fiscal Year.	
Balance from last report ---	\$4,756 53
Installment shares, dues ---	67,239 40
Interest -----	37,276 26
Fines -----	743 42
Fees -----	626 05
Loans repaid -----	131,639 15
Overdrafts and bills payable --	149,209 30
Advances repaid, personal ac- counts -----	1,454 20
All other receipts -----	2,632 65
Total receipts -----	\$395,576 96

Disbursements for Fiscal Year.	
Overdrafts and bills payable --	\$109,182 55
Loans on mortgages and shares -----	157,802 46
Interest paid -----	607 59
Dues repaid, installment shares -----	80,937 70
Profits repaid, installment shares -----	26,520 99
Advances, personal accounts --	1,697 28
Salaries -----	4,020 20
Taxes -----	849 22
Other expenses -----	2,186 51
All other disbursements -----	8,662 44
Balance, cash in office and bank -----	3,110 02
Total disbursements ---	\$395,576 96

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
80 -----	120	\$120 00	\$166 78	\$154 75
84 -----	108	108 00	144 90	135 64
88 -----	96	96 00	124 43	116 66
92 -----	84	84 00	105 38	100 02
96 -----	72	72 00	87 34	83 51
100 -----	60	60 00	70 96	68 20
104 -----	48	48 00	55 12	53 33
108 -----	36	36 00	40 07	39 05
112 -----	24	24 00	25 87	25 40
116 -----	12	12 00	12 50	12 37

No. 54. SAN FRANCISCO.

EMPIRE BUILDING AND LOAN ASSOCIATION.

(Incorporated August 24, 1889.)

W. E. BOUTON, Secretary.

MARION LEVENTRITT, President.

Fiscal year ended August 31, 1914.

No. of series, 20.

No. of members and investors, 58.

No. of shares, 655.

Assets.		Liabilities.	
Loans on mortgages, \$55,900 :		Installment shares, dues----	\$32,770 00
on definite contract, \$1,-		Installment shares, profits----	6,765 35
978.08; on shares, \$550.00 :		Advance payments -----	45 00
on contract sales, \$1,974.79	\$60,402 87	Overdrafts and bills payable--	15,800 00
Arrearages—		Reserve and undivided profits	5,712 18
On shares -----	\$5 00	All other liabilities-----	47 50
On interest -----	427 58		
	432 58		
Cash in bank-----	232 78		
Advances, ledger accounts--	71 80		
Total assets -----	\$61,140 03	Total liabilities -----	\$61,140 03

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$11 72	Overdrafts and bills payable--	\$20,777 91
Installment shares, dues----	6,101 30	Loans on mortgages and	
Interest -----	4,505 33	shares -----	5,350 00
Fines -----	122 59	Interest paid -----	1,188 35
Fees -----	5 70	Dues repaid, installment	
Loans repaid -----	6,321 92	shares -----	4,180 00
Overdrafts and bills payable--	22,875 00	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	1,330 90
counts -----	106 52	Advances, personal accounts	5,117 41
		Salaries -----	1,035 00
		Taxes -----	596 81
		Other expenses -----	240 92
		Balance, cash in office and	
		bank -----	232 78
Total receipts -----	\$40,050 08	Total disbursements ---	\$40,050 08

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16-----	120	\$120 00	\$164 80	
17-----	108	108 00	144 31	
18-----	96	96 00	124 72	
19-----	84	84 00	106 03	
20-----	72	72 00	88 21	Dues plus
21-----	60	60 00	71 29	profits as
24-----	48	48 00	55 25	per by-
28-----	36	36 00	40 11	laws.
32-----	24	24 00	25 85	
36-----	15	15 00	15 74	

No. 55. SAN FRANCISCO.

EUREKA BUILDING AND LOAN ASSOCIATION.

(Incorporated November 3, 1890.)

W. E. BOUTON, Secretary.

GEORGE FREDERICKS, President.

Fiscal year ended October 31, 1914.

No. of series, 12.

No. of members and investors, 48.

No. of shares, 573.

Assets.		Liabilities.	
Loans on definite contract.		Installment shares, dues	\$21,262 20
\$35,327.51; on shares, \$1.-		Installment shares, profits	5,565 24
550.00	\$36,877 51	Advance payments	56 08
Arrearages—		Overdrafts and bills payable	\$,500 00
On shares	\$96 80	Reserve and undivided profits	1,645 17
On interest	751 35	Loans due and incomplete	942 50
	848 15	All other liabilities	78 68
Cash in bank	302 21		
Advances, ledger accounts	22 00		
Total assets	\$38,049 87	Total liabilities	\$38,049 87
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$6,499 80	Overdrafts and bills payable	\$4,500 00
Installment shares, dues	4,406 90	Loans on mortgages and shares	19,507 50
Interest	2,427 24	Interest paid	365 83
Fines	21 22	Dues repaid, installment shares	3,188 70
Fees	21 90	Profits repaid, installment shares	1,155 40
Loans repaid	10,281 92	Advances, personal accounts	289 00
Overdrafts and bills payable	9,200 00	Salaries	744 00
Advances repaid, personal accounts	268 55	Taxes	77 79
		Other expenses	94 80
		All other disbursements	2,902 30
		Balance, cash in office and bank	302 21
Total receipts	\$33,127 53	Total disbursements	\$33,127 53

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
28	120	\$120 00	\$159 76	
29	114	114 00	149 20	
30	108	108 00	139 17	
34	72	72 00	85 65	Dues plus profits as per by-laws.
36	60	60 00	69 38	
38	48	48 00	53 97	
39	36	36 00	39 35	
40	24	24 00	25 52	
42	12	12 00	12 39	

No. 56. SAN FRANCISCO.

FRANKLIN MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated October 23, 1906.)

B. FEDDE, Secretary.

OTTO F. E. BURMEISTER, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 244.

No. of shares, 3,147.

Assets.		Liabilities.	
Loans on mortgages, \$53- 167.92; on definite con- tract, \$149,449.75 -----	\$202,617 67	Installment shares, dues ----	\$107,112 48
Arrearages on interest -----	1,057 03	Installment shares, profits ---	15,974 51
Cash in office, \$2,206.50; in bank, \$4,065.61 -----	6,272 11	Paid-up and prepaid shares, capital -----	29,100 00
Furniture and fixtures -----	300 00	Paid-up and prepaid shares, dividends -----	734 95
Advances, ledger accounts ---	47 65	Advance payments -----	108 17
		Overdrafts and bills payable --	51,000 00
		Reserve and undivided profits	4,720 93
		Loans due and incomplete ---	1,050 00
		All other liabilities, interest on bills payable -----	493 42
Total assets -----	\$210,294 46	Total liabilities -----	\$210,294 46

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$4,467 91	Overdrafts and bills payable --	\$10,000 00
Installment shares, dues ----	44,564 38	Loans on mortgages and shares -----	83,375 00
Paid-up and prepaid shares, dues -----	2,200 00	Interest paid -----	2,538 18
Interest -----	14,385 75	Dues repaid, installment shares -----	33,058 85
Fees -----	87 50	Profits repaid, installment shares -----	3,107 32
Loans repaid -----	67,449 02	Paid-up and prepaid shares, capital -----	13,500 00
Overdrafts and bills payable --	24,000 00	Paid-up and prepaid shares, dividends -----	1,859 43
Advances repaid, personal ac- counts -----	3,186 97	Advances, personal accounts --	3,176 62
		Salaries -----	2,097 00
		Taxes -----	144 75
		Other expenses -----	1,212 27
		Balance, cash in office and bank -----	6,272 11
Total receipts -----	\$160,341 53	Total disbursements ---	\$160,341 53

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 5 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 57. SAN FRANCISCO.

FIDELITY BUILDING AND LOAN ASSOCIATION.

(Incorporated March 19, 1887.)

W. E. BOUTON, Secretary.

WM. A. BARLAGE, President.

Fiscal year ended March 31, 1915.

No. of series, 31.

No. of members and investors, 168.

No. of shares, 1,933.

Assets.		Liabilities.	
Loans on mortgages, \$88,050;		Installment shares, dues----	\$71,706 70
on definite contract, \$59,-		Installment shares, profits----	15,289 55
905.15; on shares, \$3,-		Advance payments-----	82 05
450; on contract sales, \$11-		Overdrafts and bills payable--	55,000 00
116.44 -----	\$162,521 59	Reserve and undivided profits	22,419 08
Arrearages--		Loans due and incomplete----	1,750 00
On shares-----	\$180 00	All other liabilities-----	654 91
On interest-----	3,309 82		
On premium --	10 00		
	3,499 82		
Cash in office, \$95.85; in			
bank, \$751.53-----	847 38		
Advances, ledger accounts---	32 50		
Other assets -----	1 00		
Total assets -----	\$166,902 29	Total liabilities -----	\$166,902 29

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$898 12	Overdrafts and bills payable--	\$25,200 00
Installment shares, dues---	16,437 90	Loans on mortgages and	
Interest-----	14,033 62	shares-----	49,515 90
Premiums-----	120 00	Interest paid-----	2,802 84
Fines-----	354 26	Dues repaid, installment	
Fees-----	48 40	shares-----	21,805 39
Loans repaid-----	33,088 17	Profits repaid, installment	
Overdrafts and bills payable--	43,950 00	shares-----	5,605 96
Advances repaid, personal ac-		Advances, personal accounts--	525 74
counts-----	554 72	Salaries-----	1,860 00
All other receipts-----	427 13	Taxes-----	1,537 63
		Other expenses-----	212 38
		Balance, cash in office and	
		bank-----	847 38
Total receipts -----	\$109,912 32	Total disbursements -----	\$109,912 32

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
28-----	120	\$120 00	\$181 71	
30-----	108	108 00	158 03	
32-----	96	96 00	135 59	
34-----	84	84 00	114 34	Dues plus
36-----	72	72 00	94 33	profits as
39-----	60	60 00	75 55	per by-
43-----	48	48 00	58 00	laws.
47-----	36	36 00	41 66	
51-----	24	24 00	26 55	
55-----	12	12 00	12 61	

No. 58. SAN FRANCISCO.

GLOBE MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 30, 1898.)

A. R. KNOLL, Secretary.

FRANK OTIS, President.

Fiscal year ended March 31, 1915.

No. of series, 18.

No. of members and investors, 177.

No. of shares, 3,178.

Assets.		Liabilities.	
Loans, on definite contract, \$130,609.09; on shares, \$740.00 -----	\$131,349 09	Installment shares, dues-----	\$24,903 30
Arrearages—		Installment shares, profits----	5,614 61
On shares-----	\$95 85	Paid-up and prepaid shares, capital -----	65,200 00
On interest-----	812 73	Paid-up and prepaid shares, dividends -----	2,547 65
	908 58	Investment certificates, prin- cipal -----	20,340 00
Cash in bank-----	2,984 65	Investment certificates, divi- dends -----	336 80
Advances, ledger accounts---	20 30	Advance payments -----	755 00
		Reserve and undivided profits	13,631 80
		Loans due and incomplete---	204 53
		All other liabilities, tax re- serve, etc. -----	1,728 93
Total assets -----	\$135,262 62	Total liabilities -----	\$135,262 62

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$7,218 39	Overdrafts and bills payable--	\$12,000 00
Installment shares, dues-----	7,776 75	Loans on mortgages and shares -----	49,504 93
Paid-up and prepaid shares, dues -----	2,500 00	Interest paid-----	206 14
Investment certificates -----	4,840 00	Dues repaid, installment shares -----	9,237 00
Interest -----	10,851 66	Profits repaid, installment shares, -----	2,637 89
Fines -----	156 90	Paid-up and prepaid shares, capital -----	200 00
Fees -----	14 65	Paid-up and prepaid shares, dividends -----	5,002 90
Loans repaid -----	39,090 77	Investment certificates, divi- dends -----	768 50
Overdrafts and bills payable--	12,000 00	Advances, personal accounts--	19 36
Advances repaid, personal ac- counts -----	39 06	Salaries -----	1,415 00
		Taxes -----	301 36
		Other expenses -----	210 45
		Balance, cash in office and bank -----	2,984 65
Total receipts -----	\$84,488 18	Total disbursements-----	\$84,488 18

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
27-----	120	\$60 00	\$87 60	\$82 40
31-----	96	48 00	66 16	62 20
33-----	84	42 00	55 81	52 47
35-----	72	36 00	45 30	42 60
37-----	60	30 00	36 82	34 62
39-----	48	24 00	28 26	26 85
41-----	36	18 00	20 35	19 74
43-----	24	12 00	12 80	12 60
45-----	12	6 00	6 26	6 20

No. 59. SAN FRANCISCO.

HOME MUTUAL DEPOSIT LOAN COMPANY.

(Incorporated November 30, 1885.)

A. R. KNOLL, Secretary.

GEO. M. MITCHELL, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 191.

No. of shares, 853.

Assets.		Liabilities.	
Loans on definite contract, \$230,202.49; on shares, \$1- 105.00; on contract sales, \$2,798.51	\$234,106 00	Guarantee stock, capital	\$25,000 00
Arrearages, on interest	1,806 96	Guarantee stock, surplus and unpaid dividends	2,220 00
Cash in office, \$942.56; in bank, \$1,635.15	2,577 71	Installment shares, dues	33,198 26
Real estate owned	384 18	Installment shares, profits	12,465 50
Furniture and fixtures	50 00	Paid-up and prepaid shares, capital	38,900 00
Advances, ledger accounts	310 15	Paid-up and prepaid shares, dividends	999 75
		Investment certificates, prin- cipal	99,327 38
		Reserve and undivided profits	19,669 05
		Loans due and incomplete	6,763 03
		All other liabilities, tax re- serve	692 03
Total assets	\$239,235 00	Total liabilities	\$239,235 00

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$4,138 64	Overdrafts and bills payable	\$19,250 00
Installment shares, dues	4,666 40	Loans on mortgages and shares	66,751 50
Paid-up and prepaid shares, dues	5,007 70	Interest paid	253 43
Investment certificates	22,883 68	Dividends on guarantee stock	4,250 00
Interest	18,016 86	Dues repaid, installment shares	7,709 75
Fines	202 32	Profits repaid, installment shares	2,741 60
Loans repaid	82,848 69	Paid-up and prepaid shares, capital	11,807 70
Overdrafts and bills payable	2,000 00	Paid-up and prepaid shares, dividends	2,704 05
Advances repaid, personal ac- counts	1,404 69	Investment certificates, prin- cipal	13,936 30
All other receipts, rents and service	1,985 10	Investment certificates, divi- dends	3,035 35
		Advances, personal accounts	1,333 29
		Salaries	3,500 00
		Taxes	186 22
		Other expenses	3,057 18
		Balance, cash in office and bank	2,577 71
Total receipts	\$143,154 08	Total disbursements	\$143,154 08

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 95 per cent of profits.

No. 60. SAN FRANCISCO.

MECHANICS BUILDING AND LOAN ASSOCIATION.

(Incorporated January 6, 1891.)

W. E. BOUTON, Secretary.

FREDERICK FILLMORE, President.

Fiscal year ended December 31, 1914.

No. of series, 26.

No. of members and investors, 71.

No. of shares, 937.

Assets.		Liabilities.	
Loans on mortgages, \$70.- 800.00; on definite con- tract, \$10,842.27; on shares, \$1,800.00 -----	\$83,442 27	Installment shares, dues----	\$41,801 80
Arrearages— On shares ----- \$10 00		Installment shares, profits----	11,040 16
On interest ----- 164 08	174 08	Advance payments -----	46 45
Cash in office, \$29.00; in bank, \$269.25 -----	298 25	Overdrafts and bills payable—	24,500 00
Advances, ledger accounts----	38 90	Reserve and undivided profits	6,332 25
		All other liabilities, interest, etc. -----	232 84
Total assets -----	\$83,953 50	Total liabilities -----	\$83,953 50

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$763 04	Overdrafts and bills payable—	\$18,250 00
Installment shares, dues----	8,955 15	Loans on mortgages and shares -----	30,750 00
Interest -----	6,688 92	Interest paid -----	1,808 30
Fines -----	84 78	Dues repaid, installment shares -----	10,091 16
Fees -----	24 20	Profits repaid, installment shares -----	713 87
Loans repaid -----	40,037 33	Advances, personal accounts—	18 55
Overdrafts and bills payable—	7,000 00	Salaries -----	1,137 00
Advances repaid, personal ac- counts -----	24 55	Taxes -----	501 49
All other receipts-----	148 10	Other expenses -----	157 45
		Balance, cash in office and bank -----	298 25
Total receipts -----	\$63,726 07	Total disbursements ---	\$63,726 07

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
25-----	114	\$114 00	\$156 60	
26-----	108	108 00	146 25	
27-----	96	96 00	126 26	
29-----	84	84 00	107 20	
31-----	72	72 00	89 08	Dues plus
33-----	60	60 00	41 89	profits as
36-----	48	48 00	55 64	per by-
40-----	36	36 00	40 32	laws.
44-----	24	24 00	25 95	
48-----	12	12 00	12 46	

No. 61. SAN FRANCISCO.

OCCIDENTAL LOAN ASSOCIATION.

(Incorporated August 25, 1885.)

E. GUNZBURGER, Secretary.

B. M. GUNZBURGER, Vice-president.

Fiscal year ended September 7, 1914.

No. of series, 10.

No. of members and investors, 74.

No. of shares, 699.

Assets.		Liabilities.	
Loans on mortgages, \$76,450:		Installment shares, dues	\$44,508 00
on shares, \$5,100; on contract sales, \$2,023.29	\$83,573 29	Installment shares, profits	18,168 62
Arrearages—		Advance payments	133 00
On shares	\$1,792 00	Overdrafts and bills payable	12,950 00
On interest	1,870 80	Reserve and undivided profits	17,813 95
On premium	540 85	Sundry ledger accounts	767 84
	4,203 65		
Cash in bank	3,457 81		
Advances, ledger accounts	3,106 63		
Total assets	\$94,341 41	Total liabilities	\$94,341 41

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,445 41	Overdrafts and bills payable	\$2,000 00
Installment shares, dues	9,269 00	Loans on mortgages and shares	14,300 00
Interest	4,750 75	Interest paid	851 74
Premiums	1,825 80	Dues repaid, installment shares	4,959 00
Fees	10 10	Profits repaid, installment shares	2,085 60
Loans repaid	8,405 50	Advances, personal accounts	552 35
Overdrafts and bills payable	1,100 00	Salaries	1,637 50
Advances repaid, personal accounts	937 00	Taxes	1,002 85
All other receipts, real estate, etc.	2,314 29	Other expenses	211 00
Total receipts	\$31,057 85	Balance, cash in office and bank	3,457 81
		Total disbursements	\$31,057 85

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
20	120	\$120 00	\$191 71	\$173 77
21	108	108 00	164 27	147 38
22	96	96 00	138 87	123 86
23	84	84 00	115 55	102 93
24	72	72 00	94 33	84 28
25	60	60 00	75 05	67 52
26	48	48 00	57 43	52 71
27	36	36 00	41 23	38 61
28	24	24 00	26 29	25 11
29	12	12 00	12 58	12 29

No. 62. SAN FRANCISCO.

PACIFIC LOAN ASSOCIATION.

(Incorporated December 8, 1884.)

E. GUNZBURGER, Secretary.

H. LEVY, President.

Fiscal year ended December 2, 1914.

No. of series, 9.

No. of members and investors, 40.

No. of shares, 311.

Assets.		Liabilities.	
Loans on mortgages, \$19,500:		Installment shares, dues----	\$27,996 00
on shares, \$8,400; on contract sales, \$16,849.92----	\$44,749 92	Installment shares, profits----	9,359 80
Arrearages—		Advance payments-----	10 00
On shares ---- \$1,065 00		Overdrafts and bills payable--	2,150 00
On interest --- 306 20		Reserve and undivided profits	8,461 18
On premium -- 180 35		Sundry ledger accounts-----	200 77
	1,551 55		
Cash in bank-----	604 22		
Advances, ledger accounts---	1,272 06		
Total assets -----	\$48,177 75	Total liabilities -----	\$48,177 75

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$796 96	Overdrafts and bills payable--	\$3,806 25
Installment shares, dues----	4,053 00	Loans on mortgages and	
Interest-----	2,539 57	shares-----	4,000 00
Premiums-----	632 40	Interest paid-----	221 99
Fees-----	1 60	Dues repaid, installment	
Loans repaid-----	4,049 51	shares-----	1,452 00
Overdrafts and bills payable--	1,500 00	Profits repaid, installment	
All other receipts-----	72 10	shares-----	407 21
		Advances, personal accounts--	1,300 00
		Salaries-----	1,330 00
		Taxes-----	395 25
		Other expenses-----	128 22
		Balance, cash in office and	
		bank-----	604 22
Total receipts -----	\$13,645 14	Total disbursements ---	\$13,645 14

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
19-----	132	\$132 00	\$183 74	\$173 39
20-----	120	120 00	167 81	155 81
21-----	108	108 00	144 95	133 86
22-----	96	96 00	123 69	113 99
23-----	84	84 00	104 08	96 00
24-----	72	72 00	85 98	79 68
25-----	60	60 00	69 32	64 66
28-----	24	24 00	25 52	24 76
29-----	12	12 00	12 39	12 20

No. 63. SAN FRANCISCO.

PACIFIC STATES SAVINGS AND LOAN COMPANY.

(Incorporated June 14, 1889.)

W. S. PARDY, Secretary.

F. REIS, JR., President.

Fiscal year ended December 31, 1914.

No. of series, 46.

No. of members and investors, 1,900.

No. of shares, 5,911.

Assets.		Liabilities.	
Loans on mortgages, \$9,-		Installment shares, dues...	\$74,824 60
590.00; on definite con-		Installment shares, profits...	26,428 60
tract, \$963,063.04; on		Paid-up and prepaid shares,	
shares, \$3,585; on bonds,		capital	217,830 00
\$34,800	\$1,011.038 04	Paid-up and prepaid shares,	
Arrearages—		dividends	86,368 48
On shares and		Investment certificates, prin-	
certificates ... \$2,659 40		cipal	511,537 94
On interest ... 5,094 25		Investment certificates, divi-	
	7,753 65	dends	59,913 96
Cash in office, \$2,377.07; in		Advance payments	4,733 80
bank, \$53,203.82	55,580 89	Reserve and undivided profits	152,477 38
Real estate owned	80,915 48	Loans due and incomplete...	12,222 36
Furniture and fixtures	800 00	Sundry ledger accounts	5,094 87
Advances, ledger accounts ..	1,631 55	All other liabilities, tax re-	
Other assets	469 76	serve	6,757 38
Total assets	\$1,158,189 37	Total liabilities	\$1,158,189 37

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report...	\$47,293 26	Overdrafts and bills payable	\$9,000 00
Installment shares, dues...	10,777 30	Loans on mortgages and	
Investment certificates	154,972 87	shares	498,254 03
Interest	99,363 67	Interest paid	155 15
Premiums, rents	5,574 62	Dues repaid, installment	
Fines	198 12	shares	44,809 00
Loans repaid	475,354 95	Profits repaid, installment	
Overdrafts and bills payable	9,000 00	shares	24,860 30
Advances repaid, personal		Paid-up and prepaid shares,	
accounts	18,847 07	capital	120 00
All other receipts	5,559 43	Paid-up and prepaid shares,	
		dividends	10,730 57
		Investment certificates, prin-	
		cipal	93,894 00
		Investment certificates, divi-	
		dends	14,248 38
		Advances, personal accounts	14,479 27
		Salaries	13,650 00
		Taxes	4,716 42
		Other expenses	13,433 57
		All other disbursements, real	
		estate, etc.	20,009 62
		Balance, cash in office and	
		bank	55,580 89
Total receipts	\$826,941 29	Total disbursements ..	\$826,941 29

Installment Shares, With Age, Value, and Withdrawal Value.				
	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
Class "C."—Dues 60 cents per month.	118	\$70 80	\$100 85	—
	108	64 80	89 46	\$83 29
	96	57 60	76 63	71 87
	84	50 40	64 64	61 08
Certificates—Dues 60 cents per month	96	57 60	76 63	71 87
	84	50 40	64 64	61 08
	72	43 20	53 43	50 87
	60	36 00	42 95	41 21
	48	28 80	33 16	32 07
	36	21 60	24 01	23 41
	24	14 40	15 46	15 12
	12	7 20	7 47	7 33

No. 64. SAN FRANCISCO.

PROGRESS MUTUAL LOAN ASSOCIATION.

(Incorporated December 31, 1894.)

N. STEINBERGER, Secretary.

JAMES A. WHITE, President.

Fiscal year ended December 31, 1914.

No. of series, 10.

No. of members and investors, 149.

No. of shares, 1,104.

Assets.		Liabilities.	
Loans on definite contract.		Installment shares, dues----	\$39,505 20
\$61,736.63; on shares, \$2,-		Installment shares, profits----	8,437 44
200.00 -----	\$63,936 63	Paid-up and prepaid shares,	
Cash in bank-----	755 46	capital -----	8,600 00
Real estate owned-----	4,964 80	Overdrafts and bills payable--	10,000 00
Advances, ledger accounts---	35 25	Reserve and undivided profits	3,149 50
Total assets -----	\$69,692 14	Total liabilities -----	\$69,692 14

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$17 24	Overdrafts and bills payable--	\$18,000 00
Installment shares, dues----	8,807 20	Loans on mortgages and	
Paid-up and prepaid shares,		shares -----	7,900 00
dues -----	4,600 00	Interest paid -----	1,244 30
Interest -----	5,877 54	Dues repaid, installment	
Fines -----	31 14	shares -----	15,821 70
Fees -----	10 05	Profits repaid, installment	
Loans repaid -----	21,546 47	shares -----	4,797 12
Overdrafts and bills payable--	14,500 00	Advances, personal accounts--	20 00
Advances repaid, personal ac-		Salaries -----	1,335 00
counts -----	114 65	Taxes -----	196 16
Total receipts -----	\$55,504 29	Other expenses -----	399 35
		All other disbursements, real	
		estate -----	5,035 20
		Balance, cash in office and	
		bank -----	755 46
		Total disbursements ---	\$55,504 29

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
11-----	120	\$120 00	\$163 25	\$157 50
12-----	108	108 00	141 97	137 50
13-----	96	96 00	122 36	118 00
14-----	84	84 00	104 02	100 00
15-----	72	72 00	86 53	83 50
16-----	60	60 00	69 88	67 50
17-----	48	48 00	54 17	52 75
18-----	36	36 00	39 34	38 50
19-----	24	24 00	25 43	25 00
20-----	12	12 00	12 36	12 00

No. 65. SAN FRANCISCO.

PROVIDENT MUTUAL LOAN ASSOCIATION.

(Incorporated September 24, 1887.)

N. STEINBERGER, Secretary.

JAMES ROLPH, President.

Fiscal year ended September 30, 1914.

No. of series, 11.

No. of members and investors, 266.

No. of shares, 3,140.

Assets.		Liabilities.	
Loans on definite contract, \$184,331.90; on shares, \$1,- 600.00 -----	\$185,931 90	Installment shares, dues ----	\$113,240 40
Arrearages—		Installment shares, profits ----	26,335 88
On shares -----	\$1 90	Paid-up and prepaid shares, capital -----	5,400 00
On interest -----	22 52	Overdrafts and bills payable—	35,400 00
	24 42	Reserve and undivided profits	5,941 78
Cash in bank -----	309 89	Loans due and incomplete—	293 00
Furniture and fixtures -----	250 00	All other liabilities, tax re- serve -----	500 00
Advances, ledger accounts—	594 85		
Total assets -----	\$187,111 06	Total liabilities -----	\$187,111 06

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$698 93	Overdrafts and bills payable—	\$39,000 00
Installment shares, dues ----	24,226 60	Loans on mortgages and shares -----	36,168 00
Paid-up and prepaid shares, dues -----	3,800 00	Interest paid -----	2,212 44
Interest -----	14,915 70	Dues repaid, installment shares -----	21,052 10
Fines -----	19 70	Profits repaid, installment shares -----	8,275 10
Fees -----	52 00	Paid-up and prepaid shares, dividends -----	324 00
Loans repaid -----	33,720 54	Advances, personal accounts—	316 15
Overdrafts and bills payable—	34,000 00	Salaries -----	2,397 50
Advances repaid, personal ac- counts -----	137 95	Taxes -----	881 84
		Other expenses -----	634 40
		Balance, cash in office and bank -----	309 89
Total receipts -----	\$111,571 42	Total disbursements ---	\$111,571 42

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
20 -----	120	\$120 00	\$166 65	\$165 00
21 -----	108	108 00	144 74	142 00
22 -----	96	96 00	124 50	121 00
23 -----	84	84 00	105 60	101 60
24 -----	72	72 00	87 71	83 75
25 -----	60	60 00	70 81	67 50
26 -----	48	48 00	54 86	52 80
27 -----	36	36 00	39 86	38 70
28 -----	24	24 00	25 70	25 20
29 -----	12	12 00	12 43	12 00

No. 66. SAN FRANCISCO.

UNION LOAN ASSOCIATION.

(Incorporated May 6, 1881.)

E. GUNZBURGER, Secretary.

T. I. O'BRIEN, President.

Fiscal year ended May 11, 1915.

No. of series, 10.

No. of members and investors, 44.

No. of shares, 224.

Assets.		Liabilities.	
Loans on mortgages, \$27,800;		Installment shares, dues-----	\$11,066 00
on contract sales, \$812.04--	\$28,612 04	Installment shares, profits---	3,180 33
Arrearages—		Advance payments -----	39 40
On shares -----	\$541 00	Overdrafts and bills payable--	10,225 00
On interest -----	545 10	Reserve and undivided profits	11,578 79
On premium ---	232 65	Sundry ledger accounts-----	37 93
	1,318 75		
Cash in bank-----	1,040 93		
Real estate owned-----	2,239 52		
Advances, ledger accounts---	2,916 21		
Total assets -----	\$36,127 45	Total liabilities -----	\$36,127 45

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$819 34	Loans on mortgages and	
Installment shares, dues---	2,552 00	shares -----	\$6,100 00
Interest -----	1,793 66	Interest paid -----	628 88
Premiums -----	717 90	Dues repaid, installment	
Fees -----	3 30	shares -----	1,456 00
Loans repaid -----	4,800 00	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	342 67
counts -----	793 25	Advances, personal accounts--	100 00
All other receipts -----	22 41	Salaries -----	1,340 00
		Taxes -----	381 88
		Other expenses -----	111 50
		Balance, cash in office and	
		bank -----	1,040 93
Total receipts -----	\$11,501 86	Total disbursements -----	\$11,501 86

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
25-----	120	\$120 00	\$184 32	\$168 24
26-----	108	108 00	158 74	143 51
27-----	96	96 00	134 93	121 30
28-----	84	84 00	112 88	101 32
29-----	72	72 00	92 46	83 25
30-----	60	60 00	73 63	66 81
31-----	48	48 00	56 35	52 17
32-----	36	36 00	40 50	38 25
33-----	24	24 00	25 91	24 95
34-----	12	12 00	12 45	12 23

No. 67. SAN FRANCISCO.

WESTERN LOAN ASSOCIATION.

(Incorporated November 12, 1886.)

E. GUNZBURGER, Secretary.

S. HAUSMANN, President.

Fiscal year ended November 16, 1914.

No. of series, 10.

No. of members and investors, 93.

No. of shares, 668.

Assets.		Liabilities.	
Loans on mortgages, \$68,650 ;		Installment shares, dues	\$38,063 00
on contract sales, \$4,013.45	\$72,663 45	Installment shares, profits	12,939 30
Arrearages—		Advance payments	91 10
On shares	\$1,449 00	Overdrafts and bills payable	15,612 91
On interest	1,507 00	Reserve and undivided profits	12,907 06
On premium	605 20	Sundry ledger accounts	296 00
	3,561 20		
Cash in bank	1,839 21		
Advances, ledger accounts	1,845 51		
Total assets	\$79,909 37	Total liabilities	\$79,909 37

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,749 91	Loans on mortgages and shares	\$7,600 00
Installment shares, dues	9,081 00	Interest paid	718 60
Interest	5,598 78	Dues repaid, installment shares	14,872 00
Premiums	1,661 30	Profits repaid, installment shares	6,886 96
Fees	11 50	Advances, personal accounts	67 26
Loans repaid	14,700 00	Salaries	1,690 00
Advances repaid, personal accounts	797 19	Taxes	903 80
All other receipts	174 10	Other expenses	195 95
		Balance, cash in office and bank	1,839 21
Total receipts	\$34,773 78	Total disbursements	\$34,773 78

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
19	120	\$120 00	\$190 32	\$172 74
20	108	108 00	163 39	146 77
21	96	96 00	138 45	123 59
22	84	84 00	115 37	102 82
23	72	72 00	94 06	84 13
24	60	60 00	74 60	67 30
25	48	48 00	56 91	52 45
26	36	36 00	40 79	38 39
27	24	24 00	26 04	25 02
28	12	12 00	12 52	12 26

No. 68. SAN JOSE.

MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 12, 1889.)

SEYMOUR MONTGOMERY, Secretary.

CHAS. B. WING, President

Fiscal year ended December 31, 1914.

No. of series, none. No. of members and investors, 1,274. No. of shares, 4,358

Assets.		Liabilities.	
Loans on mortgages.....	\$681,592 63	Installment shares, dues....	\$324,349 48
Cash in office, \$212.89; in bank, \$9,793.55	10,006 44	Installment shares, profits---	51,272 47
Real estate owned.....	28,559 83	Paid-up and prepaid shares, capital	288,017 36
Furniture and fixtures.....	350 00	Paid-up and prepaid shares, dividends	16,291 10
Advances, ledger accounts---	25 50	Overdrafts and bills payable..	5,000 00
		Reserve and undivided profits	17,564 41
		Loans due and incomplete---	18,039 58
Total assets	\$720,534 40	Total liabilities	\$720,534 40

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$40,887 03	Overdrafts and bills payable..	\$12,000 00
Installment shares, dues....	207,468 59	Loans on mortgages and shares	176,681 63
Paid-up and prepaid shares, dues	38,100 00	Interest paid	66 70
Interest	44,735 87	Dues repaid, installment shares	170,443 77
Loans repaid	120,614 22	Profits repaid, installment shares	14,925 62
Overdrafts and bills payable..	17,000 00	Paid-up and prepaid shares, capital	65,700 00
All other receipts, rents, etc..	833 56	Paid-up and prepaid shares, dividends	8,970 93
		Salaries	5,993 76
		Taxes	1,526 19
		Other expenses	1,439 33
		All other disbursements, real estate, etc.	1,884 90
		Balance, cash in office and bank	10,006 44
Total receipts	\$469,639 27	Total disbursements	\$469,639 27

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividends, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 95 per cent of profits.

No. 69. SAN JOSE.

NUCLEUS BUILDING AND LOAN ASSOCIATION.

(Incorporated March 28, 1889.)

C. H. JOHNSON, Secretary.

GEO. B. MCKEE, President.

Fiscal year ended April 10, 1915.

No. of series, none.

No. of members and investors, 224.

No. of shares, 4,167.

Assets.		Liabilities.	
Loans on definite contract	\$239,399 56	Installment shares, dues	\$177,501 60
Arrearages on interest	710 07	Installment shares, profits	25,792 93
Cash in bank	1,126 49	Paid-up and prepaid shares,	
Furniture and fixtures	400 00	capital	27,800 00
		Overdrafts and bills payable	5,000 00
		Reserve and undivided profits	4,394 54
		Loans due and incomplete	1,147 05
Total assets	\$241,636 12	Total liabilities	\$241,636 12

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,767 32	Overdrafts and bills payable	\$21,000 00
Installment shares, dues	97,457 15	Loans on mortgages and	
Paid-up and prepaid shares,		shares	81,893 22
dues	500 00	Interest paid	153 35
Interest	15,882 98	Dues repaid, installment	
Loans repaid	50,654 38	shares	62,704 06
Overdrafts and bills payable	26,000 00	Profits repaid, installment	
Advances repaid, personal ac-		shares	5,561 25
counts	8 32	Paid-up and prepaid shares,	
		capital	17,500 00
		Paid-up and prepaid shares,	
		dividends	1,501 40
		Advances, personal accounts	252 61
		Salaries	2,040 00
		Taxes	275 99
		Other expenses	261 78
		Balance, cash in office and	
		bank	1,126 49
Total receipts	\$194,270 15	Total disbursements	\$194,270 15

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 70. SAN JOSE.

SAN JOSE BUILDING AND LOAN ASSOCIATION.

(Incorporated January 30, 1885.)

W. M. SONTHEIMER, Secretary.

V. KOCH, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 497.

No. of shares, 9,403.

Assets.		Liabilities.	
Loans on mortgages, \$350,- 238.58; on contract sales, \$990.50 -----	\$351,229 08	Installment shares, dues ----	\$267,507 03
Arrearages on interest -----	2,561 82	Installment shares, profits ----	25,567 61
Cash in office, \$478.80; in bank, \$5,635.84 -----	6,114 64	Paid-up and prepaid shares, capital -----	5,600 00
Advances, ledger accounts ---	454 41	Investment certificates, prin- cipal -----	35,767 00
		Reserve and undivided profits	9,036 11
		Loans due and incomplete ---	16,882 17
Total assets -----	\$360,359 95	Total liabilities -----	\$360,359 95

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$5,672 51	Overdrafts and bills payable_	\$41,000 00
Installment shares, dues ----	142,760 75	Loans on mortgages and shares -----	95,821 53
Paid-up and prepaid shares, dues -----	1,400 00	Interest paid -----	752 45
Investment certificates -----	13,692 00	Dues repaid, installment shares -----	105,653 60
Interest -----	22,671 47	Profits repaid, installment shares -----	12,829 79
Fines -----	20 50	Paid-up and prepaid shares, capital -----	3,100 00
Loans repaid -----	56,624 24	Paid-up and prepaid shares, dividends -----	267 05
Overdrafts and bills payable_	31,500 00	Investment certificates, prin- cipal -----	5,050 00
Advances repaid, personal ac- counts -----	813 56	Investment certificates, divi- dends -----	1,527 98
All other receipts, real estate	2,113 32	Advances, personal accounts_	784 51
		Salaries -----	2,940 00
		Taxes -----	526 15
		Other expenses -----	787 33
		All other disbursements, real estate -----	113 32
		Balance, cash in office and bank -----	6,114 64
Total receipts -----	\$277,268 35	Total disbursements ---	\$277,268 35

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 71. SAN LUIS OBISPO.

SAN LUIS BUILDING AND LOAN ASSOCIATION.

(Incorporated March 1, 1888.)

M. LEWIN, Secretary.

BENJ. BROOKS, President.

Fiscal year ended March 1, 1915.

No. of series, 13.

No. of members and investors, 275.

No. of shares, 2,463.

Assets.		Liabilities.	
Loans on mortgages, \$138,-		Installment shares, dues	\$105,168 00
320 : on shares, \$2,430	\$140,760 00	Installment shares, profits	22,737 40
Arrearages—		Advance payments	9,466 00
On shares	\$66 00	Overdrafts and bills payable	1,000 00
On interest	92 99	Reserve and undivided profits	3,062 44
On fines	19 74		
	178 73		
Cash in bank	471 82		
Advances, ledger accounts	23 29		
Total assets	\$141,433 84	Total liabilities	\$141,433 84

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,883 81	Overdrafts and bills payable	\$6,000 00
Installment shares, dues	38,065 00	Loans on mortgages and	
Interest	13,653 19	shares	32,919 50
Fines	218 61	Interest paid	832 46
Fees	102 47	Dues repaid, installment	
Loans repaid	37,112 50	shares	32,648 00
Overdrafts and bills payable	7,000 00	Profits repaid, installment	
Advances repaid, personal ac-		shares	10,027 69
counts	166 08	Paid-up and matured shares,	
		capital	12,363 89
		Advances, personal accounts	166 08
		Salaries	1,800 43
		Taxes	1,769 74
		Other expenses	202 05
		Balance, cash in office and	
		bank	471 82
Total receipts	\$99,201 66	Total disbursements	\$99,201 66

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16	120	\$120 00	\$187 25	\$187 00
17	108	108 00	144 50	139 94
18	96	96 00	124 25	118 60
19	84	84 00	105 33	99 47
20	72	72 00	87 60	82 14
21	60	60 00	70 60	66 10
22	48	48 00	54 60	51 30
23	36	36 00	39 70	37 85
25	24	24 00	25 70	24 85
27	12	12 00	12 51	12 26

No. 72. SAN MATEO.

SAN MATEO MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated June 2, 1896.)

C. H. KIRKBRIDE, Secretary.

WM. F. TURNBULL, President.

Fiscal year ended December 31, 1914.

No. of series, 42.

No. of members and investors, 175.

No. of shares, 1,456.

Assets.		Liabilities.	
Loans on mortgages, \$114,-		Installment shares, dues-----	\$71,217 00
765; on shares \$1,150-----	\$115,915 00	Installment shares, profits---	20,575 53
Arrearages—		Paid-up and prepaid shares,	
On shares ---- \$1,316 00		capital -----	20,200 00
On interest --- 1,429 05		Paid-up and prepaid shares,	
On fines ----- 118 40		dividends -----	595 75
	2,863 45	Advance payments -----	161 00
Cash in bank-----	3,222 71	Overdrafts and bills payable--	11,680 00
Real estate owned-----	8,840 00	Reserve and undivided profits	4,941 02
Furniture and fixtures-----	90 00	Loans due and incomplete---	1,620 61
Advances, ledger accounts--	273 98	Sundry ledger accounts-----	87 00
		All other liabilities, interest	
		on bills payable, etc.-----	127 23
Total assets -----	\$131,205 14	Total liabilities -----	\$131,205 14

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$3,494 50	Overdrafts and bills payable--	\$3,107 25
Installment shares, dues-----	16,593 00	Loans on mortgages and	
Paid-up and prepaid shares,		shares -----	29,299 04
dues -----	5,800 00	Interest paid -----	640 70
Interest -----	8,795 44	Dues repaid, installment	
Premiums -----	166 07	shares -----	16,113 00
Fines -----	187 70	Profits repaid, installment	
Fees -----	67 00	shares -----	5,268 83
Loans repaid -----	22,565 00	Paid-up and prepaid shares,	
Overdrafts and bills payable--	3,286 60	capital -----	1,000 00
Advances repaid, personal ac-		Paid-up and prepaid shares,	
counts -----	382 86	dividends -----	1,054 35
All other receipts, real estate		Advances, personal accounts--	405 50
and rents -----	1,641 94	Salaries -----	1,195 50
		Taxes -----	156 96
		Other expenses -----	314 30
		All other disbursements, real	
		estate, etc. -----	1,201 97
		Balance, cash in office and	
		bank -----	3,222 71
Total receipts -----	\$62,980 11	Total disbursements----	\$62,980 11

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
35-----	120	\$120 00	\$171 01	\$167 59
39-----	108	108 00	148 48	145 51
43-----	96	96 00	127 38	124 83
47-----	84	84 00	107 62	105 46
51-----	72	72 00	89 06	87 28
55-----	60	60 00	71 63	70 20
59-----	48	48 00	55 30	54 19
63-----	36	36 00	40 04	39 23
67-----	24	24 00	25 78	25 26
71-----	12	12 00	12 46	12 21

No. 73. SAN RAFAEL.

MARIN COUNTY MUTUAL BUILDING AND LOAN
ASSOCIATION.

(Incorporated July 19, 1886.)

L. A. LANCEL, Secretary.

GEO. M. DODGE, President.

Fiscal year ended July 31, 1914.

No. of series, 17.

No. of members and investors, 241.

No. of shares, 2,997.

Assets.		Liabilities.	
Loans on mortgages-----	\$151,800 00	Installment shares, dues----	\$115,098 00
Arrearages—		Installment shares, profits---	28,531 15
On shares -----	\$469 00	Investment certificates, principal -----	5,250 00
On interest -----	667 10	Investment certificates, dividends -----	42 50
On fines -----	56 80	Advance payments -----	155 00
	1,192 90	Overdrafts and bills payable--	1,000 00
Cash in bank-----	918 86	Reserve and undivided profits	6,179 85
Real estate owned-----	2,683 90	Loans due and incomplete---	400 00
Advances, ledger accounts---	60 84		
		Total liabilities -----	\$156,656 50
Total assets -----	\$156,656 50		

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,163 84	Loans on mortgages and shares -----	\$15,000 00
Installment shares, dues----	39,531 00	Interest paid -----	294 50
Interest -----	14,619 60	Dues repaid, installment shares -----	52,519 00
Fines -----	95 65	Profits repaid, installment shares -----	18,815 44
Fees -----	81 20	Investment certificates, principal -----	100 00
Loans repaid -----	35,000 00	Advances, personal accounts--	21 64
		Salaries -----	1,560 00
		Taxes -----	345 40
		Other expenses -----	397 75
		All other disbursements, real estate, etc. -----	1,518 70
		Balance, cash in office and bank -----	918 86
Total receipts -----	\$91,491 29	Total disbursements ----	\$91,491 29

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
25-----	102	\$192 00	\$158 36	\$155 54
26-----	96	96 00	143 83	139 05
28-----	84	84 00	118 96	111 96
30-----	72	72 00	97 00	89 50
32-----	60	60 00	76 76	70 05
34-----	48	48 00	58 40	53 20
36-----	36	36 00	41 60	38 80
38-----	24	24 00	26 32	25 18
40-----	12	12 00	12 60	12 30

No. 74. SANTA ANA.

HOME MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated April 1, 1893.)

O. M. ROBBINS, Secretary.

JOHN McFADDEN, President.

Fiscal year ended December 31, 1914.

No. of series, 21.

No. of members and investors, 955.

No. of shares, 5,405.

Assets.		Liabilities.	
Loans on mortgages, \$519,-		Installment shares, dues-----	\$257,701 50
535; on shares, \$11,620---	\$531,155 00	Installment shares, profits---	70,460 00
Arrearages—		Investment notes, principal---	193,210 00
On shares-----	\$915 75	Investment notes, dividends	
On interest-----	1,157 30	accrued -----	4,934 60
	2,073 05	Advance payments -----	146 50
Cash in bank-----	4,067 44	Reserve and undivided profits	12,000 00
Furniture and fixtures-----	1,490 85	Loans due and incomplete---	333 74
Total assets -----	\$538,786 34	Total liabilities -----	\$538,786 34

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,950 44	Overdrafts and bills payable---	\$6,500 00
Installment shares, dues-----	69,400 25	Loans on mortgages and	
Investment notes -----	111,110 00	shares -----	91,031 60
Interest -----	41,389 52	Dues repaid, installment	
Fines -----	241 91	shares -----	76,303 00
Fees -----	81 05	Profits repaid, installment	
Loans repaid -----	93,017 00	shares -----	32,757 42
Overdrafts and bills payable---	4,000 00	Investment notes, principal---	95,650 00
All other receipts, real estate	1,752 00	Investment notes, dividends---	11,026 12
		Salaries -----	2,767 50
		Taxes -----	316 80
		Other expenses -----	844 04
		All other disbursements, real	
		estate, etc. -----	1,678 25
		Balance, cash in bank-----	4,067 44
Total receipts -----	\$322,942 17	Total disbursements-----	\$322,942 17

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16-----	120	\$120 00	\$181 58	
18-----	108	108 00	156 53	
20-----	96	96 00	133 24	
22-----	84	84 00	111 63	
24-----	72	72 00	91 62	
26-----	60	60 00	73 03	
28-----	48	48 00	56 08	
30-----	36	36 00	40 29	
32-----	24	24 00	25 88	
34-----	12	12 00	12 47	

Dues plus
profits as
per by-
laws.

No. 75. SANTA BARBARA.

LOAN AND BUILDING ASSOCIATION.

(Incorporated May 23, 1877.)

J. T. JOHNSON, Secretary.

H. L. STAMBACH, President.

Fiscal year ended June 30, 1915.

No. of series, 23.

No. of members and investors, 842.

No. of shares, 3,182

Assets.	
Loans on mortgages, \$327,-	
001: on shares, \$3,150----	\$330,151 00
Arrearages—	
On shares -----	\$1,177 00
On interest -----	1,088 15
On fines -----	138 05
	2,403 20
Cash in office, \$941.14: in	
bank, \$7,573.46 -----	8,514 60
Real estate owned-----	3,184 13
Furniture and fixtures-----	607 65
Advances, ledger accounts---	110 48
Total assets -----	\$344,971 06

Liabilities.	
Installment shares, dues----	\$146,424 00
Installment shares, profits---	29,854 10
Investment certificates, prin-	
cipal -----	162,650 00
Advance payments -----	219 75
Reserve and undivided profits	2,823 21
Loans due and incomplete----	2,700 00
Sundry ledger accounts-----	300 00
Total liabilities -----	\$244,971 06

Receipts for Fiscal Year.	
Balance from last report----	\$6,936 99
Installment shares, dues----	40,428 00
Investment certificates -----	49,350 00
Interest -----	22,435 95
Premiums -----	7 50
Fines -----	155 00
Fees -----	78 25
Loans repaid -----	39,244 00
Advances repaid, personal ac-	
counts -----	254 63
All other receipts, real es-	
tate, etc -----	1,536 95
Total receipts -----	\$160,427 27

Disbursements for Fiscal Year.	
Loans on mortgages and	
shares -----	\$68,160 00
Dues repaid, installment	
shares -----	47,162 00
Profits repaid, installment	
shares -----	14,688 20
Investment certificates, prin-	
cipal -----	7,250 00
Investment certificates, divi-	
dends -----	8,073 95
Advances, personal accounts---	110 48
Salaries -----	1,200 00
Taxes -----	1,421 66
Other expenses -----	662 25
All other disbursements, real	
estate -----	3,184 13
Balance, cash in office and	
bank -----	8,514 60
Total disbursements ---	\$160,427 27

Installment Shares, With Age, Value, and Withdrawal Value

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
22-----	120	\$120 00	\$160 40	\$160 40
24-----	108	108 00	140 10	140 10
26-----	96	96 00	121 05	121 05
28-----	84	84 00	103 05	101 05
30-----	72	72 00	85 90	84 50
32-----	60	60 00	69 45	68 05
34-----	48	48 00	53 90	52 90
36-----	36	36 00	39 25	38 65
38-----	24	24 00	25 35	25 10
40-----	12	12 00	12 30	12 20

No. 76. SANTA BARBARA.

**SANTA BARBARA MUTUAL BUILDING AND LOAN
ASSOCIATION.**

(Incorporated May 20, 1901.)

J. M. WARREN, Secretary.

E. C. ROEDER, President.

Fiscal year ended March 1, 1915.

No. of series, none.

No. of members and investors, 868.

No. of shares, 12,620.

Assets.		Liabilities.	
Loans on mortgages-----	\$514,692 71	Installment shares, dues----	\$419,811 36
Arrearages on interest-----	5,060 76	Installment shares, profits----	97,065 64
Cash in bank-----	4,534 67	Reserve and undivided profits	4,359 55
Real estate owned-----	4,148 41	Loans due and incomplete----	7,200 00
Total assets -----	\$528,436 55	Total liabilities -----	\$528,436 55
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$14,691 51	Overdrafts and bills payable_	\$23,350 00
Installment shares, dues----	201,704 27	Loans on mortgages and	
Interest -----	34,147 24	shares -----	188,722 20
Loans repaid -----	98,745 18	Interest paid -----	477 15
Overdrafts and bills payable_	23,350 00	Dues repaid, installment	
All other receipts, rents-----	280 90	shares' -----	139,105 04
		Profits repaid, installment	
		shares -----	11,954 75
		Salaries -----	1,972 10
		Taxes -----	1,841 09
		Other expenses -----	876 60
		All other disbursements----	85 50
		Balance, cash in office and	
		bank -----	4,534 67
Total receipts -----	\$372,919 10	Total disbursements ---	\$372,919 10

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 77. SANTA CLARA.

SANTA CLARA BUILDING AND LOAN ASSOCIATION.

(Incorporated March 19, 1889.)

F. O. ROLL, Secretary.

J. B. O'BRIEN, President.

Fiscal year ended March 31, 1915.

No. of series, 21.

No. of members and investors, 319.

No. of shares, 2,930.

Assets.		Liabilities.	
Loans on mortgages, \$237,- 250; on shares, \$200; on contract sales, \$7,511.74	\$244,961 74	Installment shares, dues	\$165,813 50
Arrearages—		Installment shares, profits	49,473 43
On shares	\$2,924 75	Paid-up and prepaid shares, capital	26,800 00
On interest	4,124 05	Paid-up and prepaid shares, dividends	248 20
On fines	177 50	Advance payments	60 00
	7,226 30	Overdrafts and bills payable	1,565 30
Real estate owned	8,777 33	Reserve and undivided profits	14,808 34
Advances, ledger accounts	103 40	Loans due and incomplete	1,925 00
		Sundry ledger accounts	75 00
		All other liabilities, tax re- serve	300 00
Total assets	\$261,068 77	Total liabilities	\$261,068 77

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$35,534 25	Overdrafts and bills payable	\$4,602 19
Paid-up and prepaid shares, dues	7,700 00	Loans on mortgages and shares	28,025 00
Interest	22,339 92	Interest paid	68 44
Fines	211 05	Dues repaid, installment shares	35,312 50
Fees	31 10	Profits repaid, installment shares	15,289 15
Loans repaid	36,502 17	Paid-up and prepaid shares, capital	19,400 00
Overdrafts and bills payable	1,565 30	Paid-up and prepaid shares, dividends	1,315 50
Advances repaid, personal ac- counts	36 60	Advances, personal accounts	47 40
All other receipts, real es- tate, etc.	6,654 60	Salaries	1,320 00
		Taxes	4,683 76
		Other expenses	452 15
		All other disbursements	58 90
Total receipts	\$110,574 99	Total disbursements	\$110,574 99

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17	120	\$120 00	\$178 38	\$178 38
19	108	108 00	153 98	153 98
21	96	96 00	131 34	129 00
23	84	84 00	110 32	108 00
25	72	72 00	90 83	88 00
27	60	60 00	72 73	70 00
29	48	48 00	55 93	52 50
31	36	36 00	40 34	38 00
33	24	24 00	25 87	25 00
35	12	12 00	12 46	12 25

No. 78. SANTA CRUZ.

SANTA CRUZ COUNTY BUILDING AND LOAN ASSOCIATION.

(Incorporated May 20, 1908.)

GEO. W. WOOD, Secretary.

GEO. W. STONE, President.

Fiscal year ended May 20, 1915.

No. of series, none.

No. of members and investors, 56.

No. of shares, 405.

Assets.		Liabilities.	
Loans on definite contract	\$36,952 97	Guarantee stock, capital	\$21,700 00
Cash in office, \$85.; in bank, \$452.67	537 67	Guarantee stock, surplus	1,605 77
Furniture and fixtures	218 75	Installment shares, dues	3,107 50
		Installment shares, profits	684 11
		Paid-up and prepaid shares, capital	7,000 00
		Paid-up and prepaid shares, dividends	126 55
		Investment certificates, prin- cipal	825 76
		Investment certificates, divi- dends	92 71
		Reserve and undivided profits	338 92
		Guarantee capital dividend, unpaid	850 20
		All other liabilities, unearned premiums	1,377 87
Total assets	\$37,709 39	Total liabilities	\$37,709 39

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$460 62	Overdrafts and bills payable	\$3,000 00
Guarantee stock	585 00	Loans on mortgages and shares	9,824 29
Installment shares, dues	801 00	Interest paid	36 60
Paid-up and prepaid shares, dues	600 00	Dividends on guarantee stock	1,648 00
Investment certificates	743 70	Dues repaid, installment shares	661 00
Interest	2,798 72	Profits repaid, installment shares	93 20
Premiums	315 00	Paid-up and prepaid shares, capital	1,800 00
Fines and fees	20 75	Paid-up and prepaid shares, dividends	426 17
Loans repaid	10,729 74	Investment certificates, prin- cipal	455 57
Overdrafts and bills payable	1,800 00	Investment certificates, divi- dends	3 13
Advances repaid, personal ac- counts	30 00	Advances, personal accounts	30 00
All other receipts, unearned premiums, etc.	350 10	Salaries	480 00
Total receipts	\$19,234 63	Other expenses including taxes	239 00
		Balance, cash in office and bank	537 69
		Total disbursements	\$19,234 63

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 6 per cent for average time.

No. 79. SANTA PAULA.

SANTA PAULA BUILDING AND LOAN ASSOCIATION.

(Incorporated April 21, 1890.)

H. H. YOUNGKEN, Secretary.

D. W. MOTT, President.

Fiscal year ended May 15, 1915.

No. of series, 18.

No. of members and investors, 433.

No. of shares, 6,336.

Assets.		Liabilities.	
Loans on mortgages, \$420,-		Installment shares, dues	\$213,594 00
700; on shares, \$4,300	\$425,000 00	Installment shares, profits	39,286 54
Arrearages—		Investment notes, principal	155,625 00
On shares, ----	\$1,576 20	Advance payments	753 30
On interest ---	1,219 21	Overdrafts and bills payable	20,500 00
On premiums---	25 20	Reserve and undivided profits	6,100 00
On fines -----	122 31	Loans due and incomplete	362 13
	2,942 92		
Cash in bank -----	5,533 62		
Furniture and fixtures-----	2,276 02		
Advances, ledger accounts-----	314 70		
Other assets -----	153 71		
Total assets -----	\$436,220 97	Total liabilities -----	\$436,220 97

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$4,718 00	Overdrafts and bills payable	\$11,000 00
Installment shares, dues----	74,732 80	Loans on mortgages and	
Investment notes-----	59,550 00	shares -----	123,062 17
Interest -----	34,991 49	Interest paid -----	1,248 05
Premiums -----	582 45	Dues repaid, installment	
Fines -----	326 30	shares -----	53,368 20
Fees -----	159 60	Profits repaid, installment	
Loans repaid -----	94,100 00	shares -----	12,969 87
Overdrafts and bills payable	16,500 00	Investment notes, principal	61,550 00
Advances repaid, personal ac-		Investment notes, dividends	9,906 75
counts -----	242 60	Advances, personal accounts	269 20
		Salaries -----	2,945 80
		Taxes -----	840 17
		Other expenses -----	2,257 67
		All other disbursements ---	951 74
		Balance, cash in office and	
		bank -----	5,533 62
Total receipts -----	\$285,903 24	Total disbursements ---	\$285,903 24

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17—A, 50¢-----	108	\$54 00	\$79 56	\$78 30
18—A, 50¢-----	96	48 00	66 58	65 66
19—A, 50¢-----	84	42 00	55 85	55 16
20—A, 50¢-----	72	36 00	45 92	45 43
21—C, \$1.00-----	60	60 00	73 42	72 08
22—C, \$1.00-----	48	48 00	56 40	54 74
23—C, \$1.00-----	36	36 00	40 64	39 34
24—C, \$1.00-----	24	24 00	26 04	25 50
25—C, \$1.00-----	12	12 00	12 52	12 36

No. 80. SANTA ROSA.

SANTA ROSA BUILDING AND LOAN ASSOCIATION.

(Incorporated October 3, 1888.)

C. D. BARNETT, Secretary.

ALLEN B. LEMMON, President.

Fiscal year ended October 31, 1914.

No. of series, 11.

No. of members and investors, 264.

No. of shares, 2,093.

Assets.		Liabilities.	
Loans on definite contract, \$119,408.23; on shares, \$1,885 -----	\$121,293 23	Installment shares, dues----	\$73,609 20
Arrearages—		Installment shares, profits----	16,976 05
On shares -----	\$8 60	Investment certificates, prin- cipal -----	22,476 44
On interest -----	70 83	Advance payments -----	64 18
	79 43	Overdrafts and bills payable	5,000 00
Cash in bank -----	1,689 41	Reserve and undivided profits	2,882 65
Advances, ledger accounts----	38 80	Loans due and incomplete----	2,092 35
Total assets -----	\$123,100 87	Total liabilities -----	\$123,100 87

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues----	\$18,018 70	Overdrafts and bills payable	\$10,083 63
Investment certificates -----	26,626 69	Loans on mortgages and shares -----	44,574 65
Interest -----	8,745 18	Interest paid -----	1,701 44
Fees -----	47 00	Dues repaid, installment shares -----	10,262 95
Loans repaid -----	39,871 57	Profits repaid, installment shares -----	1,498 96
Overdrafts and bills payable	13,000 00	Investment certificates, prin- cipal -----	35,309 77
Advances repaid, personal ac- counts -----	87 35	Advances, personal accounts	118 15
Total receipts -----	\$106,396 49	Salaries -----	720 00
		Taxes -----	197 78
		Other expenses -----	239 75
		Balance, cash in office and bank -----	1,689 41
		Total disbursements ---	\$106,396 49

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17-----	120	\$120 00	\$163 01	\$160 50
18-----	108	108 00	142 64	139 59
19-----	96	96 00	123 22	120 00
20-----	84	84 00	104 79	101 64
21-----	72	72 00	87 23	84 42
22-----	60	60 00	70 55	68 25
23-----	48	48 00	54 71	53 04
24-----	36	36 00	39 74	38 70
25-----	24	24 00	25 65	25 14
26-----	12	12 00	12 42	12 30

No. 81. SAUSALITO.

SAUSALITO MUTUAL LOAN ASSOCIATION.

(Incorporated December 1, 1887.)

THOMAS PENLINGTON, Secretary.

C. H. BECKER, President.

Fiscal year ended October 31, 1914.

No. of series, 7.

No. of members and investors, 154.

No. of shares, 1,305.

Assets.		Liabilities.	
Loans on mortgages	\$46,611 82	Installment shares, dues	\$40,944 00
Arrearages, on shares	93 35	Installment shares, profits	7,278 45
Cash, in bank	3,544 93	Advance payments	70 09
Real estate owned	911 70	Reserve and undivided profits	3,118 59
Advances, ledger accounts	299 33	Sundry ledger accounts	50 00
Total assets	\$51,461 13	Total liabilities	\$51,461 13
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,059 95	Overdrafts and bills payable	\$2,600 00
Installment shares, dues	14,247 60	Loans on mortgages and shares	19,000 00
Interest	3,741 62	Interest paid	61 80
Premiums	274 50	Dues repaid, installment shares	13,106 50
Fines	24 90	Profits repaid, installment shares	2,637 76
Fees	32 10	Advances, personal accounts	245 16
Loans repaid	21,510 10	Salaries	540 00
Advances repaid, personal accounts	154 97	Taxes	244 28
All other receipts	2 50	Other expenses	67 81
Total receipts	42,048 24	Balance, cash in office and bank	3,544 93
		Total disbursements	\$42,048 24

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
21	78	\$78 00	\$100 00	
22	72	72 00	91 11	Dues plus
23	60	60 00	73 01	profits as
24	48	48 00	56 20	per by-
25	36	36 00	40 53	laws.
26	24	24 00	26 09	
27	12	12 00	12 51	

No. 82. STOCKTON.

SAN JOAQUIN VALLEY BUILDING AND LOAN ASSOCIATION.

(Incorporated June 17, 1889.)

A. M. NOBLE, Secretary.

S. N. CROSS, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 1,546.

No. of shares, 14,407.

Assets.		Liabilities.	
Loans on mortgages-----	\$680,576 13	Installment shares, dues----	\$330,071 65
Arrearages, on interest-----	5,835 65	Installment shares, profits---	74,454 00
Cash in bank-----	32,246 01	Paid-up and prepaid shares,	
Real estate owned-----	6,900 00	capital-----	241,953 08
Advances, ledger accounts---	280 05	Paid-up and prepaid shares,	
		dividends-----	45,561 90
		Reserve and undivided profits	26,347 59
		Loans due and incomplete---	7,449 62
Total assets -----	\$725,837 84	Total liabilities -----	\$725,837 84

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$27,003 44	Overdrafts and bills payable--	\$20,000 00
Installment shares, dues----	121,288 71	Loans on mortgages and	
Paid-up and prepaid shares,		shares-----	144,623 20
dues-----	47,584 20	Interest paid-----	267 72
Interest-----	54,919 34	Dues repaid, installment	
Loans repaid-----	89,205 60	shares-----	95,788 50
Overdrafts and bills payable--	20,000 00	Profits repaid, installment	
Advances, repaid, personal ac-		shares-----	13,811 95
counts-----	1,598 80	Paid-up and prepaid shares,	
All other receipts, real estate	3,322 20	capital-----	38,081 97
		Paid-up and prepaid shares,	
		dividends-----	8,965 95
		Advances, personal accounts--	2,142 24
		Salaries-----	6,120 00
		Taxes-----	321 40
		Other expenses-----	2,553 35
		Balance, cash in office and	
		bank-----	32,246 01
Total receipts -----	\$364,922 29	Total disbursements ---	\$364,922 29

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, $7\frac{1}{2}$ per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 83. STOCKTON.

SECURITY BUILDING-LOAN ASSOCIATION.

(Incorporated October 25, 1912.)

F. L. WILLIAMS, Secretary.

E. S. VAN PELT, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 188.

No. of shares, 250.

Assets.		Liabilities.	
Loans on definite contract, \$63,694.32; on shares, \$450	\$64,144 32	Guarantee stock, capital----	\$23,000 00
Cash in office, \$394.14; in bank, \$4,767.79-----	5,161 93	Guarantee stock, surplus----	2,490 60
Furniture and fixtures-----	27 50	Paid-up certificates, capital--	18,500 00
Advances, ledger accounts----	47 26	Investment certificates, prin- cipal -----	23,390 41
		Loans due and incomplete----	2,000 00
Total assets -----	\$69,381 01	Total liabilities -----	\$69,381 01

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$7,121 80	Overdrafts and bills payable--	\$1,500 00
Paid-up certificates, dues----	13,363 10	Loans on mortgages and shares -----	38,951 58
Investment certificates-----	14,062 62	Interest paid -----	14 55
Interest -----	5,001 58	Paid-up certificates, capital--	4,063 10
Fees -----	40 50	Paid-up certificates, dividends	926 50
Loans repaid -----	18,366 68	Investment certificates, prin- cipal -----	8,061 18
Overdrafts and bills payable--	1,500 00	Advances, personal accounts--	69 21
Advances repaid, personal ac- counts -----	40 58	Taxes -----	29 43
		Other expenses -----	677 38
		All other disbursements ----	42 00
		Balance, cash in office and bank -----	5,161 93
Total receipts -----	\$59,496 86	Total disbursements ---	\$59,496 86

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 84. STOCKTON.

STOCKTON LAND, LOAN AND BUILDING ASSOCIATION.

(Incorporated January 3, 1887.)

CHAS. E. LITTLEHALE, Secretary.

J. D. YOUNG, President.

Fiscal year ended January 31, 1915.

No. of series, none.

No. of members and investors, 1,001.

No. of shares, 11,631.

Assets.		Liabilities.	
Loans on mortgages, \$828,- 620.47; on shares, \$1,- 415.45 -----	\$830,035 92	Installment shares, dues ----	\$414,415 78
Arrearages, on interest -----	3,662 53	Installment shares, profits ----	158,200 99
Cash in office, \$2,464.37; in bank, \$22,564.42 -----	25,028 79	Paid-up and prepaid shares, capital -----	234,601 00
Real estate owned -----	1,290 05	Paid-up and prepaid shares, dividends -----	8,644 43
Furniture and fixtures -----	600 00	Overdrafts and bills payable --	5,000 00
Advances, ledger accounts ---	2,316 49	Reserve and undivided profits	34,772 44
		Loans due and incomplete ---	5,967 64
		Sundry ledger accounts ---	1,331 50
Total assets -----	\$862,933 78	Total liabilities -----	\$862,933 78

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$46,452 45	Overdrafts and bills payable --	\$65,000 00
Installment shares, dues ---	97,635 23	Loans on mortgages and shares -----	146,154 66
Paid-up and prepaid shares, dues -----	45,900 00	Interest paid -----	576 90
Interest -----	63,815 82	Dues repaid, installment shares -----	67,645 21
Fees -----	156 75	Profits repaid, installment shares -----	30,142 24
Loans repaid -----	107,834 05	Paid-up and prepaid shares, capital -----	50,200 00
Overdrafts and bills payable --	40,000 00	Paid-up and prepaid shares, dividends -----	12,175 79
Advances repaid, personal ac- counts -----	5,014 92	Advances, personal accounts --	4,333 77
All other receipts, real estate, etc. -----	3,197 42	Salaries -----	3,970 00
		Taxes -----	750 82
		Other expenses -----	2,290 43
		All other disbursements, real estate, etc. -----	1,738 03
		Balance, cash in office and bank -----	25,028 79
Total receipts -----	\$410,006 64	Total disbursements ---	\$410,006 64

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7.20 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 85. TULARE.

TULARE BUILDING AND LOAN ASSOCIATION.

(Incorporated January, 1889.)

J. L. WILDER, Secretary.

A. W. WHEELER, President.

Fiscal year ended December 31, 1914.

No. of series, 19.

No. of members and investors, 82.

No. of shares, 577.

Assets.		Liabilities.	
Loans on mortgages-----	\$40,035 00	Installment shares, dues----	\$30,468 00
Arrearages—		Installment shares, profits----	5,924 52
On shares -----	\$123 00	Advance payments -----	1,734 10
On interest -----	113 95	Overdrafts and bills payable--	4,000 00
	236 95	Reserve and undivided profits	227 42
Cash in bank-----	1,241 90	All other liabilities-----	64 81
Real estate owned-----	705 00		
Furniture and fixtures-----	200 00		
Total assets -----	\$42,418 85	Total liabilities -----	\$42,418 85
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,414 75	Overdrafts and bills payable	\$1,000 00
Installment shares, dues----	7,485 00	Loans on mortgages and	
Interest -----	2,850 63	shares -----	8,850 00
Fees -----	14 60	Interest paid -----	190 58
Loans repaid -----	600 00	Dues repaid, installment	
Overdrafts and bills payable--	3,000 00	shares -----	3,622 00
All other receipts, real estate,		Profits repaid, installment	
etc. -----	367 64	shares -----	857 20
		Salaries -----	600 00
		Taxes -----	217 40
		Other expenses -----	65 90
		All other disbursements ----	87 64
		Balance, cash in office and	
		bank -----	1,241 90
Total receipts -----	\$16,732 62	Total disbursements-----	\$16,732 62

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
14-----	120	\$120 00	\$160 38	\$150 28
15-----	108	108 00	140 70	132 52
17-----	96	96 00	121 81	115 35
18-----	84	84 00	103 64	98 73
20-----	72	72 00	86 05	82 54
22-----	60	60 00	69 59	64 79
24-----	48	48 00	53 92	50 96
26-----	36	36 00	39 32	37 66
28-----	24	24 00	25 44	24 72
30-----	12	12 00	12 39	12 20

No. 86. UPLAND.

MAGNOLIA MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated September 24, 1901.)

M. F. PALMER, Secretary.

CHAS. RUEDY, President.

Fiscal year ended September 30, 1914.

No. of series, none.

No. of members and investors, 243.

No. of shares, 5,210.

Assets.		Liabilities.	
Loans on mortgages-----	\$254,700 00	Installment shares, dues-----	\$76,672 54
Arrearages, on interest-----	2,490 40	Installment shares, profits--	16,700 02
Cash in bank-----	5,653 23	Paid-up and prepaid shares,	
Advances, ledger accounts----	209 22	capital -----	155,200 00
		Paid-up and prepaid shares,	
		dividends -----	8,037 91
		Advance payments -----	170 36
		Overdrafts and bills payable--	3,000 00
		Reserve and undivided profits	3,228 27
		All other liabilities, interest	
		accrued -----	43 75
Total assets -----	\$263,052 85	Total liabilities -----	\$263,052 85

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$15,676 80	Overdrafts and bills payable--	\$8,000 00
Installment shares, dues-----	42,522 27	Loans on mortgages and	
Paid-up and prepaid shares,		shares -----	27,900 00
dues -----	77,800 00	Interest paid -----	175 67
Interest -----	18,130 76	Dues repaid, installment	
Fines -----	369 40	shares -----	34,257 35
Fees -----	88 90	Profits repaid, installment	
Loans repaid -----	35,100 00	shares -----	2,870 59
Overdrafts and bills payable--	7,000 00	Paid-up and prepaid shares,	
Advances repaid, personal ac-		capital -----	104,400 00
counts -----	371 43	Paid-up and prepaid shares,	
All other receipts -----	3 18	dividends -----	11,384 85
		Advances, personal accounts--	494 90
		Salaries -----	1,450 00
		Taxes -----	225 25
		Other expenses -----	241 95
		All other disbursements --	8 95
		Balance, cash in office and	
		bank -----	5,653 23
Total receipts -----	\$197,062 74	Total disbursements ---	\$197,062 74

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 87. VALLEJO.

VALLEJO BUILDING AND LOAN ASSOCIATION.

(Incorporated October 26, 1911.)

WADE H. MADREN, Secretary.

CHAS. E. PERRY, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 21.

No. of shares, 250.

Assets.		Liabilities.	
Loans on definite contract---	\$1,676 46	Guarantee stock, capital----	\$2,322 50
Cash in bank-----	659 14	Investment certificates, principal-----	77 50
Advances, ledger accounts---	195 80	Investment certificates, dividends-----	5 59
		Overdrafts and bills payable--	100 00
		Reserve and undivided profits	25 81
Total assets-----	\$2,531 40	Total liabilities-----	\$2,531 40

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,156 69	Loans on mortgages and shares-----	\$1,000 00
Guarantee stock-----	5 00	Salaries-----	120 00
Investment certificates-----	25 00	All other disbursements-----	27 55
Interest-----	177 00	Balance, cash in office and bank-----	659 14
Loans repaid-----	443 00		
Total receipts-----	\$1,806 69	Total disbursements---	\$1,806 69

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, — per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 88. VISALIA.

VISALIA BUILDING AND LOAN ASSOCIATION.

(Incorporated January 5, 1887.)

C. L. JOHNSON, Secretary.

C. J. GIDDINGS, President.

Fiscal year ended January 31, 1915.

No. of series, none.

No. of members and investors, 334.

No. of shares, 6,678.

Assets.		Liabilities.	
Loans on mortgages-----	\$316,025 00	Installment shares, dues-----	\$141,191 47
Arrearages, on interest-----	484 77	Installment shares, profits----	60,629 51
Cash in bank -----	17,572 20	Paid-up and prepaid shares,	
Advances, ledger accounts----	117 66	capital -----	97,700 00
		Paid-up and prepaid shares,	
		dividends -----	2,763 90
		Overdrafts and bills payable--	17,100 00
		Reserve and undivided profits	8,282 64
		Loans due and incomplete----	6,050 64
		All other liabilities, interest	
		on building policies-----	481 47
Total assets -----	\$334,199 63	Total liabilities -----	\$334,199 63

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$18,967 83	Loans on mortgages and	
Installment shares, dues-----	35,164 38	shares -----	\$64,493 36
Paid-up and prepaid shares,		Interest paid -----	960 00
dues -----	15,700 00	Dues repaid, installment	
Interest -----	24,765 94	shares -----	26,239 80
Fines -----	1 50	Profits repaid, installment	
Fees -----	208 75	shares -----	8,129 08
Loans repaid -----	50,850 00	Paid-up and prepaid shares,	
Overdrafts and bills payable--	1,100 00	capital -----	21,100 00
Advances repaid, personal ac-		Paid-up and prepaid shares,	
counts -----	109 71	dividends -----	6,030 54
		Advances, personal accounts--	196 81
		Salaries -----	1,800 00
		Taxes -----	235 56
		Other expenses -----	110 76
		Balance, cash in office and	
		bank -----	17,572 20
Total receipts -----	\$146,868 11	Total disbursements----	\$146,868 11

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 8.4 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 89. WOODLAND.

NORTHERN CALIFORNIA BUILDING AND LOAN ASSOCIATION.

(Incorporated October 2, 1911.)

A. A. COLBURN, Secretary.

HARRY L. HUSTON, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 34.

No. of shares, 250.

Assets.		Liabilities.	
Loans on definite contract---	\$30,147 08	Guarantee stock, capital----	\$10,638 30
Cash in bank -----	791 40	Paid-up and prepaid certi-	
Furniture and fixtures-----	630 75	ficates, capital -----	8,175 00
Advances, ledger accounts--	14 82	Paid-up and prepaid certi-	
Other assets -----	12 80	ficates, dividends -----	76 39
		Investment certificates, prin-	
		cipal -----	3,016 00
		Investment certificates, divi-	
		dends -----	132 89
		Overdrafts and bills payable--	8,030 50
		Reserve and undivided profits	1,392 77
		All other liabilities, with-	
		drawal fees -----	135 00
Total assets -----	\$31,596 85	Total liabilities -----	\$31,596 85

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$945 59	Loans on mortgages and	
Guarantee stock -----	428 30	shares -----	\$7,700 00
Paid-up and prepaid certi-		Interest paid -----	481 80
ficates, dues -----	1,700 00	Paid-up and prepaid certi-	
Investment certificates ----	1,717 00	ficates, capital -----	1,550 00
Interest -----	3,099 11	Paid-up and prepaid certi-	
Fees -----	104 17	ficates, dividends -----	480 18
Loans repaid -----	5,240 51	Investment certificates, prin-	
All other receipts-----	191 23	cipal -----	1,134 00
		Investment certificates, divi-	
		dends -----	130 67
		Salaries -----	513 35
		Taxes -----	14 82
		Other expenses -----	312 44
		All other disbursements ----	317 25
		Balance, cash in office and	
		bank -----	791 40
Total receipts -----	\$13,425 91	Total disbursements----	\$13,425 91

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

FOREIGN ASSOCIATIONS.

No. 1. SALT LAKE CITY, UTAH.

WESTERN LOAN AND BUILDING COMPANY.

(Incorporated April —, 1892.)

DR. JOHN T. WHITE, Secretary.

P. W. MADSEN, President.

Fiscal year ended December 31, 1914.

No. of series, 133.

No. of shares, 112,943.

Assets.	Liabilities.
Loans on definite contract, \$1,579,138.49; on shares, \$58,481.06 ----- \$1,637,619 55 Cash in office, \$11,134.33; in bank, \$77,447.48 ----- 88,581 81 Real estate owned, home office building ----- 45,000 00 Advances, ledger accounts -- 13,166 54 Other assets ----- 3,750 43	Guarantee stock, capital --- \$150,000 00 General fund, capital ----- 75,000 00 General fund, surplus ----- 22,970 09 Installment shares, dues --- 1,222,314 06 Paid-up and prepaid shares, capital—"D" ----- 17,800 00 Paid-up and prepaid shares, dividends ----- 394 00 "S" stock ----- 149,195 96 Advance payments ----- 44,368 11 Overdrafts and bills pay- able, special ----- 20,000 00 Undivided profits ----- 83,639 05 Sundry ledger accounts ---- 2,437 06
Total assets ----- \$1,788,118 33	Total liabilities ----- \$1,788,118 33

California Business.

Shares of stock in force ----- Dues, installment shares ----- Profits apportioned ----- Mortgage loans in force ----- \$124,757 60 Share loans in force ----- 2,245 00	\$19,670 00 27,552 05 5,469 95
Total -----	127,002 60
Face value of California loans on deposit with Treasurer of California -----	110,350 00

ANNUAL REPORT

on the

Building and Loan Associations

of the

State of California

by the

BUILDING AND LOAN COMMISSIONER

In accordance with an Act of the Legislature, approved April 5, 1911

to

His Excellency HIRAM W. JOHNSON, Governor of the State of California

August 12, 1916



CALIFORNIA
STATE PRINTING OFFICE
SACRAMENTO

REPORT

OF THE

BUREAU OF BUILDING AND LOAN SUPERVISION.

OFFICE OF THE BUILDING AND LOAN COMMISSIONER,
SAN FRANCISCO, August 12, 1916.

To His Excellency, HIRAM W. JOHNSON,
Governor of California,

SIR: In compliance with the requirements of section 5 of the Building and Loan Commission Act, I have the honor to submit this the Twenty-third Annual Report of this department, covering the operations of the building and loan associations of California for the sixty-seventh fiscal year, ended June 30, 1916.

During this period one new association has been organized and licensed, and one has retired after an unsuccessful attempt to establish itself on a satisfactory basis—thereby leaving the number on the active roll the same as before at 90, with 89 associations in business for more than one year, the reports of which are included in the tabulations herein set forth and the appendix thereafter following.

The gross assets of these 89 associations aggregate, as of the date of their annual reports, \$32,794,018.18—a gain of \$2,352,934.15, equal to 7.73 per cent for the year.

With one exception—furniture and fixtures—every feature of the assets show an increase in volume. The increase in the loans has been 5.35 per cent; that of the money on hand and in bank 90.77 per cent, or nearly double that of last year; the real estate owned shows an increase in volume of 12.07 per cent; the arrearages 13.08 per cent, and the advances 38.87 per cent.

A like condition appears in the classified liabilities, where all but two of the classes, aggregating only \$5,220.00, show an increase of varying proportions.

This increase is by no means confined to any one locality, as by reference to the tabulated "Distribution of Assets by Counties" it will be seen that, of the 27 counties in which there are associations, all but one county in which there are but two small associations, show a gain in assets of very respectable proportions.

The number of members and investors now aggregate 42,250, or 3,502 in excess of the report for 1915, with an average investment to their credit of \$701.15.

The borrowers reported appear as 20,322, a gain of 2,033 with an average loan to each of \$1,488.20.

The outstanding shares of all classes show a gain of 6,971, and the investment certificates a gain of 3,188.

The new loans made during the year for building purposes appear as 1,743—a gain of 32 over the previous report—thus making the aggregate of all such loans reported since 1893 appear as 46,260.

Fifty associations out of the total of 89 own 216 pieces of real estate, a gain of 53 pieces and \$96,526.17 in cost. Six of these associations have acquired land and buildings at an aggregate cost of \$132,457.00 for office purposes, mainly by the investment of their accumulated reserve or guarantee capital. The portions not needed for their own use are rented out at fairly remunerative rates of income. The other 210 pieces owned have mostly been acquired as the result of the failure of borrowers to live up to the terms and requirements of their contracts; a result that it is practically impossible to avoid, even under the most favorable conditions of business, still if reasonable care is exercised in the appraisalment of property offered as security for loans, coupled with a close investigation of the moral hazard attaching to the applicants, the necessity for taking action against the security pledged might be reduced to a mere nominal figure. Real estate acquired under such conditions more often becomes an element of loss rather than of profit, as the income, in excess of expenses and taxes, seldom approximates the net income on the average loans. Ordinarily, the sooner it is disposed of the better the condition of the association that has been forced to acquire it; and especially is this the case if the lots be vacant or the buildings thereon be old and out of date. Modern improvements are the only kind now acceptable to the public, hence those now out of date must usually be disposed of at a loss, and the sooner that loss is known the better.

The arrearages amounting to \$188,623.70 are very largely for interest due and unpaid on loans and contracts. In some cases these are altogether too great, and are intimately connected with the necessity of taking action against security pledged for loans. The steady accumulation of this delinquency may sometimes be due to inferior collection qualifications on the part of the executive officers, as those that are known to be the best collectors show the fewest delinquencies.

The volume of cash on hand and in bank is excessive and unreasonable in a business where all funds are presumed to be kept at work earning something; complaints have been universal from all parts of the state of an undue accumulation of money that it was impossible to loan in the usual manner on acceptable security. Most associations hesitate to invest in bonds, because of the low rate of income, or to loan on flat mortgages for any extended period. Late advices indicate an improved demand for acceptable loans, in some localities.

The reserve and undivided profits aggregate \$1,380,544.12, equal to 4.56 per cent of the loans in force, a gain of \$96,697.62 since last report. The law requires the reserve to be accumulated from 5 per cent of the net profits until it shall equal 5 per cent of the loans in force, as an insurance against loss to the members and investors. As the law now stands it applies to all associations, but where an association has a paid in guarantee capital no necessity exists for the accumulation of a reserve in this manner, as the guarantee capital and its surplus are presumed to assume all responsibility for losses incurred.

LOANING RATE AND INTEREST COLLECTED.

The 89 associations reporting represent 16 different loaning rates, varying from 7 to 12 per cent per annum.

Twenty-one associations loan at 7 per cent and three varying fractions.

Thirty-five associations loan at 8 per cent and two varying fractions.

Fourteen associations loan at 9 per cent and two varying fractions.

Sixteen associations loan at 10 per cent and two varying fractions.

Three associations loan at 11 per cent and not exceeding 12 per cent.

The average of these varying rates is 8.53 per cent, but this average can only be accurately realized unless the volume of loans of each and every association is practically of the same amount. If the volume of the loans of associations loaning at the higher rates greatly exceeds the volume of those of the lower rates, then the average realization will exceed the above named average; and vice versa if the volume of the lower rates greatly exceeds that of the higher, then the average realization will be less than the mean average of rates.

The realization seldom or never equals the loaning rate, for the reason that there is always more or less delinquency which usually results in loss, especially in the event of foreclosure.

The interest, including premium (which is simply another name for interest), reported as collected during the past year, amounts to \$2,529,075.56, or the equivalent of 8.572 per cent of the apparent average of loans in force for the entire year. This rate is a little in excess of the mean average of all rates noted above, thus demonstrating that the larger volume of the loans bear the higher loaning rates.

Elsewhere the gross apparent income is calculated at 8.865 per cent, the difference of 0.292 per cent accruing from delinquent interest and other sources of income that enter into the profit and loss account, and which have been included therein in the preparation of the several annual reports to this office.

STATUS OF ASSOCIATIONS.

Active roll June 30, 1915-----	90
New associations—	
State Rural Credit Association, San Francisco-----	1
	<u>91</u>
Retired—	
California Prudential Society, Oakland-----	1
Total active roll, June 30, 1916-----	90
In liquidation—	
Fairmount Loan, San Francisco.	
Mission Home, San Francisco.	
Pacific Coast Savings, San Francisco.	
Continental, San Francisco.	
State of California, San Diego.	
Orange County Mutual, Santa Ana.	
Total in liquidation -----	6
Total roll -----	<u>96</u>
Summary.	
Active, reporting -----	89
Active, not reporting (new)-----	1
Liquidating -----	6
Total -----	<u>96</u>

The changes in assets, as well as in the total roll and number reporting since 1905, are as follows:

Year	Total roll	Number reporting	Assets	Increase
1906 -----	131	106	\$19,228,938 88	-----
1907 -----	125	107	19,522,896 86	\$293,957 98
1908 -----	120	107	19,635,657 94	112,761 08
1909 -----	120	105	20,228,116 40	592,458 46
1910 -----	113	107	21,255,176 49	1,027,060 09
1911 -----	105	96	23,340,012 38	2,084,835 89
1912 -----	107	91	24,866,571 97	1,526,559 59
1913 -----	98	93	28,316,021 97	3,449,450 00
1914 -----	97	92	29,515,762 57	1,199,740 60
1915 -----	97	89	30,441,084 03	925,321 46
1916 -----	96	89	32,794,018 18	2,352,934 15

Foreign Associations (not included in tabulations):

Western Loan and Building Company, Salt Lake City, Utah. (See last page of appendix.) California business aggregates \$124,721.16 net.

ASSETS AND LIABILITIES.

Assets.		
Loans on mortgages and stock	\$30,243,321	26
Arrearages	188,623	70
Cash in office and bank	1,385,654	18
Real estate owned	812,779	76
Furniture and fixtures	27,524	92
Advances—personal accounts	130,311	83
Other assets	5,802	53
	<hr/>	
	\$32,794,018	18
Liabilities.		
Guarantee stock—capital	\$815,439	72
Guarantee stock—surplus	139,006	86
Installment shares—dues	10,520,598	45
Installment shares—profits	3,182,628	80
Paid-up and prepaid shares—capital	4,618,189	23
Paid-up and prepaid shares—dividends	337,487	87
Investment certificates—principal	9,779,938	80
Investment certificates—dividends	239,035	62
Advance payments	56,650	66
Overdrafts and bills payable	969,022	57
Reserve and undivided profits	1,380,544	12
Loans due and incomplete	601,217	38
Sundry ledger accounts	111,415	70
All other liabilities	42,842	40
	<hr/>	
	\$32,794,018	18

RECEIPTS AND DISBURSEMENTS.

Receipts.		
Balance from last report	\$726,327	36
Guarantee stock	54,585	24
Installment shares—dues	3,680,206	07
Paid-up and prepaid shares—dues	1,446,481	54
Investment certificates	3,090,239	89
Interest	2,466,968	25
Premiums	62,107	31
Fines	24,053	03
Fees	15,415	43
Loans repaid	8,270,486	33
Overdrafts and bills payable	1,050,709	14
Advances repaid—personal accounts	291,069	55
All other receipts	983,366	47
	<hr/>	
	\$22,162,015	61
Disbursements.		
Overdrafts and bills payable	\$1,121,944	39
Loans on mortgages and shares	9,756,208	44
Interest paid	93,076	48
Dividends on guarantee stock	84,490	06
Dues repaid—installment shares	3,192,166	99
Profits repaid—installment shares	795,769	95
Paid-up and prepaid shares—capital	814,238	17
Paid-up and prepaid shares—dividends	272,757	55
Investment certificates—principal	2,453,959	37
Investment certificates—dividends	531,418	36
Advances—Personal accounts	184,551	76
Salaries	212,074	11
Taxes	60,441	00
Other expenses	163,073	62
All other disbursements	1,045,295	18
Balance—Cash in office and bank	1,380,550	18
	<hr/>	
	\$22,162,015	61

CHANGES IN ASSETS AND LIABILITIES.

Assets.

	Increase	Decrease
Loans on mortgages and stock	\$1,536,149 46	
Arrearages	21,821 07	
Cash in office and bank	659,326 82	
Real estate owned	96,526 17	
Furniture and fixtures		\$132 12
Advances—ledger accounts	36,476 47	
Other assets	2,766 28	
Net increase	\$2,352,934 15	

Liabilities.

Guarantee stock—capital	\$75,689 79	
Guarantee stock—surplus	59,041 07	
Installment shares—dues	746,291 64	
Installment shares—profits	196,356 24	
Paid-up and prepaid shares—capital	33,447 97	
Paid-up and prepaid shares—dividends	57,007 14	
Investment certificates—principal	748,553 36	
Investment certificates—dividends		\$2,392 81
Advance payments	11,045 19	
Overdrafts and bills payable	74,242 47	
Reserve and undivided profits	96,697 62	
Loans due and incomplete	259,115 66	
Sundry ledger accounts	676 35	
All other liabilities		2,837 54
	\$2,352,934 15	

DISTRIBUTION OF ASSETS BY COUNTIES.

Counties	Associations	Number reporting	Assets	Increase	Decrease
Alameda	7	7	\$1,184,750 89	\$157,696 22	
Fresno	1	1	183,248 40	34,244 96	
Humboldt	1	1	31,420 37	1,033 48	
Kern	2	2	506,002 40	59,026 07	
Los Angeles	12	12	14,163,152 75	1,096,149 89	
Madera	1	1	25,139 71	8,672 19	
Marin	3	3	276,320 98	6,292 29	
Merced	1	1	141,804 64	12,249 96	
Napa	1	1	229,152 45	15,410 44	
Orange	3	3	1,203,900 17	75,404 03	
Placer	1	1	52,768 99	4,394 02	
Riverside	2	2	186,416 58	8,843 15	
Sacramento	1	1	402,286 29	59,611 24	
San Bernardino	4	4	2,454,059 32	180,765 36	
San Diego	3	3	607,148 63	10,154 69	
San Francisco	21	20	4,082,713 11	105,710 43	
San Luis Obispo	2	2	184,917 10	10,499 71	
San Joaquin	3	3	1,803,906 21	145,753 58	
San Mateo	2	2	516,571 12	14,018 96	
Santa Barbara	2	2	988,674 59	115,266 98	
Santa Clara	7	7	2,287,755 35	156,400 49	
Santa Cruz	1	1	41,175 21	3,465 82	
Solano	2	2	56,120 80		\$13,990 93
Sonoma	2	2	193,224 32	21,392 13	
Tulare	3	3	475,140 32	16,039 33	
Ventura	1	1	483,513 74	47,292 77	
Yolo	1	1	32,733 74	1,136 89	
	90	89	\$32,794,018 18	\$2,366,925 08	\$13,990 93

STATISTICAL INFORMATION.

Number of members: Male	17,591	
Female	10,709	
		28,300
Number of investors: Male	9,937	
Female	4,013	
		13,950
Total members and investors		42,250
Average investment, including accumulated earnings		\$701.15
Number of borrowers		20,322
Average amount of loans to each borrower		\$1,488.20
Number of new mortgage loans for year	5,139	
Number of new share loans for year	1,103	
		6,242
Number of building loans for year		1,743
Total number of building loans to date		46,260
Percentage of new loans to loans in force		32.22 %
Percentage of loans repaid		27.33 %
Mean average of interest rates in force		8.53 %
Average of collections reported		8.573 %
Apparent gross income to average loans in force		8.865 %
Shares in force last report		357,443
Shares issued since last report		71,618
Shares canceled since last report		64,801
Shares in force this report		364,260
Investment certificates in force last report		89,417
Investment certificates issued since last report		25,123
Investment certificates canceled since last report		20,236
Investment certificates in force this report		94,304
Number of associations owning real estate		50
Number of pieces of real estate owned		216
Number of associations owning own office buildings		6
Book value of real estate owned		\$812,779.76
Reserve and undivided profits		1,380,544.12
Guarantee capital and surplus		954,446.58
Aggregate surplus for protection of members and investors		2,334,990.70

Net Profits.

Net profits reported for year	\$2,180,757.68
Percentage to average loans in force	7.392%
Average for past ten years	6.902%
Percentage to average investment	7.633%
Average for past ten years	7.455%

SALARIES, TAXES AND OTHER EXPENSES.

	Amount	Percentage to loans in force
Salaries for year	\$212,074 11	0.719
Taxes paid	60,441 00	0.205
Other expenses paid	163,073 62	0.549
Totals	\$435,588 73	1.473
Average percentage for past ten years		2.376

OPERATING EXPENSES.

Taxes being an element over which the management of the several associations has no control, it follows that the real operating expenses must of necessity be confined to the salaries and other expenses, which as above shown, bear the following percentages to the average loans in force for the year:

	Per cent.
For salaries	0.719
For other expenses	0.549
Total	1.268
The average for the past ten years is.....	1.590

OPERATING EXPENSES TO DUES CAPITAL.

Applying the above operating expenses to the actual average of dues capital paid in on all classes of shares and investment certificates, exclusive of profits apportioned thereto, the percentages appear as follows:

	Per cent.
For salaries	0.853
For other expenses	0.655
Total	1.508

or practically only about 60 per cent of the legal limitation fixed by the laws of several of the other states.

The above percentage for 1915 was 1.471.

GROSS INCOME AND PERCENTAGE OF EXPENSES TO INCOME.

Based on the average of "loans in force" the percentage of the gross income of all the associations can be very closely approximated as follows:

	Per cent.
Net profits reported as above.....	7.392
Taxes paid	0.205
Operating expenses	1.268
Apparent gross income	8.865
Ratio of operating expenses to gross income.....	14.371
The apparent gross income for the past ten years has been.....	9.279
And the ratio of operating expenses to income.....	17.086

GROSS INCOME AND PERCENTAGE OF EXPENSES TO DUES CAPITAL.

Based on the average of "dues capital" in force for the year in all classes of shares and investment certificates, exclusive of profits or dividends credited thereto, the apparent gross income is approximately as follows:

	Per cent.
Percentage of net profits.....	8.765
Percentage of taxes paid.....	0.243
Percentage of operating expenses.....	1.508
Apparent gross income	10.516
Ratio of operating expenses.....	14.340

ASSOCIATIONS HAVING A PAID-IN GUARANTEE CAPITAL.

Associations	Location	Assets	Capital and surplus	Dividend apportioned to guarantee capital	Rate of dividend to installment shares
Central	Alameda	\$238,308	\$21,975	\$1,376	6 %
Berkeley	Berkeley	34,841	16,935	483	6 %
Corona Mutual	Corona	36,097	5,305	715	8 %
Altos	Los Altos	18,913	16,750	1,131	7 %
Bankers	Los Angeles	28,452	14,149		
State Mutual	Los Angeles	4,059,837	259,590	58,441	9 %
Southern California	Los Angeles	823,466	51,593	6,250	7 %
Orange	Orange	507,476	32,000	3,250	8½ %
Palo Alto Mutual	Palo Alto	519,221	31,420	2,531	7 %
California Security	Pasadena	431,360	40,000	1,250	6 %
Mutual	Pasadena	387,547	27,250	2,585	8 %
Pasadena	Pasadena	144,711	9,260	1,280	6 %
Home Builders	Pomona	476,703	108,500	10,000	10 %
Home Investment	Redlands	577,930	120,000	15,000	8 %
California Home	San Francisco	644,520	43,958	3,750	8 %
Home Mutual	San Francisco	251,904	27,840	4,015	7 %
Santa Cruz County	Santa Cruz	41,175	23,305	868	7 %
Security	Stockton	112,284	28,116	2,166	6 %
Vallejo	Vallejo	2,600	2,499		6 %
Northern California	Woodland	32,733	13,497		6 %

Total capital and surplus, 20 associations..... \$893,942 00

Total capital and surplus in 1915..... 819,715 00

Total assets, 20 associations..... 9,370,078 00

Total assets, 20 associations in 1915..... 8,657,538 00

Gain in assets, 1915-1916..... \$712,540 00

ASSOCIATIONS IN LIQUIDATION.

In the matter of the "Fairmount" and "Mission Home" of San Francisco, as soon as it is possible to dispose of three or four small pieces of real estate the final liquidation distribution will be made and the affairs closed.

As to the "Pacific Coast Savings" the trustees report that there are a few odds and ends to adjust in order to complete the final closing of its business.

The final account of the receiver for the "Protective" of Los Angeles has been approved by the court and the receivership discharged.

In the matter of the "State of California" of San Diego the inability to dispose of the real estate holdings to advantage has delayed further progress in realization, hence matters there remain as at date of last report.

As to the "Orange County Mutual" of Santa Ana collection of the visible assets has been completed but the business can not be finally closed until the liability of the directors is determined and accepted by the members.

The affairs of the "Continental," in bankruptcy, were still pending before the United States Referee in Bankruptcy at the close of the fiscal year, no trustee having been selected to proceed with liquidation.

From an examination of the foregoing schedule of "Distribution of Assets by Counties" it will be observed that less than one-half the counties in the state have associations formed and operating within their borders. This is a matter of sincere regret, as there are unquestionably many localities in the other counties where small associations could be formed and operated with profit to members and investors and with material benefit in the upbuilding of the communities. This has been satisfactorily demonstrated in several of the smaller towns and cities where such have been formed and operated for several years. While this office looks with disfavor upon the formation of associations by professional promoters, it would gladly lend its assistance, within reasonable limits, to public spirited local citizens desiring to benefit their localities by the formation of local associations.

A RESERVE FUND A NECESSITY.

California, in common with practically every other state, requires that a "Reserve Fund" be accumulated for the protection of persistent members and investors, yet there are those who question the utility of such a law and plead for its repeal. The necessity for such a fund is obvious to those having to do with state supervision for any extended period. It matters not how careful and conscientious a board of directors may be in the making of loans, the time is sure to come when it will be necessary to take over real estate pledged as security for loans, and when that time does come, if there is no accumulated reserve for the protection of the shareholders, members and investors against the possible and very probable loss that usually occurs, a reduction in the ordinary dividend very naturally follows, coupled with dissatisfaction and consequent withdrawals. Losses are also likely and liable to occur from other and unexpected sources productive of like results, even of a magnitude that may threaten the very existence of an association. The law and the decisions of the higher courts require that associations must have available and collectible assets wherewith to repay in full the contributions of their members and investors if they would continue in active business. In fact, they must be in condition to meet this requirement, even as the result of a forced liquidation, wherein there is invariably a depreciation in asset realization. A building and loan association on the mutual plan is like unto a mutual partnership, but with this difference—a member or investor may withdraw his investment almost at will, and it is to be repaid to him in actual money by the remaining members. It is quite true that he usually forfeits a portion of his accumulated earnings, but this forfeiture is no part of the earnings of the investment of the remaining members to be distributed to them in the shape of dividends as has been the usual prac-

tice in the past. It was forfeited as an insurance fund to protect them against future loss that might arise from business then on the books and properly belongs in a reserve fund created for that purpose. If it is erroneously included in the earnings of an association, then an equivalent, at the very least, should be taken therefrom at the closing of the books for the annual term, for the creation and accumulation of such insurance reserve, for the business on the books at the time of the withdrawal is then by no means closed out and may not be for years. Were the resulting forfeitures of this nature transferred to an insurance reserve fund from the very inception of an association, such fund would very probably exceed in volume the requirements of the existing laws, and still each and every persistent member would get as dividends all that his investment had actually earned, less the proper pro rata of expenses and taxes. In fact, he would receive more, for this insurance reserve would be loaned out and earning interest for his benefit. A reserve is an insurance fund for the protection of a member against possible loss and reduction of annual dividends; in fact it is an equalizer of dividends for the future. That the law might justly provide for the distribution of a pro rata of the excess over the five per cent of the loans in force, now required to be eventually accumulated, if any such exist at the time of maturity, there may be scarcely a question; but that the insurance reserve should be encroached upon, except for the payment of losses, prior to final liquidation, should be looked upon, in the light of past experience, as an extra hazardous proceeding.

CONCLUSION.

The appendix to this report, when published, will contain the usual condensed reports of the several associations as made to this office at the close of their several fiscal years, showing the book and withdrawal values at annual periods, of the shares of serial associations, and the dues, dividend rate, book and withdrawal values of the permanent or "Dayton" plan associations, all arranged alphabetically both as to location and name of association, closing with the last report of foreign associations. It will also contain a detailed statement of the receipts of this department, as required by law, and the names and addresses of the several secretaries, arranged alphabetically by cities and towns.

Respectfully submitted.

GEO. S. WALKER,
Commissioner.

Attest:

J. L. FIELDS, *Secretary.*

STATEMENT OF RECEIPTS ON ACCOUNT OF LICENSES AND ASSESSMENTS FOR EXPENSES.

Fiscal Year Ending June 30, 1916.

Associations	Location	Amount
Central Loan Association.....	Alameda	\$52 55
Columbian Mutual Building and Loan Association.....	Alameda	38 34
Savings Loan and Building Association.....	Anaheim	32 78
Kern County Mutual Buildings and Loan Association.....	Bakersfield	85 14
People's Mutual Building and Loan Association.....	Bakersfield	43 57
Benicia Building and Loan Association.....	Benicia	16 85
Berkeley Home Investment Association.....	Berkeley	11 42
Corona Mutual Building and Loan Association.....	Corona	10 37
Escondido Mutual Building and Loan Association.....	Escondido	10 00
Fortuna Building and Loan Association.....	Fortuna	10 00
Mutual Building and Loan Association.....	Fresno	41 53
Livermore Mutual Building and Loan Association.....	Livermore	10 00
Mutual Building and Loan Association.....	Long Beach	45 13
Altos Building and Loan Association.....	Los Altos	10 00
Home Investment Building and Loan Association.....	Los Angeles	11 11
Metropolitan Loan Association.....	Los Angeles	73 37
Southern California Loan Association.....	Los Angeles	214 83
Fidelity Savings and Loan Association.....	Los Angeles	1,731 14
State Mutual Building and Loan Association.....	Los Angeles	1,085 06
Bankers Guaranty-Loan Company.....	Los Angeles	10 18
Los Gatos Building and Loan Association.....	Los Gatos	10 00
Madera Mutual Building and Loan Association.....	Madera	10 00
Merced Mutual Building and Loan Association.....	Merced	37 50
Tamapais Mutual Building and Loan Association.....	Mill Valley	17 50
Napa Building and Loan Association.....	Napa	61 88
Newcastle Building and Loan Association.....	Newcastle	14 00
Alameda County Loan Association.....	Oakland	130 15
Cosmopolitan Mutual Building and Loan Association.....	Oakland	42 45
People's Mutual Building and Loan Association.....	Ontario	134 82
Orange Building and Loan Association.....	Orange	144 96
Palo Alto Mutual Building and Loan Association.....	Palo Alto	146 90
Pasadena Building and Loan Association.....	Pasadena	36 16
Mutual Building and Loan Association.....	Pasadena	108 95
California Security Loan Corporation.....	Pasadena	122 41
Paso Robles Mutual Building and Loan Association.....	Paso Robles	11 72
Petaluma Mutual Loan Association.....	Petaluma	14 03
Pleasanton Mutual Building and Loan Association.....	Pleasanton	10 00
Mutual Building and Loan Association.....	Pomona	194 10
Home Builders Loan Association.....	Pomona	117 46
Porterville Mutual Building and Loan Association.....	Porterville	24 72
San Mateo County Building and Loan Association.....	Redwood City	105 20
Home Investment Association.....	Redlands	149 78
Riverside County Mutual Building and Loan Association.....	Riverside	43 56
Sacramento Building and Loan Association.....	Sacramento	99 35
Santa Fe Building and Loan Association.....	San Bernardino	292 50
San Diego Building and Loan Association.....	San Diego	89 15
Silver Gate Building and Loan Association.....	San Diego	77 26
Argonaut Mutual Building and Loan Association.....	San Francisco	14 68
Bay City Building and Loan Association.....	San Francisco	19 19
Bay View Building and Loan Association.....	San Francisco	10 00
California Home Building-Loan Corporation.....	San Francisco	182 92
California Mutual Savings Fund Loan and Building Association.....	San Francisco	15 14
Citizens Building and Loan Association.....	San Francisco	153 27
Empire Building and Loan Association.....	San Francisco	16 73
Eureka Building and Loan Association.....	San Francisco	11 24

STATEMENT OF RECEIPTS, ETC.—Continued.

Associations	Location	Amount
Fidelity Building and Loan Association.....	San Francisco ..	\$47 84
Franklin Mutual Building and Loan Association.....	San Francisco ..	60 68
Globe Mutual Building and Loan Association.....	San Francisco ..	39 14
Home Mutual Deposit Loan Association.....	San Francisco ..	67 42
Mechanics Building and Loan Association.....	San Francisco ..	24 35
Occidental Loan Association.....	San Francisco ..	28 86
Pacific Loan Association.....	San Francisco ..	13 66
Pacific States Savings and Loan Company.....	San Francisco ..	332 30
Progress Mutual Loan Association.....	San Francisco ..	20 21
Provident Mutual Loan Association.....	San Francisco ..	50 46
Union Loan Association.....	San Francisco ..	10 30
Western Loan Association.....	San Francisco ..	21 56
Mutual Building and Loan Association of San Jose and College Park.....	San Jose	203 73
Nucleus Building and Loan Association.....	San Jose	69 75
San Jose Building and Loan Association.....	San Jose	99 90
San Luis Building and Loan Association.....	San Luis Obispo ..	41 00
San Mateo Mutual Building and Loan Association.....	San Mateo	37 20
Marin County Mutual Building and Loan Association.....	San Rafael	48 64
Home Mutual Building and Loan Association.....	Santa Ana	147 28
Loan and Building Association.....	Santa Barbara	98 92
Santa Barbara Mutual Building and Loan Association.....	Santa Barbara	151 15
Santa Clara Building and Loan Association.....	Santa Clara	74 30
Santa Cruz County Building and Loan Association.....	Santa Cruz	10 93
Santa Paula Building and Loan Association.....	Santa Paula	125 93
Santa Rosa Building and Loan Association.....	Santa Rosa	40 49
Sausalito Mutual Loan Association.....	Sausalito	15 44
San Joaquin Valley Building and Loan Association.....	Stockton	208 33
Security Building and Loan Association.....	Stockton	19 54
Stockton Land, Loan and Building Association.....	Stockton	248 53
Tulare Building and Loan Association.....	Tulare	12 27
Magnolia Mutual Building and Loan Association.....	Upland	71 65
Vallejo Building and Loan Association.....	Vallejo	10 00
Visalia Building and Loan Association.....	Visalia	95 16
Northern California Building and Loan Association.....	Woodland	10 00
Western Loan and Building Company.....	Salt Lake City...	36 83
		\$8,806 80
One new license issued during the year.....		10 00
		\$8,816 80

Deposited with State Treasurer:

February 1, 1916, Controller's Receipt No. 1899.....	\$7,500 00
March 2, 1916, Controller's Receipt No. 2174.....	1,116 80
June 29, 1916, Controller's Receipt No. 3241.....	200 00
	\$8,816 80

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

J. L. Fields, Secretary for the Building and Loan Commissioner, being first duly sworn, deposes and says the foregoing is a correct statement of the receipts for the fiscal year ended June 30, 1916, and of the disposition of same.

J. L. FIELDS.

Subscribed and sworn to before me this 12th day of August, 1916.

GEO. S. WALKER,
Commissioner.

SECRETARIES AND THEIR LOCAL ADDRESSES.

Location	Name	Associations	Address
Alameda	L. A. Rhodes	1	2301 Central avenue.
Anaheim	Fred A. Backs, Jr.	1	Anaheim.
Bakersfield	E. W. Spiers	1	Care Producers Savings Bank.
Bakersfield	Arthur S. Crites	1	Care First Bank of Kern.
Benicia	H. K. White	1	Benicia.
Berkeley	F. H. Clark	1	2011 Shattuck avenue.
Corona	John P. Key	1	First National Bank Building.
Escondido	F. G. Baldrige	1	Care Escondido Savings Bank.
Fortuna	C. A. Friedenbach	1	Fortuna.
Fresno	Wick W. Parsons	1	Care Peoples Savings Bank.
Los Altos	C. E. Miner	1	Los Altos.
Los Angeles	W. A. Bonyng	1	Care Commercial National Bank.
Los Angeles	Julius H. Martin	1	431 West Fifth street.
Los Angeles	Isaac Norton	1	604 Title Insurance Building.
Los Angeles	C. J. Wade	1	223 South Spring street.
Los Angeles	G. H. Wadleigh	2	601 South Hill street.
Los Gatos	E. G. Angell	1	Los Gatos.
Long Beach	W. S. Stevens	1	Broadway and Locust streets.
Livermore	C. F. Wente	1	Care First National Bank.
Madera	E. M. McCardle	1	Care Madera Abstract Co.
Merced	J. H. Simonson	1	Merced.
Mill Valley	Paul Helmore	1	P. O. Box 575.
Napa	John N. Mount	1	Napa.
Newcastle	John Wallace	1	Newcastle.
Oakland	W. S. Gould	1	1248 East Twelfth street.
Oakland	C. P. Hoag	1	563 Sixteenth street.
Oakland	R. R. Reed	1	88 Blake & Moffatt Building.
Ontario	J. O. Henderson	1	Ontario.
Orange	U. D. Rhodes	1	Orange.
Palo Alto	Edward Jesurun	1	259 University avenue.
Pasadena	E. D. Hill	1	18 Marengo avenue.
Pasadena	A. J. Morris	1	2 East Colorado street.
Pasadena	F. E. Warriner	1	Colorado and Fair Oaks avenues.
Paso Robles	F. G. Wetzel	1	Care First National Bank.
Petaluma	F. A. Cromwell	1	Petaluma.
Pleasanton	T. H. Silver	1	Care Bank of Pleasanton.
Pomona	W. D. Frederick	1	260 South Thomas street.
Pomona	C. E. Greaser	1	261 South Thomas street.
Porterville	C. O. Premo	1	Porterville.
Redlands	J. Warren Smith	1	5th and Citrus streets.
Redwood City	H. W. Schaberg	1	Redwood City.
Riverside	M. S. Bowman	1	630 Seventh street.
Sacramento	Frank Hickman	1	724 J street.
San Bernardino	John Flagg	1	365 E street.
San Diego	J. R. Beardsley	1	759 Sixth street.
San Diego	H. A. Croghan	1	411 E street.
San Francisco	John S. Adler	1	303 Phelan Building.
San Francisco	Theo. Bausemer	1	1208 Railroad avenue.
San Francisco	Wm. E. Bouton	5	255 Montgomery street.
San Francisco	B. Fedde	1	995 Market street.
San Francisco	B. M. Gunzburger	3	1933 Ellis street.
San Francisco	R. L. Handy	1	Second floor, Hearst Building.
San Francisco	A. R. Knoll	2	282 Bush street.
San Francisco	W. S. Pardy	1	550 California street.
San Francisco	N. Steinberger	2	715 Clunie Building.
San Francisco	B. M. Stich	3	1933 Ellis street.
San Francisco	Fremont Wood	1	405 Pine street.
San Jose	C. H. Johnson	1	12 North First street.
San Jose	Ralph E. Sanders	1	34 E. San Antonio street.
San Jose	W. M. Sontheimer	1	81 W. Santa Clara street.
San Luis Obispo	M. Lewin	1	1029 Chorro street.
San Mateo	O. H. Kirkbride	1	San Mateo.
San Rafael	L. A. Lancel	1	San Rafael.
Santa Ana	O. M. Robbins	1	Santa Ana.
Santa Barbara	J. T. Johnson	1	P. O. Box 35.

ANNUAL REPORT

on the

Building and Loan Associations

of the

State of California

by the

BUILDING AND LOAN COMMISSIONER

In accordance with an Act of the Legislature, approved April 5, 1911

to

His Excellency HIRAM W. JOHNSON, Governor of the State of California

August 12, 1916



CALIFORNIA
STATE PRINTING OFFICE
SACRAMENTO

REPORT
OF THE
BUREAU OF BUILDING AND LOAN SUPERVISION.

OFFICE OF THE BUILDING AND LOAN COMMISSIONER,
SAN FRANCISCO, August 12, 1916.

*To His Excellency, HIRAM W. JOHNSON,
Governor of California,*

SIR: In compliance with the requirements of section 5 of the Building and Loan Commission Act, I have the honor to submit this the Twenty-third Annual Report of this department, covering the operations of the building and loan associations of California for the sixty-seventh fiscal year, ended June 30, 1916.

During this period one new association has been organized and licensed, and one has retired after an unsuccessful attempt to establish itself on a satisfactory basis—thereby leaving the number on the active roll the same as before at 90, with 89 associations in business for more than one year, the reports of which are included in the tabulations herein set forth and the appendix thereafter following.

The gross assets of these 89 associations aggregate, as of the date of their annual reports, \$32,794,018.18—a gain of \$2,352,934.15, equal to 7.73 per cent for the year.

With one exception—furniture and fixtures—every feature of the assets show an increase in volume. The increase in the loans has been 5.35 per cent; that of the money on hand and in bank 90.77 per cent, or nearly double that of last year; the real estate owned shows an increase in volume of 12.07 per cent; the arrearages 13.08 per cent, and the advances 38.87 per cent.

A like condition appears in the classified liabilities, where all but two of the classes, aggregating only \$5,220.00, show an increase of varying proportions.

This increase is by no means confined to any one locality, as by reference to the tabulated "Distribution of Assets by Counties" it will be seen that, of the 27 counties in which there are associations, all but one county in which there are but two small associations, show a gain in assets of very respectable proportions.

The number of members and investors now aggregate 42,250, or 3,502 in excess of the report for 1915, with an average investment to their credit of \$701.15.

The borrowers reported appear as 20,322, a gain of 2,033 with an average loan to each of \$1,488.20.

The outstanding shares of all classes show a gain of 6,971, and the investment certificates a gain of 3,188.

The new loans made during the year for building purposes appear as 1,743—a gain of 32 over the previous report—thus making the aggregate of all such loans reported since 1893 appear as 46,260.

Fifty associations out of the total of 89 own 216 pieces of real estate, a gain of 53 pieces and \$96,526.17 in cost. Six of these associations have acquired land and buildings at an aggregate cost of \$132,457.00 for office purposes, mainly by the investment of their accumulated reserve or guarantee capital. The portions not needed for their own use are rented out at fairly remunerative rates of income. The other 210 pieces owned have mostly been acquired as the result of the failure of borrowers to live up to the terms and requirements of their contracts; a result that it is practically impossible to avoid, even under the most favorable conditions of business, still if reasonable care is exercised in the appraisalment of property offered as security for loans, coupled with a close investigation of the moral hazard attaching to the applicants, the necessity for taking action against the security pledged might be reduced to a mere nominal figure. Real estate acquired under such conditions more often becomes an element of loss rather than of profit, as the income, in excess of expenses and taxes, seldom approximates the net income on the average loans. Ordinarily, the sooner it is disposed of the better the condition of the association that has been forced to acquire it; and especially is this the case if the lots be vacant or the buildings thereon be old and out of date. Modern improvements are the only kind now acceptable to the public, hence those now out of date must usually be disposed of at a loss, and the sooner that loss is known the better.

The arrearages amounting to \$188,623.70 are very largely for interest due and unpaid on loans and contracts. In some cases these are altogether too great, and are intimately connected with the necessity of taking action against security pledged for loans. The steady accumulation of this delinquency may sometimes be due to inferior collection qualifications on the part of the executive officers, as those that are known to be the best collectors show the fewest delinquencies.

The volume of cash on hand and in bank is excessive and unreasonable in a business where all funds are presumed to be kept at work earning something; complaints have been universal from all parts of the state of an undue accumulation of money that it was impossible to loan in the usual manner on acceptable security. Most associations hesitate to invest in bonds, because of the low rate of income, or to loan on flat mortgages for any extended period. Late advices indicate an improved demand for acceptable loans, in some localities.

The reserve and undivided profits aggregate \$1,380,544.12, equal to 4.56 per cent of the loans in force, a gain of \$96,697.62 since last report. The law requires the reserve to be accumulated from 5 per cent of the net profits until it shall equal 5 per cent of the loans in force, as an insurance against loss to the members and investors. As the law now stands it applies to all associations, but where an association has a paid in guarantee capital no necessity exists for the accumulation of a reserve in this manner, as the guarantee capital and its surplus are presumed to assume all responsibility for losses incurred.

LOANING RATE AND INTEREST COLLECTED.

The 89 associations reporting represent 16 different loaning rates, varying from 7 to 12 per cent per annum.

Twenty-one associations loan at 7 per cent and three varying fractions.

Thirty-five associations loan at 8 per cent and two varying fractions.

Fourteen associations loan at 9 per cent and two varying fractions.

Sixteen associations loan at 10 per cent and two varying fractions.

Three associations loan at 11 per cent and not exceeding 12 per cent.

The average of these varying rates is 8.53 per cent, but this average can only be accurately realized unless the volume of loans of each and every association is practically of the same amount. If the volume of the loans of associations loaning at the higher rates greatly exceeds the volume of those of the lower rates, then the average realization will exceed the above named average; and vice versa if the volume of the lower rates greatly exceeds that of the higher, then the average realization will be less than the mean average of rates.

The realization seldom or never equals the loaning rate, for the reason that there is always more or less delinquency which usually results in loss, especially in the event of foreclosure.

The interest, including premium (which is simply another name for interest), reported as collected during the past year, amounts to \$2,529,075.56, or the equivalent of 8.572 per cent of the apparent average of loans in force for the entire year. This rate is a little in excess of the mean average of all rates noted above, thus demonstrating that the larger volume of the loans bear the higher loaning rates.

Elsewhere the gross apparent income is calculated at 8.865 per cent, the difference of 0.292 per cent accruing from delinquent interest and other sources of income that enter into the profit and loss account, and which have been included therein in the preparation of the several annual reports to this office.

STATUS OF ASSOCIATIONS.

Active roll June 30, 1915-----	90
New associations—	
State Rural Credit Association, San Francisco-----	1
	<u>91</u>
Retired—	
California Prudential Society, Oakland-----	1
Total active roll, June 30, 1916-----	<u>90</u>
In liquidation—	
Fairmount Loan, San Francisco.	
Mission Home, San Francisco.	
Pacific Coast Savings, San Francisco.	
Continental, San Francisco.	
State of California, San Diego.	
Orange County Mutual, Santa Ana.	
Total in liquidation-----	6
Total roll-----	<u>96</u>

Summary.

Active, reporting-----	89
Active, not reporting (new)-----	1
Liquidating-----	6
Total-----	<u>96</u>

The changes in assets, as well as in the total roll and number reporting since 1905, are as follows:

Year	Total roll	Number reporting	Assets	Increase
1906-----	131	106	\$19,228,938 88	-----
1907-----	125	107	19,522,896 86	\$293,957 98
1908-----	120	107	19,635,657 94	112,761 08
1909-----	120	105	20,228,116 40	592,458 46
1910-----	113	107	21,255,176 49	1,027,060 09
1911-----	105	96	23,340,012 38	2,084,835 89
1912-----	107	91	24,866,571 97	1,526,559 59
1913-----	98	93	28,316,021 97	3,449,450 00
1914-----	97	92	29,515,762 57	1,199,740 60
1915-----	97	89	30,441,084 03	925,321 46
1916-----	96	89	32,794,018 18	2,352,934 15

Foreign Associations (not included in tabulations):

Western Loan and Building Company, Salt Lake City, Utah. (See last page of appendix.) California business aggregates \$124,721.16 net.

ASSETS AND LIABILITIES.

Assets.

Loans on mortgages and stock	\$30,243,321	26
Arrearages	188,623	70
Cash in office and bank	1,385,654	18
Real estate owned	812,779	76
Furniture and fixtures	27,524	92
Advances—personal accounts	130,311	83
Other assets	5,802	53
	<hr/>	
	\$32,794,018	18

Liabilities.

Guarantee stock—capital	\$815,439	72
Guarantee stock—surplus	139,006	86
Installment shares—dues	10,520,598	45
Installment shares—profits	3,182,628	80
Paid-up and prepaid shares—capital	4,618,189	23
Paid-up and prepaid shares—dividends	337,487	87
Investment certificates—principal	9,779,938	80
Investment certificates—dividends	239,035	62
Advance payments	56,650	66
Overdrafts and bills payable	969,022	57
Reserve and undivided profits	1,380,544	12
Loans due and incomplete	601,217	38
Sundry ledger accounts	111,415	70
All other liabilities	42,842	40
	<hr/>	
	\$32,794,018	18

RECEIPTS AND DISBURSEMENTS.

Receipts.

Balance from last report	\$726,327	36
Guarantee stock	54,585	24
Installment shares—dues	3,680,206	07
Paid-up and prepaid shares—dues	1,446,481	54
Investment certificates	3,090,239	89
Interest	2,466,968	25
Premiums	62,107	31
Fines	24,053	03
Fees	15,415	43
Loans repaid	8,270,486	33
Overdrafts and bills payable	1,050,709	14
Advances repaid—personal accounts	291,069	55
All other receipts	983,366	47
	<hr/>	
	\$22,162,015	61

Disbursements.

Overdrafts and bills payable	\$1,121,944	39
Loans on mortgages and shares	9,756,208	44
Interest paid	93,076	48
Dividends on guarantee stock	84,490	06
Dues repaid—installment shares	3,192,166	99
Profits repaid—installment shares	795,769	95
Paid-up and prepaid shares—capital	814,238	17
Paid-up and prepaid shares—dividends	272,757	55
Investment certificates—principal	2,453,959	37
Investment certificates—dividends	531,418	36
Advances—Personal accounts	184,551	76
Salaries	212,074	11
Taxes	60,441	00
Other expenses	163,073	62
All other disbursements	1,045,295	18
Balance—Cash in office and bank	1,380,550	18
	<hr/>	
	\$22,162,015	61

CHANGES IN ASSETS AND LIABILITIES.

Assets.

	Increase	Decrease
Loans on mortgages and stock	\$1,536,149 46	
Arrearages	21,821 07	
Cash in office and bank	659,326 82	
Real estate owned	96,526 17	
Furniture and fixtures		\$132 12
Advances—ledger accounts	26,476 47	
Other assets	2,766 28	
Net increase	\$2,352,934 15	

Liabilities.

Guarantee stock—capital	\$75,689 79	
Guarantee stock—surplus	59,041 07	
Installment shares—dues	746,291 64	
Installment shares—profits	196,356 24	
Paid-up and prepaid shares—capital	33,447 97	
Paid-up and prepaid shares—dividends	57,007 14	
Investment certificates—principal	748,553 36	
Investment certificates—dividends		\$2,392 81
Advance payments	11,045 19	
Overdrafts and bills payable	74,242 47	
Reserve and undivided profits	96,697 62	
Loans due and incomplete	259,115 66	
Sundry ledger accounts	676 35	
All other liabilities		2,837 54
	\$2,352,934 15	

DISTRIBUTION OF ASSETS BY COUNTIES.

Counties	Associations	Number reporting	Assets	Increase	Decrease
Alameda	7	7	\$1,184,750 89	\$157,696 22	
Fresno	1	1	183,248 40	34,244 96	
Humboldt	1	1	31,420 37	1,033 48	
Kern	2	2	506,002 40	59,026 07	
Los Angeles	12	12	14,163,152 75	1,096,149 89	
Madera	1	1	25,139 71	8,672 19	
Marin	3	3	276,320 98	6,292 29	
Merced	1	1	141,804 64	12,249 96	
Napa	1	1	229,152 45	15,410 44	
Orange	3	3	1,203,900 17	75,404 03	
Placer	1	1	52,768 99	4,394 02	
Riverside	2	2	186,416 58	8,843 15	
Sacramento	1	1	402,286 29	59,611 24	
San Bernardino	4	4	2,454,059 32	180,765 36	
San Diego	3	3	607,148 63	10,154 69	
San Francisco	21	20	4,082,713 11	105,710 43	
San Luis Obispo	2	2	184,917 10	10,499 71	
San Joaquin	3	3	1,803,906 21	145,753 58	
San Mateo	2	2	516,571 12	14,018 96	
Santa Barbara	2	2	988,674 59	115,266 98	
Santa Clara	7	7	2,287,755 35	156,400 49	
Santa Cruz	1	1	41,175 21	3,465 82	
Solano	2	2	56,120 80		\$13,990 93
Sonoma	2	2	193,224 32	21,392 13	
Tulare	3	3	475,140 32	16,039 33	
Ventura	1	1	483,513 74	47,292 77	
Yolo	1	1	32,733 74	1,136 89	
	90	89	\$32,794,018 18	\$2,366,925 08	\$13,990 93

STATISTICAL INFORMATION.

Number of members: Male	17,591	
Female	10,709	
		28,300
Number of investors: Male	9,937	
Female	4,013	
		13,950
Total members and investors		42,250
Average investment, including accumulated earnings		\$701.15
Number of borrowers		20,322
Average amount of loans to each borrower		\$1,488.20
Number of new mortgage loans for year	5,139	
Number of new share loans for year	1,103	
		6,242
Number of building loans for year		1,743
Total number of building loans to date		46,260
Percentage of new loans to loans in force		32.22 %
Percentage of loans repaid		27.33 %
Mean average of interest rates in force		8.53 %
Average of collections reported		8.573%
Apparent gross income to average loans in force		8.865%
Shares in force last report		357,443
Shares issued since last report		71,618
Shares canceled since last report		64,801
Shares in force this report		364,260
Investment certificates in force last report		89,417
Investment certificates issued since last report		25,123
Investment certificates canceled since last report		20,236
Investment certificates in force this report		94,304
Number of associations owning real estate		50
Number of pieces of real estate owned		216
Number of associations owning own office buildings		6
Book value of real estate owned		\$812,779.76
Reserve and undivided profits		1,380,544.12
Guarantee capital and surplus		954,446.58
Aggregate surplus for protection of members and investors		2,334,990.70

Net Profits.

Net profits reported for year	\$2,180,757.68
Percentage to average loans in force	7.392%
Average for past ten years	6.902%
Percentage to average investment	7.633%
Average for past ten years	7.455%

SALARIES, TAXES AND OTHER EXPENSES.

	Amount	Percentage to loans in force
Salaries for year	\$212,074 11	0.719
Taxes paid	60,441 00	0.205
Other expenses paid	163,073 62	0.549
Totals	\$435,588 73	1.473
Average percentage for past ten years		2.376

OPERATING EXPENSES.

Taxes being an element over which the management of the several associations has no control, it follows that the real operating expenses must of necessity be confined to the salaries and other expenses, which as above shown, bear the following percentages to the average loans in force for the year:

	Per cent.
For salaries	0.719
For other expenses	0.549
Total	1.268
The average for the past ten years is	1.590

OPERATING EXPENSES TO DUES CAPITAL.

Applying the above operating expenses to the actual average of dues capital paid in on all classes of shares and investment certificates, exclusive of profits apportioned thereto, the percentages appear as follows:

	Per cent.
For salaries	0.853
For other expenses	0.655
Total	1.508

or practically only about 60 per cent of the legal limitation fixed by the laws of several of the other states.

The above percentage for 1915 was 1.471.

GROSS INCOME AND PERCENTAGE OF EXPENSES TO INCOME.

Based on the average of "loans in force" the percentage of the gross income of all the associations can be very closely approximated as follows:

	Per cent.
Net profits reported as above	7.392
Taxes paid	0.205
Operating expenses	1.268
Apparent gross income	8.865
Ratio of operating expenses to gross income	14.371
The apparent gross income for the past ten years has been	9.279
And the ratio of operating expenses to income	17.086

GROSS INCOME AND PERCENTAGE OF EXPENSES TO DUES CAPITAL.

Based on the average of "dues capital" in force for the year in all classes of shares and investment certificates, exclusive of profits or dividends credited thereto, the apparent gross income is approximately as follows:

	Per cent.
Percentage of net profits	8.765
Percentage of taxes paid	0.243
Percentage of operating expenses	1.508
Apparent gross income	10.516
Ratio of operating expenses	14.340

ASSOCIATIONS HAVING A PAID-IN GUARANTEE CAPITAL.

Associations	Location	Assets	Capital and surplus	Dividend apportioned to guarantee capital	Rate of dividend to installment shares
Central	Alameda	\$238,308	\$21,975	\$1,376	6 %
Berkeley	Berkeley	34,841	16,935	483	6 %
Corona Mutual	Corona	36,097	5,305	715	8 %
Altos	Los Altos	18,913	16,750	1,131	7 %
Bankers	Los Angeles	28,452	14,149		
State Mutual	Los Angeles	4,059,837	259,590	58,441	9 %
Southern California	Los Angeles	823,466	51,593	6,250	7 %
Orange	Orange	507,476	32,000	3,250	8½ %
Palo Alto Mutual	Palo Alto	519,221	31,420	2,531	7 %
California Security	Pasadena	431,360	40,000	1,250	6 %
Mutual	Pasadena	387,547	27,250	2,585	8 %
Pasadena	Pasadena	144,711	9,260	1,280	6 %
Home Builders	Pomona	476,703	108,500	10,000	10 %
Home Investment	Redlands	577,930	120,000	15,000	8 %
California Home	San Francisco	644,520	43,958	3,750	8 %
Home Mutual	San Francisco	251,904	27,840	4,015	7 %
Santa Cruz County	Santa Cruz	41,175	23,305	868	7 %
Security	Stockton	112,284	28,116	2,166	6 %
Vallejo	Vallejo	2,600	2,499		6 %
Northern California	Woodland	32,733	13,497		6 %

Total capital and surplus, 20 associations..... \$893,942 00

Total capital and surplus in 1915..... 819,715 00

Total assets, 20 associations..... 9,370,078 00

Total assets, 20 associations in 1915..... 8,657,538 00

Gain in assets, 1915-1916..... \$712,540 00

ASSOCIATIONS IN LIQUIDATION.

In the matter of the "Fairmount" and "Mission Home" of San Francisco, as soon as it is possible to dispose of three or four small pieces of real estate the final liquidation distribution will be made and the affairs closed.

As to the "Pacific Coast Savings" the trustees report that there are a few odds and ends to adjust in order to complete the final closing of its business.

The final account of the receiver for the "Protective" of Los Angeles has been approved by the court and the receivership discharged.

In the matter of the "State of California" of San Diego the inability to dispose of the real estate holdings to advantage has delayed further progress in realization, hence matters there remain as at date of last report.

As to the "Orange County Mutual" of Santa Ana collection of the visible assets has been completed but the business can not be finally closed until the liability of the directors is determined and accepted by the members.

The affairs of the "Continental," in bankruptcy, were still pending before the United States Referee in Bankruptcy at the close of the fiscal year, no trustee having been selected to proceed with liquidation.

From an examination of the foregoing schedule of "Distribution of Assets by Counties" it will be observed that less than one-half the counties in the state have associations formed and operating within their borders. This is a matter of sincere regret, as there are unquestionably many localities in the other counties where small associations could be formed and operated with profit to members and investors and with material benefit in the upbuilding of the communities. This has been satisfactorily demonstrated in several of the smaller towns and cities where such have been formed and operated for several years. While this office looks with disfavor upon the formation of associations by professional promoters, it would gladly lend its assistance, within reasonable limits, to public spirited local citizens desiring to benefit their localities by the formation of local associations.

A RESERVE FUND A NECESSITY.

California, in common with practically every other state, requires that a "Reserve Fund" be accumulated for the protection of persistent members and investors, yet there are those who question the utility of such a law and plead for its repeal. The necessity for such a fund is obvious to those having to do with state supervision for any extended period. It matters not how careful and conscientious a board of directors may be in the making of loans, the time is sure to come when it will be necessary to take over real estate pledged as security for loans, and when that time does come, if there is no accumulated reserve for the protection of the shareholders, members and investors against the possible and very probable loss that usually occurs, a reduction in the ordinary dividend very naturally follows, coupled with dissatisfaction and consequent withdrawals. Losses are also likely and liable to occur from other and unexpected sources productive of like results, even of a magnitude that may threaten the very existence of an association. The law and the decisions of the higher courts require that associations must have available and collectible assets wherewith to repay in full the contributions of their members and investors if they would continue in active business. In fact, they must be in condition to meet this requirement, even as the result of a forced liquidation, wherein there is invariably a depreciation in asset realization. A building and loan association on the mutual plan is like unto a mutual partnership, but with this difference—a member or investor may withdraw his investment almost at will, and it is to be repaid to him in actual money by the remaining members. It is quite true that he usually forfeits a portion of his accumulated earnings, but this forfeiture is no part of the earnings of the investment of the remaining members to be distributed to them in the shape of dividends as has been the usual prac-

tice in the past. It was forfeited as an insurance fund to protect them against future loss that might arise from business then on the books and properly belongs in a reserve fund created for that purpose. If it is erroneously included in the earnings of an association, then an equivalent, at the very least, should be taken therefrom at the closing of the books for the annual term, for the creation and accumulation of such insurance reserve, for the business on the books at the time of the withdrawal is then by no means closed out and may not be for years. Were the resulting forfeitures of this nature transferred to an insurance reserve fund from the very inception of an association, such fund would very probably exceed in volume the requirements of the existing laws, and still each and every persistent member would get as dividends all that his investment had actually earned, less the proper pro rata of expenses and taxes. In fact, he would receive more, for this insurance reserve would be loaned out and earning interest for his benefit. A reserve is an insurance fund for the protection of a member against possible loss and reduction of annual dividends; in fact it is an equalizer of dividends for the future. That the law might justly provide for the distribution of a pro rata of the excess over the five per cent of the loans in force, now required to be eventually accumulated, if any such exist at the time of maturity, there may be scarcely a question; but that the insurance reserve should be encroached upon, except for the payment of losses, prior to final liquidation, should be looked upon, in the light of past experience, as an extra hazardous proceeding.

CONCLUSION.

The appendix to this report, when published, will contain the usual condensed reports of the several associations as made to this office at the close of their several fiscal years, showing the book and withdrawal values at annual periods, of the shares of serial associations, and the dues, dividend rate, book and withdrawal values of the permanent or "Dayton" plan associations, all arranged alphabetically both as to location and name of association, closing with the last report of foreign associations. It will also contain a detailed statement of the receipts of this department, as required by law, and the names and addresses of the several secretaries, arranged alphabetically by cities and towns.

Respectfully submitted.

GEO. S. WALKER,
Commissioner.

Attest:

J. L. FIELDS, *Secretary.*

STATEMENT OF RECEIPTS ON ACCOUNT OF LICENSES AND ASSESSMENTS FOR EXPENSES.

Fiscal Year Ending June 30, 1916.

Associations	Location	Amount
Central Loan Association.....	Alameda	\$52 55
Columbian Mutual Building and Loan Association.....	Alameda	38 34
Savings Loan and Building Association.....	Anaheim	32 78
Kern County Mutual Buildings and Loan Association.....	Bakersfield	85 14
People's Mutual Building and Loan Association.....	Bakersfield	43 57
Benicia Building and Loan Association.....	Benicia	16 85
Berkeley Home Investment Association.....	Berkeley	11 42
Corona Mutual Building and Loan Association.....	Corona	10 37
Esecondido Mutual Building and Loan Association.....	Esecondido	10 00
Fortuna Building and Loan Association.....	Fortuna	10 00
Mutual Building and Loan Association.....	Fresno	41 53
Livermore Mutual Building and Loan Association.....	Livermore	10 00
Mutual Building and Loan Association.....	Long Beach	45 13
Altos Building and Loan Association.....	Los Altos	10 00
Home Investment Building and Loan Association.....	Los Angeles	11 11
Metropolitan Loan Association.....	Los Angeles	73 37
Southern California Loan Association.....	Los Angeles	214 83
Fidelity Savings and Loan Association.....	Los Angeles	1,731 14
State Mutual Building and Loan Association.....	Los Angeles	1,085 06
Bankers Guaranty-Loan Company.....	Los Angeles	10 18
Los Gatos Building and Loan Association.....	Los Gatos	10 00
Madera Mutual Building and Loan Association.....	Madera	10 00
Merced Mutual Building and Loan Association.....	Merced	37 50
Tamalpais Mutual Building and Loan Association.....	Mill Valley	17 50
Napa Building and Loan Association.....	Napa	61 88
Newcastle Building and Loan Association.....	Newcastle	14 00
Alameda County Loan Association.....	Oakland	130 15
Cosmopolitan Mutual Building and Loan Association.....	Oakland	42 45
People's Mutual Building and Loan Association.....	Ontario	134 82
Orange Building and Loan Association.....	Orange	144 96
Palo Alto Mutual Building and Loan Association.....	Palo Alto	146 90
Pasadena Building and Loan Association.....	Pasadena	36 16
Mutual Building and Loan Association.....	Pasadena	108 95
California Security Loan Corporation.....	Pasadena	122 41
Paso Robles Mutual Building and Loan Association.....	Paso Robles	11 72
Petaluma Mutual Loan Association.....	Petaluma	14 03
Pleasanton Mutual Building and Loan Association.....	Pleasanton	10 00
Mutual Building and Loan Association.....	Pomona	194 10
Home Builders Loan Association.....	Pomona	117 46
Porterville Mutual Building and Loan Association.....	Porterville	24 72
San Mateo County Building and Loan Association.....	Redwood City	105 20
Home Investment Association.....	Redlands	149 78
Riverside County Mutual Building and Loan Association.....	Riverside	43 56
Sacramento Building and Loan Association.....	Sacramento	99 35
Santa Fe Building and Loan Association.....	San Bernardino	292 50
San Diego Building and Loan Association.....	San Diego	89 15
Silver Gate Building and Loan Association.....	San Diego	77 26
Argonaut Mutual Building and Loan Association.....	San Francisco	14 68
Bay City Building and Loan Association.....	San Francisco	19 19
Bay View Building and Loan Association.....	San Francisco	10 00
California Home Building-Loan Corporation.....	San Francisco	182 92
California Mutual Savings Fund Loan and Building Association.....	San Francisco	15 14
Citizens Building and Loan Association.....	San Francisco	153 27
Empire Building and Loan Association.....	San Francisco	16 73
Eureka Building and Loan Association.....	San Francisco	11 24

STATEMENT OF RECEIPTS, ETC.—Continued.

Associations	Location	Amount
Fidelity Building and Loan Association.....	San Francisco ..	\$47 84
Franklin Mutual Building and Loan Association.....	San Francisco ..	60 68
Globe Mutual Building and Loan Association.....	San Francisco ..	39 14
Home Mutual Deposit Loan Association.....	San Francisco ..	67 42
Mechanics Building and Loan Association.....	San Francisco ..	24 35
Occidental Loan Association.....	San Francisco ..	28 86
Pacific Loan Association.....	San Francisco ..	13 66
Pacific States Savings and Loan Company.....	San Francisco ..	332 30
Progress Mutual Loan Association.....	San Francisco ..	20 21
Provident Mutual Loan Association.....	San Francisco ..	50 46
Union Loan Association.....	San Francisco ..	10 30
Western Loan Association.....	San Francisco ..	21 56
Mutual Building and Loan Association of San Jose and College Park.....	San Jose	203 73
Nucleus Building and Loan Association.....	San Jose	69 75
San Jose Building and Loan Association.....	San Jose	99 90
San Luis Building and Loan Association.....	San Luis Obispo ..	41 00
San Mateo Mutual Building and Loan Association.....	San Mateo	37 20
Marin County Mutual Building and Loan Association.....	San Rafael	48 64
Home Mutual Building and Loan Association.....	Santa Ana	147 28
Loan and Building Association.....	Santa Barbara ..	98 92
Santa Barbara Mutual Building and Loan Association.....	Santa Barbara ..	151 15
Santa Clara Building and Loan Association.....	Santa Clara	74 30
Santa Cruz County Building and Loan Association.....	Santa Cruz	10 93
Santa Paula Building and Loan Association.....	Santa Paula	125 93
Santa Rosa Building and Loan Association.....	Santa Rosa	40 49
Sausalito Mutual Loan Association.....	Sausalito	15 44
San Joaquin Valley Building and Loan Association.....	Stockton	208 33
Security Building and Loan Association.....	Stockton	19 54
Stockton Land, Loan and Building Association.....	Stockton	248 53
Tulare Building and Loan Association.....	Tulare	12 27
Magnolia Mutual Building and Loan Association.....	Upland	71 65
Vallejo Building and Loan Association.....	Vallejo	10 00
Visalia Building and Loan Association.....	Visalia	95 16
Northern California Building and Loan Association.....	Woodland	10 00
Western Loan and Building Company.....	Salt Lake City...	36 83
		\$8,806 80
One new license issued during the year.....		10 00
		\$8,816 80

Deposited with State Treasurer:

February 1, 1916, Controller's Receipt No. 1899.....	\$7,500 00
March 2, 1916, Controller's Receipt No. 2174.....	1,116 80
June 29, 1916, Controller's Receipt No. 3241.....	200 00
	\$8,816 80

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

J. L. Fields, Secretary for the Building and Loan Commissioner, being first duly sworn, deposes and says the foregoing is a correct statement of the receipts for the fiscal year ended June 30, 1916, and of the disposition of same.

J. L. FIELDS.

Subscribed and sworn to before me this 12th day of August, 1916.

GEO. S. WALKER,
Commissioner.

SECRETARIES AND THEIR LOCAL ADDRESSES.

Location	Name	Associ- ations	Address
Alameda	L. A. Rhodes	1	2301 Central avenue.
Anaheim	Fred A. Backs, Jr.	1	Anaheim.
Bakersfield	E. W. Spiers	1	Care Producers Savings Bank.
Bakersfield	Arthur S. Crites	1	Care First Bank of Kern.
Benicia	H. K. White	1	Benicia.
Berkeley	F. H. Clark	1	2011 Shattuck avenue.
Corona	John P. Key	1	First National Bank Building.
Escondido	F. G. Baldrige	1	Care Escondido Savings Bank.
Fortuna	C. A. Friedenbach	1	Fortuna.
Fresno	Wick W. Parsons	1	Care Peoples Savings Bank.
Los Altos	C. E. Miner	1	Los Altos.
Los Angeles	W. A. Bonyng	1	Care Commercial National Bank.
Los Angeles	Julius H. Martin	1	431 West Fifth street.
Los Angeles	Isaac Norton	1	604 Title Insurance Building.
Los Angeles	C. J. Wade	1	223 South Spring street.
Los Angeles	G. H. Wadleigh	2	601 South Hill street.
Los Gatos	E. G. Angell	1	Los Gatos.
Long Beach	W. S. Stevens	1	Broadway and Locust streets.
Livermore	C. F. Went	1	Care First National Bank.
Madera	E. M. McCardle	1	Care Madera Abstract Co.
Merced	J. H. Simonson	1	Merced.
Mill Valley	Paul Helmore	1	P. O. Box 575.
Napa	John N. Mount	1	Napa.
Newcastle	John Wallace	1	Newcastle.
Oakland	W. S. Gould	1	1248 East Twelfth street.
Oakland	C. P. Hoag	1	563 Sixteenth street.
Oakland	R. R. Reed	1	88 Blake & Moffatt Building.
Ontario	J. O. Henderson	1	Ontario.
Orange	U. D. Rhodes	1	Orange.
Palo Alto	Edward Jesurun	1	259 University avenue.
Pasadena	E. D. Hill	1	18 Marengo avenue.
Pasadena	A. J. Morris	1	2 East Colorado street.
Pasadena	F. E. Warriner	1	Colorado and Fair Oaks avenues.
Paso Robles	F. G. Wetzel	1	Care First National Bank.
Petaluma	F. A. Cromwell	1	Petaluma.
Pleasanton	T. H. Silver	1	Care Bank of Pleasanton.
Pomona	W. D. Frederick	1	260 South Thomas street.
Pomona	C. E. Greaser	1	261 South Thomas street.
Porterville	C. O. Premo	1	Porterville.
Redlands	J. Warren Smith	1	5th and Citrus streets.
Redwood City	H. W. Schaberg	1	Redwood City.
Riverside	M. S. Bowman	1	630 Seventh street.
Sacramento	Frank Hickman	1	724 J street.
San Bernardino	John Flagg	1	365 E street.
San Diego	J. R. Beardsley	1	759 Sixth street.
San Diego	H. A. Croghan	1	411 E street.
San Francisco	John S. Adler	1	303 Phelan Building.
San Francisco	Theo. Bausemer	1	1208 Railroad avenue.
San Francisco	Wm. E. Bouton	5	255 Montgomery street.
San Francisco	B. Fedde	1	995 Market street.
San Francisco	B. M. Gunzburger	3	1933 Ellis street.
San Francisco	R. L. Handy	1	Second floor, Hearst Building.
San Francisco	A. R. Knoll	2	282 Bush street.
San Francisco	W. S. Pardy	1	550 California street.
San Francisco	N. Steinberger	2	715 Clunie Building.
San Francisco	B. M. Stich	3	1933 Ellis street.
San Francisco	Fremont Wood	1	405 Pine street.
San Jose	C. H. Johnson	1	12 North First street.
San Jose	Ralph E. Sanders	1	34 E. San Antonio street.
San Jose	W. M. Sontheimer	1	81 W. Santa Clara street.
San Luis Obispo	M. Lewin	1	1039 Chorro street.
San Mateo	C. H. Kirkbride	1	San Mateo.
San Rafael	L. A. Lancel	1	San Rafael.
Santa Ana	O. M. Robbins	1	Santa Ana.
Santa Barbara	J. T. Johnson	1	P. O. Box 35.

No. 13. LOS ALTOS.

ALTOS BUILDING AND LOAN ASSOCIATION.

(Incorporated August 24, 1909.)

C. E. MINER, Secretary.

FRED S. SHOUP, President.

Fiscal year ended June 30, 1916.

No. of series, none.

No. of members and investors, 32.

No. of shares, 230.

Assets.		Liabilities.	
Loans on definite contract---	\$18,641 54	Guarantee stock, capital----	\$16,750 00
Cash, in office, \$38.13; in		Installment shares, dues-----	80 00
bank, \$1.08 -----	39 21	Installment shares, profits---	22 50
Advances, ledger accounts---	169 26	Investment certificates, prin-	
Other assets -----	63 54	cipal -----	1,500 00
		Investment certificates, divi-	
		dends -----	45 00
		Reserve and undivided profits	516 05
Total assets -----	\$18,913 55	Total liabilities -----	\$18,913 55

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$1,116 62	Loans on mortgages and	
Guarantee stock -----	550 00	shares -----	\$1,700 00
Interest -----	876 86	Dividends on guarantee stock	1,131 55
Loans repaid -----	665 55	Investment certificates, divi-	
Advances repaid, personal ac-		dends -----	90 00
counts -----	78 03	Advances, personal accounts--	247 29
		Taxes -----	62 39
		Other expenses -----	16 62
		Balance, cash in office and	
		bank -----	39 21
Total receipts -----	\$3,287 06	Total disbursements ---	\$3,287 06

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 14. LOS ANGELES.

HOME INVESTMENT BUILDING AND LOAN ASSOCIATION.

(Incorporated August 21, 1888.)

W. A. BONYNGE, Secretary.

I. B. NEWTON, President.

Fiscal year ended September 30, 1915.

No. of series, 15.

No. of members and investors, 32.

No. of shares, 458.

Assets.		Liabilities.	
Loans, on mortgages-----	\$37,300 00	Installment shares, dues-----	\$16,476 00
Arrearages—		Installment shares, profits---	3,276 08
On shares -----	\$128 00	Advance payments -----	280 00
On interest -----	421 17	Overdrafts and bills payable--	17,810 00
	549 17	Reserve and undivided profits	586 14
Cash in bank-----	431 58		
Furniture and fixtures-----	147 47		
Total assets -----	\$38,428 22	Total liabilities -----	\$38,428 22

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$90 68	Overdrafts and bills payable--	\$28,360 00
Installment shares, dues-----	5,478 00	Loans on mortgages and	
Interest -----	3,080 75	shares -----	400 00
Fees -----	30 00	Interest paid -----	1,537 15
Loans repaid -----	5,200 00	Dues repaid, installment	
Overdrafts and bills payable--	21,660 00	shares -----	3,622 00
		Profits repaid, installment	
		shares -----	304 44
		Salaries -----	552 50
		Taxes -----	152 39
		Other expenses -----	179 37
		Balance, cash in office and	
		bank -----	431 58
Total receipts -----	\$35,539 43	Total disbursements ---	\$35,539 43

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
32-----	126	\$126 00	\$181 77	\$181 77
35-----	108	108 00	147 44	141 53
38-----	90	90 00	116 59	112 61
39-----	84	84 00	106 92	102 34
41-----	72	72 00	88 43	84 33
43-----	60	60 00	71 02	68 27
47-----	36	36 00	39 63	38 72
49-----	24	24 00	25 51	25 14
51-----	12	12 00	12 36	12 27

No. 15. LOS ANGELES.

METROPOLITAN LOAN ASSOCIATION.

(Incorporated July 30, 1886.)

ISAAC NORTON, Secretary.

J. W. MONTGOMERY, President.

Fiscal year ended June 30, 1916.

No. of series, 22.

No. of members and investors, 177.

No. of shares, 3,027.

Assets.		Liabilities.	
Loans, on mortgages, \$225,-		Installment shares, dues	\$166,332 00
900.00; on shares, \$14,-		Installment shares, profits	41,917 07
300.00	\$240,200 00	Paid-up and prepaid shares,	
Arrearages—		capital	21,800 00
On shares	\$66 00	Advance payments	394 25
On interest	66 30	Reserve and undivided profits	11,683 54
	132 30	Loans due and incomplete	15,000 00
Cash in bank	17,552 72	Sundry ledger accounts	758 16
Total assets	\$257,885 02	Total liabilities	\$257,885 02

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,949 66	Overdrafts and bills payable	\$20,000 00
Installment shares, dues	34,718 00	Loans on mortgages and	
Interest	18,674 37	shares	20,350 00
Fines	87 03	Interest paid	367 49
Loans repaid	46,200 00	Dues repaid, installment	
Advances repaid, personal ac-		shares	28,399 00
counts	1,091 59	Profits repaid, installment	
		shares	9,857 59
		Paid-up and prepaid shares,	
		dividends	1,308 00
		Advances, personal accounts	452 95
		Salaries	3,300 00
		Taxes	330 30
		Other expenses	802 60
		Balance, cash in office and	
		bank	17,552 72
Total receipts	\$102,720 65	Total disbursements	\$102,720 65

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share	Book value per share	Withdrawal value.
31	120	\$120 00	\$169 13	\$159 30
33	108	108 00	146 37	136 78
35	96	96 00	125 34	116 54
37	84	84 00	105 92	98 25
39	72	72 00	87 88	81 53
41	60	60 00	70 93	66 56
43	48	48 00	54 96	51 48
45	36	36 00	39 94	37 95
47	24	24 00	25 74	24 87
49	12	12 00	12 43	12 22

No. 16. LOS ANGELES.

SOUTHERN CALIFORNIA LOAN ASSOCIATION.

(Incorporated March 11, 1887.)

JULIUS H. MARTIN, Secretary.**C. S. DONNATIN**, President.

Fiscal year ended June 30, 1916.

No. of series, 22.

No. of members and investors, 464.

No. of shares, 2,200.

Assets.		Liabilities.	
Loans on mortgages-----	\$813,720 00	Guarantee stock, capital----	\$50,000 00
Arrearages on shares-----	260 00	Guarantee stock, surplus----	1,593 70
Cash in bank-----	8,276 80	Installment shares, dues----	91,456 00
Furniture and fixtures-----	1,139 56	Installment shares, profits----	27,095 89
Advances, ledger accounts----	70 61	Investment certificates, principal-----	618,726 96
		Advance payments-----	473 00
		Overdrafts and bills payable--	5,000 00
		Reserve and undivided profits	19,561 98
		Loans due and incomplete----	9,559 44
Total assets-----	\$823,466 97	Total liabilities-----	\$823,466 97

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,923 92	Overdrafts and bills payable--	\$10,000 00
Installment shares, dues-----	19,112 00	Loans on mortgages and shares-----	198,422 03
Investment certificates-----	145,379 33	Interest paid-----	116 65
Interest-----	59,503 28	Dividends on guarantee stock	6,250 00
Loans repaid-----	128,765 00	Dues repaid, installment shares-----	11,240 00
Overdrafts and bills payable--	15,000 00	Profits repaid, installment shares-----	4,949 36
Advances repaid, personal accounts-----	2,543 13	Investment certificates, principal-----	87,101 96
		Investment certificates, dividends-----	33,589 65
		Advances, personal accounts--	4,043 64
		Salaries-----	3,240 00
		Taxes-----	4,823 12
		Other expenses-----	3,173 45
		Balance, cash in office and bank-----	8,276 80
Total receipts-----	\$375,226 66	Total disbursements---	\$375,226 66

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
35-----	118	\$118 00	\$170 48	\$170 48
37-----	106	106 00	147 33	147 33
39-----	94	94 00	125 70	117 78
41-----	82	82 00	105 54	99 65
43-----	72	72 00	89 96	82 72
45-----	60	60 00	72 13	67 28
47-----	48	48 00	55 60	52 56
49-----	36	36 00	40 23	38 64
51-----	24	24 00	25 85	25 11
53-----	12	12 00	12 46	12 28

No. 17. LOS ANGELES.

FIDELITY SAVINGS AND LOAN ASSOCIATION.

(Incorporated January 31, 1891.)

G. H. WADLEIGH, Secretary.

C. C. BOYSTON, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 6,000.

No. of shares, 76,612.

Assets.		Liabilities.	
Loans, on mortgages, \$2,-		Guarantee stock, capital,	
309,624.89; on definite con-		subscriptions -----	\$60,498 70
tract, \$3,367,708.11; on		Installment shares, dues ---	1,727,165 38
shares, \$167,872.15 -----	\$5,845,205 15	Installment shares, profits ---	836,450 79
Cash, in office, \$40,401.19;		Paid-up and prepaid shares,	
in bank, \$299,165.71 -----	339,566 90	capital -----	1,109,600 00
Real estate owned -----	258,023 23	Paid-up and prepaid shares,	
Advances, ledger accounts --	51,804 66	dividends -----	65,859 16
		Investment certificates, prin-	
		cipal -----	1,788,472.52
		Overdrafts and bills payable	44,309 63
		Reserve and undivided profits	524,200 71
		Loans due and incomplete --	252,218 92
		Sundry ledger accounts ----	74,324 13
		All other liabilities, tax re-	
		serve -----	11,000 00
Total assets -----	\$6,494,099 94	Total liabilities -----	\$6,494,099 94

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$143,837 47	Overdrafts and bills payable	\$103,389 32
Guarantee stock -----	39,585 24	Loans on mortgages and	
Installment shares, dues ---	925,526 94	shares -----	2,867,579 71
Paid-up and prepaid shares,		Interest paid -----	24,156 98
dues -----	489,650 00	Dividends on guarantee stock	2,800 65
Investment certificates ---	195,493 90	Dues repaid, installment	
Interest -----	525,015 08	shares -----	906,987 61
Premiums -----	47,658 83	Profits repaid, installment	
Fines -----	7,683 29	shares -----	240,063 00
Fees, Ins. Com. -----	3,347 37	Paid-up and prepaid shares,	
Loans repaid -----	2,610,177 79	capital -----	128,650 00
Overdrafts and bills payable	98,623 95	Paid-up and prepaid shares,	
Advances repaid, personal		dividends -----	55,689 72
accounts, net -----	134,477 28	Investment certificates, prin-	
All other receipts, real es-		cipal -----	404,587 11
tate, rents, etc. -----	824,661 26	Investment certificates, divi-	
		dends -----	127,120 79
		Salaries -----	21,479 81
		Taxes -----	5,763 09
		Other expenses -----	42,442 14
		All other disbursements, real	
		estate, etc. -----	775,461 48
		Balance, cash in office and	
		bank -----	339,566 90
Total receipts -----	\$6,045,738 40	Total disbursements -----	\$6,045,738 40

Installment Shares, With Age, Value, and Withdrawal Value.

	Age in months	Total dues per share	Loan fund dues per share	Book value per share	Withdrawal value.
"Fidelity" issue of Class	91	\$63 40	\$55 26	\$100 00	\$100 00
"B." Dues 70 cents	84	58 80	51 12	88 17	88 17
per share per month.	72	50 40	43 46	68 97	68 97
	60	42 00	36 00	52 42	52 42
	48	33 60	28 44	38 15	38 15
	36	25 20	20 88	25 85	25 85
	24	16 80	13 32	15 25	15 25
	12	8 40	5 76	6 11	6 11

No. 18. LOS ANGELES.

STATE MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated January 20, 1889.)

C. J. WADE, Secretary.

W. G. COCHRAN, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 6,190.

No. of shares, 9,484.

Assets.		Liabilities.	
Loans, on definite contract, \$3,768,804.96; on shares, \$18,645.75; on contract sales, \$25,649.49	\$3,813,100 20	Guarantee stock, capital	\$200,000 00
Arrearages— On interest	\$12,848 83	Guarantee stock, surplus	59,590 20
On fines	1,880 65	Installment shares, dues	74,896 95
	14,729 48	Installment shares, profits	60,351 20
Cash, in office, \$26,576.36; in bank, \$189,992.50	216,568 86	Paid-up and prepaid shares, capital	275,607 50
Advances, ledger accounts	14,077 17	Paid-up and prepaid shares, dividends	43,000 10
Other assets: street improve- ment bonds	1,361 61	Investment certificates, prin- cipal	3,246,297 60
		Investment certificates, divi- dends	88,253 75
Total assets	\$4,059,837 32	Advance payments	1,751 05
		Reserve and undivided profits	7,720 90
		Sundry ledger accounts	2,368 07
		Total liabilities	\$4,059,837 32

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$104,362 75	Loans on mortgages and shares	\$1,374,353 00
Installment shares, dues	15,090 50	Dividends on guarantee stock	24,000 00
Paid-up and prepaid shares, dues	46,500 00	Dues repaid, installment shares	37,242 85
Investment certificates	750,336 05	Profits repaid, installment shares	26,852 35
Interest	331,803 54	Paid-up and prepaid shares, capital	8,632 50
Fines	5,411 30	Paid-up and prepaid shares, dividends	29,810 00
Fees	1,800 00	Investment certificates, prin- cipal	473,375 35
Loans repaid	1,168,937 20	Investment certificates, divi- dends	174,589 10
Advances repaid, personal accounts	14,311 34	Advances, personal accounts	13,592 27
All other receipts, real es- tate, etc.	20,060 10	Salaries	15,900 00
		Taxes	4,883 28
		Other expenses	36,893 07
		All other disbursements, real estate, etc.	21,920 15
		Balance, cash in office and bank	216,568 86
Total receipts	\$2,458,612 78	Total disbursements	\$2,458,612 78

Installment Shares, With Age, Value, and Withdrawal Value.

	Age in months.	Total dues per share.	Loan fund dues per share.	Book value per share.	Withdrawal value.
Investment Certificates.	78	\$78 00	-----	\$94 87	\$94 87
	72	72 00	-----	86 21	86 21
	60	60 00	-----	69 63	69 63
	48	48 00	-----	54 01	54 01
	36	36 00	-----	39 29	39 29
	24	24 00	-----	25 41	25 41
	12	12 00	-----	12 33	12 33
	114	68 40	\$67 40	100 52	100 52
Installment Shares.	108	64 80	63 80	93 21	93 21

No. 19. LOS ANGELES.

BANKERS GUARANTY-LOAN COMPANY.

(Incorporated August 12, 1901.)

G. H. WADLEIGH, Secretary.

JOHN H. FOLEY, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 135.

No. of shares, 861.

Assets.		Liabilities.	
Loans, on definite contract, \$15,064.61; on shares, \$717.67 -----	\$16,382 28	Guarantee stock, capital----	\$14,149 22
Cash, in office, \$89.71; in bank, \$5,608.80 -----	5,698 51	Paid-up and prepaid shares, capital -----	3,348 50
Real estate owned -----	6,188 45	Paid-up and prepaid shares, dividends -----	935 07
Advances, ledger accounts----	183 11	Investment certificates, prin- cipal -----	9,303 52
		Investment certificates, divi- dends -----	716 04
Total assets -----	\$28,452 35	Total liabilities -----	\$28,452 35

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,239 81	Loans on mortgages and shares -----	\$660 00
Investment certificates -----	2,743 37	Paid-up and prepaid shares, capital -----	2,535 00
Interest -----	2,263 37	Paid-up and prepaid shares, dividends -----	202 10
Loans repaid -----	5,793 31	Investment certificates, prin- cipal -----	3,837 85
Advances repaid, personal ac- counts -----	1,359 86	Investment certificates, divi- dends -----	116 21
All other receipts, real estate, etc. -----	1,265 42	Advances, personal accounts--	1,143 17
		Other expenses -----	94 34
		All other disbursements, real estate, etc. -----	3,377 96
		Balance, cash in office and bank -----	5,698 51
Total receipts -----	\$17,665 14	Total disbursements-----	\$17,665 14

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 60 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 20. LOS GATOS.

LOS GATOS BUILDING AND LOAN ASSOCIATION.

(Incorporated April 27, 1889.)

EDWARD G. ANGELL, Secretary.

E. M. SELLERS, President.

Fiscal year ended April 30, 1916.

No. of series, 9.

No. of members and investors, 22.

No. of shares, 109.

Assets.		Liabilities.	
Loans, on mortgages, \$10.- 767.50; on shares, \$1,025.00	\$11,792 50	Installment shares, dues-----	\$5,760 00
Arrearages—		Installment shares, profits---	2,161 37
On shares -----	\$98 00	Advance payments -----	40 10
On interest -----	112 45	Overdrafts and bills payable--	3,100 00
On premium -----	47 75	Reserve and undivided profits	1,164 03
On fines -----	22 95		
	281 15		
Cash, in office, \$.85; in bank, \$151.00 -----	151 85		
Total assets -----	\$12,225 50	Total liabilities -----	\$12,225 50

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$531 91	Overdrafts and bills payable--	\$1,800 00
Installment shares, dues-----	1,672 60	Loans on mortgages and shares -----	3,700 00
Interest -----	881 15	Interest paid -----	177 08
Premiums -----	368 95	Dues repaid, installment shares -----	5,628 00
Fines -----	76 25	Profits repaid, installment shares -----	1,944 45
Fees -----	4 40	Salaries -----	180 00
Loans repaid -----	5,825 00	Other expenses -----	178 88
Overdrafts and bills payable--	4,400 00	Balance, cash in office and bank -----	151 85
Total receipts-----	\$13,760 26	Total disbursements----	\$13,760 26

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
13-----	108	\$108 00	\$162 90	
14-----	96	96 00	138 53	
15-----	84	84 00	116 06	
17-----	60	60 00	75 26	
18-----	48	48 00	57 40	
19-----	36	36 00	41 22	
20-----	24	24 00	26 30	
21-----	12	12 00	12 55	

Dues plus
profits,
as per
by-laws.

No. 21. LONG BEACH.

MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated August 4, 1904.)

W. S. STEVENS, Secretary.

LLEWELLYN BIXBY, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. members and investors, 271.

No. of shares, 1,115.

Assets.		Liabilities.	
Loans, on mortgages, \$5,-		Installment dues	\$44,006 14
275.00; on definite contract.		Installment shares, profits	12,662 67
\$169,256.83; on shares, \$2,-		Investment certificates, prin-	
000.00	\$176,531 83	cipal	136,272 88
Arrearages on interest	407 75	Investment certificates, divi-	
Cash, in office, \$446.89; in		dends	8,251 57
bank, \$24,248.20	24,695 09	Reserve and undivided profits	3,229 08
Real estate owned	2,787 67		
Total assets	\$204,422 34	Total liabilities	\$204,422 34

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$13,489 69	Loans on mortgages and	
Installment shares, dues	13,109 35	shares	\$74,250 74
Investment certificates	96,776 06	Dues repaid, installment	
Interest	13,670 98	shares	8,381 55
Fees	579 75	Profits repaid, installment	
Loans repaid	37,615 57	shares	793 55
All other receipts, real estate,		Investment certificates, prin-	
etc.	244 91	cipal	59,675 57
Total receipts	\$175,486 31	Investment certificates, divi-	
		dends	4,315 72
		Salaries	900 00
		Taxes	141 98
		Other expenses	1,146 83
		All other disbursements, real	
		estate, etc.	1,185 25
		Balance, cash in office and	
		bank	24,695 09
		Total disbursements	\$175,486 31

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value

No. 22. MADERA.

MADERA MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated October 26, 1912.)

E. M. McCARDLE, Secretary.

J. B. HIGH, President.

Fiscal year ended October 31, 1915.

No. of series, none.

No. of members and investors, 69.

No. of shares, 815.

Assets.		Liabilities.	
Loans on definite contract---	\$20,972 38	Installment shares, dues --	\$23,005 50
Arrearages—		Installment shares, profits---	1,435 65
On shares-----	\$1,586 00	Advance payments -----	27 00
On interest-----	54 50	Reserve and undivided profits	71 56
	1,640 50	Loans due and incomplete---	600 00
Cash, in office, \$31.00; in bank, \$2,495.83 -----	2,526 83		
Total assets -----	\$25,139 71	Total liabilities-----	\$25,139 71
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$750 73	Loans on mortgages and shares -----	\$8,560 00
Installment shares, dues----	9,254 00	Dues repaid, installment shares -----	2,110 00
Interest -----	1,745 19	Profits repaid, installment shares -----	80 36
Fees -----	104 86	Salaries -----	420 00
Loans repaid -----	1,864 41	Taxes -----	22 00
		Balance, cash in office and bank -----	2,526 83
Total receipts -----	\$13,719 19	Total disbursements----	\$13,719 19

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits, as per by-laws.

No. 23. MERCED.

MERCED MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated June 22, 1891.)

J. H. SIMONSON, Secretary.

W. E. LANDRUM, President.

Fiscal year ended June 30, 1916.

No. of series, 11.

No. of members and investors, 180.

No. of shares, 1,685.

Assets.		Liabilities.	
Loans on mortgages-----	\$126,175 00	Installment shares, dues-----	\$107,268 00
Arrearages--		Installment shares, profits---	30,167 28
On shares -----	\$589 00	Reserve and undivided profits	2,654 82
On interest -----	694 95	All other liabilities, unearned	
On fines -----	64 17	premiums -----	1,714 54
	1,348 12		
Cash in bank -----	14,101 52		
Furniture and fixtures-----	180 00		
Total assets-----	\$141,804 64	Total liabilities -----	\$141,804 64
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$479 93	Loans on mortgages and	
Installment shares, dues-----	20,487 00	shares -----	\$7,300 00
Interest -----	9,673 10	Interest paid -----	86 69
Fines -----	36 40	Dues repaid, installment	
Fees -----	22 70	shares -----	6,796 00
Loans repaid -----	9,470 00	Profits repaid, installment	
		shares -----	2,157 47
		Advances, personal accounts--	8,326 64
		Salaries -----	600 00
		Taxes -----	503 49
		Other expenses -----	297 32
		Balance, cash in office and	
		bank -----	14,101 52
Total receipts -----	\$40,169 13	Total disbursements -----	\$40,169 13

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
18-----	120	\$120 00	\$171 19	\$150 25
19-----	108	108 00	148 88	132 53
20-----	96	96 00	127 84	115 40
21-----	84	84 00	108 15	98 88
22-----	72	72 00	89 63	82 95
23-----	60	60 00	72 18	67 63
24-----	48	48 00	55 71	52 90
25-----	36	36 00	40 28	38 78
26-----	24	24 00	25 87	25 25
27-----	12	12 00	12 46	12 33

No. 24. MILL VALLEY.

TAMALPAIS MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 16, 1897.)

PAUL HELMORE, Secretary.

W. J. THOMAS, President.

Fiscal year ended April 30, 1916.

No. of series, 25.

No. of members and investors, 163.

No. of shares, 1,455.

Assets.		Liabilities.	
Loans, on mortgages, \$7- 150.00; on definite con- tract, \$40,079.69	\$47,229 69	Installment shares, dues-----	\$25,983 20
Arrearages—		Installment shares, profits---	4,689 53
On shares -----	\$334 10	Paid-up and prepaid shares, capital -----	22,720 00
On interest -----	\$1,678 13	Reserve and undivided profits	912 02
On fines -----	34 00	Sundry ledger accounts-----	144 50
	2,046 23		
Cash, in office, \$0.81; in bank, \$842.00	842 81		
Real estate owned-----	236 14		
Furniture and fixtures-----	126 75		
Advances, ledger accounts---	3,930 26		
Other assets -----	37 37		
Total assets-----	\$54,449 25	Total liabilities-----	\$54,449 25

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$2,632 75	Loans on mortgages and shares -----	\$16,067 56
Installment shares, dues---	9,992 60	Dues repaid, installment shares -----	14,024 25
Paid-up and prepaid shares, dues -----	400 00	Profits repaid, installment shares -----	3,486 54
Interest -----	3,902 83	Paid-up and prepaid shares, capital -----	1,300 00
Fines -----	149 60	Paid-up and prepaid shares, dividends -----	1,388 20
Fees -----	16 20	Advances, personal accounts---	2,465 84
Loans repaid -----	23,596 06	Salaries -----	600 00
Advances repaid, personal ac- counts -----	1 50	Taxes -----	36 48
All other receipts -----	73 93	Other expenses -----	317 65
		All other disbursements, real estate -----	236 14
		Balance, cash in office and bank -----	842 81
Total receipts -----	\$40,765 47	Total disbursements---	\$40,765 47

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
41-----	72	\$72 00	\$93 19	\$93 19
45-----	60	60 00	74 38	74 38
49-----	48	48 00	56 93	56 93
53-----	36	36 00	40 90	40 90
57-----	24	24 00	26 12	26 12
61-----	12	12 00	12 50	12 50

No 25. NAPA.

NAPA BUILDING AND LOAN ASSOCIATION.

(Incorporated September 8, 1888.)

JOHN N. MOUNT, Secretary.

E. D. BEARD, President.

Fiscal year ended May 27, 1916.

No. of series, 11.

No. of members and investors, 328.

No. of shares, 3,529.

Assets.		Liabilities.	
Loans, on mortgages, \$202,-		Installment shares, dues	\$174,461 00
899.79; on shares, \$15,-		Installment shares, profits	38,189 24
372.00	\$218,271 79	Advance payments	942 00
Arrearages—		Overdrafts and bills payable	13,375 00
On shares	\$373 00	Reserve and undivided profits	2,029 71
On interest	264 35	All other liabilities, accrued	
On fines	142 09	interest	155 50
	779 44		
Cash in bank	2,742 68		
Real estate owned	7,208 54		
Furniture and fixtures	150 00		
Total assets	\$229,152 45	Total liabilities	\$229,152 45

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$18 41	Overdrafts and bills payable	\$36,277 00
Installment shares, dues	43,050 00	Loans on mortgages and	
Interest	15,226 06	shares	41,002 71
Premiums	17 63	Interest paid	828 91
Fines and fees	411 26	Dues repaid, installment	
Loans repaid	31,928 07	shares	20,176 00
Overdrafts and bills payable	22,350 00	Profits repaid, installment	
All other receipts, real estate,		shares	6,491 46
etc.	1,465 94	Salaries	1,148 09
		Taxes	399 23
		Other expenses	235 56
		All other disbursements, real	
		estate	5,166 42
		Balance, cash in office and	
		bank	2,742 68
Total receipts	\$114,467 97	Total disbursements	\$114,467 97

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
21	125	\$125 00	\$177 98	\$157 55
22	113	113 00	155 11	139 60
23	101	101 00	133 70	122 25
24	89	89 00	113 71	105 50
25	77	77 00	95 12	89 35
26	65	65 00	77 66	73 80
27	53	53 00	61 26	58 85
28	41	41 00	45 84	44 50
29	29	29 00	31 37	30 75
30	17	17 00	17 80	17 46
31	5	5 00	5 07	5 00

No. 26. NEWCASTLE.

NEWCASTLE BUILDING AND LOAN ASSOCIATION.

(Incorporated May 20, 1889.)

JOHN WALLACE, Secretary.

GEO. W. BISBEE, President.

Fiscal year ended April 30, 1916.

No. of series, 11.

No. of members and investors, 95.

No. of shares, 674.

Assets.		Liabilities.	
Loans on mortgages-----	\$49,850 00	Installment shares, dues-----	\$41,028 00
Arrearages—		Installment shares, profits---	10,163 39
On shares-----	\$200 00	Advance payments-----	42 18
On interest-----	267 08	Reserve and undivided profits	1,461 92
On rent-----	55 65	Sundry ledger accounts-----	73 50
On fines-----	8 54		
	531 27		
Cash, in office, \$64.05; in			
bank, \$800.14-----	864 19		
Real estate owned-----	1,473 53		
Furniture and fixtures-----	50 00		
Total assets-----	\$52,768 99	Total liabilities-----	\$52,768 99

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,693 49	Overdrafts and bills payable--	\$3,925 00
Installment shares, dues----	8,078 18	Loans on mortgages and	
Interest-----	3,565 63	shares-----	11,650 00
Fines-----	99 11	Interest paid-----	25 81
Loans repaid-----	5,400 00	Dues repaid, installment	
Overdrafts and bills payable--	3,925 00	shares-----	4,726 00
All other receipts, real estate,		Profits repaid, installment	
etc.-----	1,212 00	'shares-----	1,949 05
		Salaries-----	360 00
		Taxes-----	172 77
		Other expenses-----	157 49
		All other disbursements, real	
		estate, etc.-----	143 10
		Balance, cash in office and	
		bank-----	864 19
Total receipts-----	\$23,973 41	Total disbursements-----	\$23,973 41

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
18-----	120	\$120 00	\$164 64	
19-----	108	108 00	142 98	
20-----	96	96 00	123 08	
21-----	84	84 00	104 39	
22-----	72	72 00	86 80	
23-----	60	60 00	70 13	
24-----	48	48 00	54 42	
25-----	36	36 00	39 60	
26-----	24	24 00	25 61	
27-----	12	12 00	12 42	

Dues plus
profits,
as per
by-laws.

No. 27. OAKLAND.

ALAMEDA COUNTY LOAN ASSOCIATION.

(Incorporated July 20, 1875.)

CHAS. P. HOAG, Secretary.

J. P. RICHARDSON, President.

Fiscal year ended June 30, 1916.

No. of series, none.

No. of members and investors, 481.

No. of shares, 3,356.

Assets.		Liabilities.	
Loans, on mortgages, \$436,645.32; on definite contract, \$2,795.00; on shares, \$13,927.54	\$453,367 86	Installment shares, dues	\$204,814 69
Arrearages on interest	828 70	Installment shares, profits	42,747 28
Cash, in office, \$200.00; in bank, \$33,147.37	33,347 37	Paid-up and prepaid shares, capital	35,912 19
Real estate owned, office building, etc.	66,920 01	Paid-up and prepaid shares, dividends	6,560 51
Furniture and fixtures	500 00	Investment certificates, principal	191,793 96
Advances, ledger accounts	157 30	Investment certificates, dividends	7,667 96
		Advance payments	150 00
		Reserve and undivided profits	29,659 23
		Loans due and incomplete	35,667 71
		Sundry ledger accounts	147 71
Total assets	\$555,121 24	Total liabilities	\$555,121 24

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$5,437 00	Overdrafts and bills payable	\$26,500 00
Installment shares, dues	65,728 62	Loans on mortgages and shares	159,930 08
Paid-up and prepaid shares, dues	28,973 75	Interest paid	9,479 76
Investment certificates	79,664 30	Dues repaid, installment shares	35,128 46
Interest	31,969 69	Profits repaid, installment shares	9,408 60
Fees	221 50	Paid-up and prepaid shares, capital	12,366 56
Loans repaid	120,406 73	Paid-up and prepaid shares, dividends	1,121 06
Overdrafts and bills payable	21,500 00	Investment certificates, principal	46,300 96
Advances repaid, personal accounts	606 61	Investment certificates, dividends	10,227 87
All other receipts, rent, etc.	2,874 52	Advances, personal accounts	608 91
		Salaries	4,025 00
		Taxes	133 89
		Other expenses	3,812 30
		All other disbursements, real estate, etc.	4,991 90
		Balance, cash in office and bank	33,347 37
Total receipts	\$357,382 72	Total disbursements	\$357,382 72

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 28. OAKLAND.

COSMOPOLITAN MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated August 1, 1879.)

W. S. GOULD, Secretary.

WM. HOFFSCHNEIDER, President.

Fiscal year ending July 31, 1915.

No. of series, 21.

No. of members and investors, 287.

No. of shares, 2,455.

Assets.		Liabilities.	
Loans, on definite contract, \$138,763.14; on shares, \$3,- 922.75; on contract sales, \$2,781.98 -----	\$145,467 87	Installment shares, dues-----	\$80,721 30
Arrearages—		Installment shares, profits---	16,892 51
On shares-----	\$918 83	Paid-up and prepaid shares, capital -----	4,400 00
On interest-----	1,349 35	Investment certificates, prin- cipal -----	17,091 67
	2,268 18	Advance payments -----	17,212 96
Cash, in office, \$1,089.61; in bank, \$2,117.43 -----	3,207 04	Overdrafts and bills payable--	14,000 00
Real estate owned-----	6,552 50	Reserve and undivided profits	3,588 94
Furniture and fixtures-----	500 00	Loans due and incomplete---	2,795 98
Advances, ledger accounts---	79 75	Sundry ledger accounts-----	1,371 98
Total assets -----	\$158,075 34	Total liabilities-----	\$158,075 34

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$1,822 76	Overdrafts and bills payable--	\$12,400 00
Installment shares, dues---	39,893 71	Loans on mortgages and shares -----	29,806 01
Paid-up and prepaid shares, dues -----	4,400 00	Interest paid -----	2,987 46
Investment certificates -----	8,575 25	Dues repaid, installment shares -----	47,923 62
Interest -----	12,483 11	Profits repaid, installment shares -----	11,196 39
Fines -----	23 58	Investment certificates, prin- cipal -----	5,949 99
Fees -----	75 00	Investment certificates, divi- dends -----	1,504 65
Loans repaid -----	45,438 35	Advances, personal accounts--	8,273 01
Overdrafts and bills payable--	9,900 00	Salaries -----	2,585 00
Advances repaid, personal ac- counts -----	4,410 75	Taxes -----	761 51
All other receipts-----	574 21	Other expenses -----	1,002 04
		Balance, cash in office and bank -----	3,207 04
Total receipts-----	\$127,596 72	Total disbursements----	\$127,596 72

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
54-----	120	\$120 00	\$161 92	\$159 83
56-----	108	108 00	141 33	136 34
58-----	96	96 00	121 75	116 60
60-----	84	84 00	103 29	97 51
62-----	72	72 00	85 78	82 80
64-----	60	60 00	69 29	67 50
66-----	48	48 00	53 74	52 80
68-----	36	36 00	39 08	38 70
70-----	24	24 00	35 36	25 20
72-----	12	12 00	12 36	12 30

No. 29. ONTARIO.

PEOPLES MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated June 24, 1891.)

J. O. HENDERSON, Secretary.

A. P. HARWOOD, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 520.

No. of shares, 12,728.

Assets.		Liabilities.	
Loans, on mortgages, \$505,-		Installment shares, dues----	\$199,928 80
575.00; on shares, \$6,-		Installment shares, profits---	51,730 53
720.00 -----	\$512,295 00	Paid-up and prepaid shares,	
Arrearages—		capital -----	198,225 00
On interest-----	\$4,299 56	Paid-up and prepaid shares,	
On fines and fees 609 85		dividends -----	5,506 24
	4,909 41	Overdrafts and bills payable.	51,463 54
Cash, in office, \$400.00; in		Reserve and undivided profits	14,257 06
bank, \$10,443.47-----	10,843 47	Loans due and incomplete---	9,336 71
Real estate owned, office		Sundry ledger accounts-----	456 00
building -----	1,800 00		
Furniture and fixtures-----	500 00		
Advances, ledger accounts---	561 60		
Total assets -----	\$530,909 48	Total liabilities-----	\$530,909 48

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$7,953 22	Overdrafts and bills payable.	\$37,463 41
Installment shares, dues-----	73,781 61	Loans on mortgages and	
Paid-up and prepaid shares,		shares -----	89,913 64
dues -----	56,317 04	Interest paid -----	4,320 28
Interest -----	34,462 99	Dues repaid, installment	
Fines -----	586 85	shares -----	65,010 31
Fees -----	32 45	Profits repaid, installment	
Loans repaid -----	40,824 50	shares -----	7,071 42
Overdrafts and bills payable.	41,025 52	Paid-up and prepaid shares,	
Advances repaid, personal ac-		capital -----	27,567 04
counts -----	10,467 81	Paid-up and prepaid shares,	
All other receipts, appraisals	118 00	dividends -----	9,615 50
		Advances, personal accounts.	10,018 35
		Salaries -----	1,645 85
		Taxes -----	69 53
		Other expenses -----	1,888 19
		All other disbursements, ap-	
		praisals, etc. -----	143 00
		Balance, cash in office and	
		bank -----	10,843 47
Total receipts -----	\$265,569 99	Total disbursements----	\$265,569 99

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 60 cents per share per month.

Dividend, last fiscal year, 7.20 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits, as per by-laws.

No. 30. ORANGE.

ORANGE BUILDING AND LOAN ASSOCIATION.

(Incorporated September 21, 1887.)

U. D. RHODES, Secretary.

D. C. PIXLEY, President

Fiscal year ended October 31, 1915.

No. of series, 20.

No. of members and investors, 568.

No. of shares, 5,218.

Assets.		Liabilities.	
Loans, on mortgages, \$456,- 400.00; on definite contract, \$15,761.99; on shares, \$2,- 750.00; on contract sales, \$6,069.14 -----	\$480,981 13	Guarantee stock, capital-----	\$25,000 00
Arrearages—		Guarantee stock, surplus-----	7,000 00
On shares-----	\$1,699 50	Installment shares, dues-----	197,665 50
On interest-----	3,249 45	Installment shares, profits-----	59,650 47
On fines-----	509 24	Paid-up and prepaid shares, capital -----	186,650 00
	5,458 19	Paid-up and prepaid shares, dividends -----	3,726 41
Cash, in office, \$178.44; in bank, \$20,259.96 -----	20,438 40	Guarantee capital stock, divi- dends unpaid -----	1,750 00
Furniture and fixtures-----	500 00	Advance payments -----	225 17
Advances, ledger accounts-----	98 44	Overdrafts and bills payable-----	10,000 00
		Reserve and undivided profits	9,442 79
		Loans due and incomplete-----	5,901 97
		Sundry ledger accounts-----	2 00
		All other liabilities, unpaid expenses -----	461 85
Total assets -----	\$507,476 16	Total liabilities-----	\$507,476 16

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report-----	\$25,122 94	Overdrafts and bills payable-----	\$7,500 00
Installment shares, dues-----	49,855 50	Loans on mortgages and shares -----	130,468 18
Paid-up and prepaid shares, dues -----	46,850 00	Interest paid -----	230 55
Interest -----	37,825 71	Dividends on guarantee stock	3,000 00
Fines -----	1,084 62	Dues repaid, installment shares -----	36,193 50
Fees -----	408 90	Profits repaid, installment shares -----	13,787 01
Loans repaid -----	88,606 25	Paid-up and prepaid shares, capital -----	33,250 00
Overdrafts and bills payable-----	7,500 00	Paid-up and prepaid shares, dividends -----	10,204 46
Advances, repaid, personal accounts -----	1,115 94	Advances, personal accounts-----	1,198 16
All other receipts, real estate, etc. -----	6,295 26	Salaries -----	2,091 00
		Taxes -----	29 17
		Other expenses -----	636 02
		All other disbursements, real estate, etc. -----	5,638 67
		Balance, cash in office and bank -----	20,438 40
Total receipts-----	\$264,665 12	Total disbursements-----	\$264,665 12

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
12-----	126	\$126 00	\$200 10	\$200 10
14-----	108	108 00	160 01	160 01
16-----	96	96 00	135 91	135 91
18-----	84	84 00	113 69	113 69
20-----	72	72 00	93 25	87 94
22-----	60	60 00	74 38	70 78
24-----	48	48 00	56 99	54 74
26-----	36	36 00	40 94	39 70
28-----	24	24 00	26 17	25 08
30-----	12	12 00	12 55	12 27

No. 31. PALO ALTO.

PALO ALTO MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated November 14, 1892.)

EDWARD JESURUN, Secretary.

C. H. GILBERT, President.

Fiscal year ended September 30, 1915.

No. of series, none.

No. of members and investors, 449.

No. of shares, 2,365.

Assets.		Liabilities.	
Loans, on definite contract, \$452,243.58; on shares, \$4,989.00; on bonds, \$3,- 143.40 -----	\$460,375 98	Guarantee stock, capital----	\$31,050 00
Arrearages on interest-----	4,553 20	Guarantee stock, surplus----	370 00
Cash, in office, \$855.91; in bank, \$2,938.00 -----	3,793 91	Installment shares, dues----	61,480 80
Real estate owned-----	42,558 09	Installment shares, profits----	20,322 13
Furniture and fixtures-----	2,117 50	Paid-up and prepaid shares, capital -----	34,764 58
Advances, ledger accounts----	3,404 49	Investment certificates, prin- cipal -----	291,381 94
Other assets: Safe deposit boxes, etc. -----	2,417 90	Investment certificates, divi- dends -----	1,525 00
		Overdrafts and bills payable--	56,500 00
		Reserve and undivided profits	8,775 53
		Loans due and incomplete----	12,651 09
		All other liabilities, tax re- serve -----	400 00
Total assets-----	\$519,221 07	Total liabilities-----	\$519,221 07

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$8,419 69	Overdrafts and bills payable--	\$9,000 00
Guarantee stock -----	12,350 00	Loans on mortgages and shares -----	98,063 00
Installment shares, dues----	16,404 00	Interest paid -----	3,625 77
Paid-up and prepaid shares, dues -----	8,050 64	Dividends on guarantee stock	2,531 32
Investment certificates -----	87,423 02	Dues repaid, installment shares -----	22,671 69
Interest -----	45,470 29	Profits repaid, installment shares -----	4,778 64
Fees -----	117 37	Paid-up and prepaid shares, capital -----	3,190 00
Loans repaid -----	91,988 09	Paid-up and prepaid shares, dividends -----	2,098 62
Overdrafts and bills payable--	24,000 00	Investment certificates, prin- cipal -----	110,778 56
Advances repaid, personal ac- counts -----	11,822 83	Investment certificates, divi- dends -----	21,592 69
All other receipts, real estate, etc., net -----	8,236 42	Advances, personal accounts--	17,915 55
		Salaries -----	2,800 00
		Taxes -----	2,201 24
		Other expenses -----	2,436 20
		All other disbursements, real estate, etc. -----	6,805 16
		Balance, cash in office and bank -----	3,793 91
Total receipts -----	\$314,282 35	Total disbursements----	\$314,282 35

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits, as per by-laws.

No. 32. PASADENA.

PASADENA BUILDING AND LOAN ASSOCIATION.

(Incorporated February 16, 1899.)

E. D. HILL, Secretary.

SOLOM BRIGGS, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 341.

No. of shares, 3,763.

Assets.		Liabilities.	
Loans, on mortgages, \$87,- 040.00; on definite contract, \$43,336.88; on shares, \$930.00 -----	\$131,306 88	Guarantee stock, capital----	\$9,000 00
Arrearages on interest-----	1,769 92	Guarantee stock, surplus----	260 83
Cash, in office, \$73.25; in bank, \$11,225.68 -----	11,298 93	Installment shares, dues----	29,344 94
Advances, ledger accounts----	336 15	Installment shares, profits----	25,529 80
		Paid-up and prepaid shares, capital -----	19,850 00
		Paid-up and prepaid shares, dividends -----	120 00
		Investment certificates, prin- cipal -----	45,217 01
		Investment certificates, divi- dends -----	257 61
		Reserve and undivided profits	10,147 64
		Loans due and incomplete----	4,971 76
		All other liabilities-----	12 29
Total assets -----	\$144,711 88	Total liabilities-----	\$144,711 88

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$6,822 83	Loans on mortgages and shares -----	\$32,797 04
Installment shares, dues----	19,750 67	Interest paid -----	194 55
Investment certificates -----	39,326 23	Dividends on guarantee stock	957 17
Interest -----	11,056 55	Dues repaid, installment shares -----	21,842 20
Loans repaid -----	14,696 96	Profits repaid, installment shares -----	4,559 94
All other receipts, refund		Paid-up and prepaid shares, capital -----	4,050 00
Federal tax -----	112 39	Paid-up and prepaid shares, dividends -----	1,228 88
		Investment certificates, prin- cipal -----	11,152 28
		Investment certificates, divi- dends -----	551 44
		Salaries -----	1,842 67
		Taxes -----	122 15
		Other expenses -----	1,168 38
		Balance, cash in office and bank -----	11,298 93
Total receipts -----	\$91,765 63	Total disbursements----	\$91,765 63

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 33. PASADENA.

MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated July 18, 1892.)

F. E. WARRINER, Secretary.

A. W. BYRNE, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 220.

No. of shares, 1,904.

Assets.		Liabilities.	
Loans, on mortgages, \$46,950.00; on definite contract, \$320,379.24; on contract sales, \$3,733.94	\$371,063 18	Guarantee stock, capital	\$25,000 00
Arrearages—		Guarantee stock, surplus	2,250 00
On interest	\$4,498 39	Installment shares, dues	38,534 04
On fines	278 32	Installment shares, profits	15,636 18
	4,776 71	Paid-up and prepaid shares, capital	5,800 00
Cash, in office, \$158.57; in bank, \$10,168.13	10,326 70	Paid-up and prepaid shares, dividends	1,871 30
Real estate owned	194 80	Investment certificates, principal	255,938 13
Furniture and fixtures	500 00	Investment certificates, dividends	6,597 89
Advances, ledger accounts	684 45	Reserve and undivided profits	35,000 00
Other assets	1 70	Sundry ledger accounts	920 00
Total assets	\$387,547 54	Total liabilities	\$387,547 54
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$11,003 70	Overdrafts and bills payable	\$8,800 00
Installment shares, dues	10,001 10	Loans on mortgages and shares	123,692 41
Investment certificates	75,349 46	Interest paid	560 48
Interest	32,123 19	Dividends on guarantee stock	3,085 64
Premiums	1,607 52	Dues repaid, installment shares	17,668 72
Fines	418 18	Profits repaid, installment shares	6,343 61
Loans repaid	112,952 91	Paid-up and prepaid shares, capital	1,000 00
Overdrafts and bills payable	3,800 00	Paid-up and prepaid shares, dividends	378 00
Advances repaid, personal accounts	247 90	Investment certificates, principal	49,370 62
All other receipts, rents, etc.	610 00	Investment certificates, dividends	15,310 57
		Advances, personal accounts	747 90
		Salaries	6,247 50
		Taxes	183 55
		Other expenses	4,196 32
		All other disbursements, insurance, etc.	201 94
		Balance, cash in office and bank	10,326 70
Total receipts	\$248,113 96	Total disbursements	\$248,113 96

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits, as per by-laws.

No. 34. PASADENA.

CALIFORNIA SECURITY LOAN CORPORATION.

(Incorporated March 22, 1909.)

F. E. WARRINER, Secretary.

A. W. BYRNE, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 839.

No. of shares, 250.

Assets.		Liabilities.	
Loans, on mortgages, \$36- 200.00; on definite contract, \$363,872.82; on shares, \$450.00; on contract sales, \$1,377.75 -----	\$401,900 57	Guarantee stock, capital-----	\$25,000 00
Arrearages on interest-----	3,696 79	Guarantee stock, surplus-----	15,000 00
Cash, in office, \$836.39; in bank, \$8.73 -----	845 12	Investment certificates, prin- cipal -----	359,970 92
Real estate owned-----	23,634 88	Investment certificates, divi- dends -----	2,813 88
Furniture and fixtures-----	500 00	Advance payments -----	850 37
Advances, ledger accounts---	783 38	Overdrafts and bills payable--	12,500 00
Total assets -----	\$431,360 74	Reserve and undivided profits	5 38
		Loans due and incomplete---	12,995 77
		Sundry ledger accounts-----	2,224 42
		Total liabilities-----	\$431,360 74

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$15,187 07	Overdrafts and bills payable--	\$57,500 00
Investment certificates -----	263,487 93	Loans on mortgages and shares -----	160,927 85
Interest -----	31,321 18	Interest paid -----	562 19
Premiums -----	1,112 35	Dividends on guarantee stock	2,500 00
Loans repaid -----	161,546 57	Investment certificates, prin- cipal -----	257,886 87
Overdrafts and bills payable--	45,000 00	Investment certificates, divi- dends -----	19,811 03
Advances repaid, personal ac- counts -----	36,135 29	Advances, personal accounts--	23,713 24
All other receipts, real estate, etc. -----	9,026 20	Salaries -----	5,682 50
Total receipts-----	\$562,816 59	Taxes -----	346 77
		Other expenses -----	3,204 67
		All other disbursements, real estate, etc. -----	29,836 35
		Balance, cash in office and bank -----	845 12
		Total disbursements---	\$562,816 59

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 35. PASO ROBLES.

PASO ROBLES MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated September 2, 1905.)

F. G. WETZEL, Secretary.

A. MONTEITH, President.

Fiscal year ended August 31, 1915.

No. of series, 11.

No. of members and investors, 61.

No. of shares, 408.

Assets.		Liabilities.	
Loans on mortgages, \$3,- 000.00; on definite contract, \$24,734.01; on shares, \$5,500.00 -----	\$33,234 01	Installment shares, dues-----	\$19,564 50
Arrearages on shares-----	211 60	Installment shares, profits---	6,393 39
Cash in bank-----	3,584 54	Paid-up and prepaid shares, capital -----	1,500 00
Furniture and fixtures-----	156 55	Investment certificates, prin- cipal -----	7,375 00
		Advance payments -----	22 00
		Reserve and undivided profits	2,331 81
Total assets-----	\$37,186 70	Total liabilities-----	\$37,186 70
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,449 42	Loans on mortgages and shares -----	\$7,948 90
Installment shares, dues----	2,908 45	Dues repaid, installment shares -----	1,215 25
Investment certificates -----	1,125 00	Profits repaid, installment shares -----	40 27
Interest -----	3,014 24	Paid-up and prepaid shares, dividends -----	83 00
Fines -----	68 70	Investment certificates, prin- cipal -----	600 00
Fees -----	3 85	Investment certificates, divi- dends -----	466 75
Loans repaid -----	4,975 87	Salaries -----	436 50
		Taxes -----	124 57
		Other expenses -----	44 75
		All other disbursements-----	1 00
		Balance, cash in office and bank -----	3,584 54
Total receipts-----	\$14,545 53	Total disbursements-----	\$14,545 53

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
1-----	120	\$120 00	\$172 01	\$169 40
3-----	105	105 00	144 02	142 06
6-----	93	93 00	122 98	119 98
8-----	84	84 00	107 86	105 47
10-----	75	75 00	93 36	90 60
14-----	57	57 00	66 07	64 25
16-----	48	48 00	54 49	52 87
17-----	36	36 00	39 50	38 62
18-----	24	24 00	25 58	25 18

No. 36. PETALUMA.

PETALUMA MUTUAL LOAN ASSOCIATION.

(Incorporated September 27, 1889.)

F. A. CROMWELL, Secretary.

FRANK H. DENMAN, President.

Fiscal year ended September 30, 1915.

No. of series, 12.

No. of members and investors, 88.

No. of shares, 770.

Assets.		Liabilities.	
Loans, on mortgages, \$38,- 551.00; on shares, \$1,005.00	\$39,556 00	Installment shares, dues-----	\$39,960 00
Arrearages—		Installment shares, profits----	7,763 89
On shares-----	\$270 00	Advance payments -----	50 49
On interest-----	237 20	Reserve and undivided profits	858 60
On fines-----	20 55		
	527 75		
Cash in bank-----	5,943 31		
Real estate owned-----	2,370 97		
Furniture and fixtures-----	30 00		
Advances, ledger accounts---	204 95		
Total assets -----	\$48,632 98	Total liabilities -----	\$48,632 98
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,782 40	Overdrafts and bills payable--	\$3,000 00
Installment shares, dues----	9,481 00	Loans on mortgages and shares -----	4,995 00
Interest -----	2,705 75	Interest paid -----	91 50
Fines -----	39 55	Dues repaid, installment shares -----	10,024 00
Loans repaid -----	6,619 00	Profits repaid, installment shares -----	1,765 42
Overdrafts and bills payable--	3,000 00	Advances, personal accounts--	104 95
		Salaries -----	420 00
		Other expenses -----	283 52
		Balance, cash in office and bank -----	5,943 31
Total receipts -----	\$26,627 70	Total disbursements----	\$26,627 70

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
18-----	120	\$120 00	\$158 40	\$158 40
19-----	108	108 00	138 61	138 61
20-----	96	96 00	119 73	119 14
21-----	84	84 00	101 67	100 79
22-----	72	72 00	84 62	83 68
23-----	60	60 00	68 51	67 66
24-----	48	48 00	53 32	52 42
25-----	36	36 00	38 89	38 31
26-----	24	24 00	25 22	24 92
27-----	12	12 00	12 28	12 20

No. 37. PLEASANTON.

PLEASANTON MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 1, 1895.)

T. H. SILVER, Secretary.

C. LATHAM, President.

Fiscal year ended March 29, 1916.

No. of series, 20.

No. of members and investors, 55.

No. of shares, 345.

Assets.		Liabilities.	
Loans on mortgages-----	\$25,100 00	Installment shares, dues----	\$19,752 00
Cash in bank-----	1,351 37	Installment shares, profits--	4,792 40
		Reserve and undivided profits	1,906 97
Total assets-----	\$26,451 37	Total liabilities-----	\$26,451 37

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$363 12	Loans on mortgages and shares -----	\$1,800 00
Installment shares, dues-----	4,258 00	Dues repaid, installment shares -----	3,748 00
Interest -----	1,740 00	Profits repaid, installment shares -----	1,351 75
Fees -----	13 50	Salaries -----	171 50
Loans repaid -----	2,100 00	Taxes -----	50 00
		Other expenses -----	2 00
		Balance, cash in office and bank -----	1,351 37
Total receipts-----	\$8,474 62	Total disbursements----	\$8,474 62

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
21-----	126	\$126 00	\$177 35	Dues plus profits, as per by-laws.
24-----	108	108 00	144 50	
28-----	84	84 00	105 30	
30-----	72	72 00	87 55	
32-----	60	60 00	70 58	
34-----	48	48 00	54 70	
36-----	36	36 00	39 75	
38-----	24	24 00	25 70	
40-----	12	12 00	12 40	

No. 38. POMONA.

MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated December 24, 1892.)

W. D. FREDERICK, Secretary.

MEL. CAMPBELL, President.

Fiscal year ended December 31, 1915.

No. of series, 21.

No. of members and investors, 1,323.

No. of shares, 15,600.

Assets.		Liabilities.	
Loans, on mortgages, \$740-		Installment shares, dues-----	\$191,463 00
719.18, on shares, \$10-		Installment shares, profits----	39,499 88
203.30 -----	\$750,922 48	Paid-up and prepaid shares,	
Arrearages—		capital -----	554,900 00
On shares-----	\$3,179 50	Paid-up and prepaid shares,	
On interest-----	3,528 55	dividends -----	12,200 35
On premium-----	40 60	Advance payments-----	4,986 26
On fines-----	311 65	Reserve and undivided profits	13,127 49
	7,060 30	Sundry ledger accounts-----	60 00
Cash, in office, \$3,637.81; in			
bank, \$28,616.39 -----	32,254 20		
Real estate owned, office			
building -----	24,500 00		
Furniture and fixtures-----	1,500 00		
Total assets-----	\$816,236 98	Total liabilities-----	\$816,236 98

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$11,071 37	Loans on mortgages and	
Installment shares, dues-----	58,911 00	shares -----	\$228,906 05
Paid-up and prepaid shares,		Dues repaid, installment	
dues -----	329,162 90	shares -----	46,360 00
Interest -----	50,854 25	Profits repaid, installment	
Premiums -----	308 90	shares -----	14,094 98
Fines -----	537 06	Paid-up and prepaid shares,	
Fees -----	322 32	capital -----	203,096 94
Loans repaid -----	106,517 04	Paid-up and prepaid shares,	
All other receipts, rents, etc.	3,230 41	dividends -----	27,218 89
		Advances, personal accounts--	25 00
		Salaries -----	4,250 00
		Taxes -----	2,367 43
		Other expenses -----	1,704 78
		All other disbursements, real	
		estate expenses, etc.-----	636 98
		Balance, cash in office and	
		bank -----	32,254 20
Total receipts-----	\$560,915 25	Total disbursements-----	\$560,915 25

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
27-----	120	\$60 00	\$86 23	\$86 23
29-----	108	54 00	74 78	72 78
31-----	96	48 00	64 00	62 00
33-----	84	42 00	53 98	51 87
35-----	72	36 00	44 65	43 11
37-----	60	30 00	35 88	34 84
39-----	48	24 00	27 68	27 04
41-----	36	18 00	20 03	19 67
43-----	24	12 00	12 88	12 73
45-----	12	6 00	6 22	6 18

No. 39. POMONA.

HOME-BUILDERS LOAN ASSOCIATION.

(Incorporated March 16, 1908.)

C. E. GREASER, Secretary.

J. W. FULTON, President.

Fiscal year ended March 31, 1916.

No. of series, none.

No. of members and investors, 565.

No. of shares, 3,478.

Assets.		Liabilities.	
Loans, on definite contract, \$443,613.33; on shares, \$5,559.25; on contract, \$1,452.85 -----	\$450,625 43	Guarantee stock, capital-----	\$100,000 00
Cash, in office, \$2,917.29; in bank, \$6,253.00 -----	9,170 29	Guarantee stock, surplus-----	8,500 00
Real estate owned, office building -----	15,000 00	Installment shares, dues-----	49,793 50
Furniture and fixtures-----	925 26	Installment shares, profits-----	16,174 07
Advances, ledger accounts---	982 47	Investment certificates, prin- cipal -----	283,057 22
		Investment certificates, divi- dends -----	4,493 62
		Loans due and incomplete---	9,656 22
		Sundry ledger accounts-----	28 82
		All other liabilities, dividends unpaid -----	5,000 00
Total assets -----	\$476,703 45	Total liabilities -----	\$476,703 45

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$18,483 40	Loans on mortgages and shares -----	\$173,764 12
Installment shares, dues-----	13,032 00	Dividends on guarantee stock	9,884 67
Investment certificates-----	158,866 22	Dues repaid, installment shares -----	5,168 00
Interest -----	44,076 45	Profits repaid, installment shares -----	943 42
Fines -----	450 35	Investment certificates, prin- cipal -----	110,126 84
Fees -----	2,915 00	Investment certificates, divi- dends -----	15,205 24
Loans repaid -----	92,986 30	Advances, personal accounts--	1,493 35
Advances repaid, personal ac- counts -----	1,512 51	Salaries -----	4,180 00
All other receipts, rents, etc.--	1,470 00	Taxes -----	666 55
		Other expenses -----	2,779 35
		All other disbursements-----	404 40
		Balance, cash in office and bank -----	9,170 29
Total receipts -----	\$333,786 23	Total disbursements-----	\$333,786 23

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00, and 50 cents per share per month.

Dividend, last fiscal year, 10 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 40. PORTERVILLE.

PORTERVILLE MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated September 29, 1905.

C. O. PREMO, Secretary.

H. C. CARR, President.

Fiscal year ended October 31, 1915.

No. of series, none.

No. of members and investors, 150.

No. of shares, 2,464.

Assets.		Liabilities.	
Loans, on mortgages, \$79,- 065.00; on shares, \$1,800.00	\$80,865 00	Installment shares, dues-----	\$53,331 56
Arrearages on interest-----	827 05	Installment shares, profits---	24,432 65
Cash, in office, \$892.52; in bank, \$2,664.25 -----	3,556 77	Overdrafts and bills payable--	5,600 00
Total assets -----	\$85,248 82	Reserve and undivided profits	1,884 61
		Total liabilities-----	\$85,248 82

Disbursements for Fiscal Year.		Receipts for Fiscal Year.	
Balance from last report----	\$1,139 86	Overdrafts and bills payable--	\$2,000 00
Installment shares, dues-----	9,351 50	Loans on mortgages and shares -----	12,560 00
Interest -----	7,011 15	Interest paid -----	229 79
Fees -----	15 20	Dues repaid, installment shares -----	9,414 58
Loans repaid -----	11,110 00	Profits repaid, installment shares -----	3,696 90
Overdrafts and bills payable--	3,600 00	Salaries -----	360 00
		Taxes -----	368 92
		Other expenses -----	40 75
		Balance, cash in office and bank -----	3,556 77
Total receipts -----	\$32,227 71	Total disbursements-----	\$32,227 71

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 8.4 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 41. REDWOOD CITY.

SAN MATEO COUNTY BUILDING AND LOAN ASSOCIATION.

(Incorporated May 8, 1890.)

H. W. SCHABERG, Secretary.

P. P. CHAMBERLAIN, President.

Fiscal year ended May 31, 1916.

No. of series, 43.

No. of members and investors, 563.

No. of shares, 3,906.

Assets.		Liabilities.	
Loans, on mortgages, \$1,- 200.00; on definite contract, \$278,419.27 on shares, \$26,595.00; on contract sales, \$1,686.52 -----	\$307,900 79	Installment shares, dues -----	\$239,298 00
Arrearages— On shares -----	\$614 80	Installment shares, profits ---	82,451 86
On interest -----	5,980 55	Investment certificates, prin- cipal -----	58,800 00
	6,595 35	Advance payments -----	360 21
Cash, in office, \$237.44; in bank, \$46,104.65 -----	46,342 09	Reserve and undivided profits	11,655 86
Real estate owned -----	28,383 37		
Furniture and fixtures -----	835 00		
Advances, ledger accounts ---	2,509 33		
Total assets -----	\$392,565 93	Total liabilities -----	\$392,565 93

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$2,733 20	Loans on mortgages and shares -----	\$74,057 50
Installment shares, dues ---	42,216 50	Dues repaid, installment shares -----	23,583 10
Investment certificates -----	11,650 00	Profits repaid, installment shares -----	13,110 78
Interest -----	29,290 42	Investment certificates, prin- cipal -----	9,650 00
Fines -----	237 30	Investment certificates, divi- dends -----	2,850 44
Fees and commissions -----	865 14	Advances, personal accounts ---	2,251 80
Loans repaid -----	98,836 13	Salaries -----	2,240 00
Advances repaid, personal ac- counts -----	1,413 95	Taxes -----	1,005 62
All other receipts, real estate, rents, etc. -----	2,784 38	Other expenses -----	1,752 02
		All other disbursements, real estate, etc. -----	13,183 67
		Balance, cash in office and bank -----	46,342 00
Total receipts -----	\$190,027 02	Total disbursements ---	\$190,027 02

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
55 -----	120	\$120 00	\$179 76	\$171 30
59 -----	108	108 00	155 43	148 40
63 -----	96	96 00	131 72	127 02
67 -----	84	84 00	110 38	107 06
71 -----	72	72 00	90 66	88 42
75 -----	60	60 00	72 45	71 12
79 -----	48	48 00	55 56	53 86
83 -----	36	36 00	39 87	39 19
87 -----	24	24 00	25 55	24 90
91 -----	12	12 00	12 32	12 12

No. 42. REDLANDS.

HOME INVESTMENT ASSOCIATION.

(Incorporated March 22, 1890.)

J. WARREN SMITH, Secretary.

W. T. BILL, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 715.

No. of shares, 4,476

Assets.		Liabilities.	
Loans, on mortgages, \$5,- 000.00; on definite contract, \$528,495.28; on shares, \$1,685.00; on bonds, \$10,- 700.00 -----	\$545,880 28	Guarantee stock, capital ----	\$100,000 00
Cash, in office, \$1,026.43; in bank, \$14,181.47 -----	15,207 90	Guarantee capital, surplus ----	20,000 00
Real estate owned -----	4,618 02	Installment shares, dues ----	29,313 96
Furniture and fixtures -----	1,300 00	Installment shares, profits ----	7,804 92
Advances, ledger accounts ----	10,924 44	Paid-up and prepaid shares, capital -----	144,396 00
		Paid-up and prepaid shares, dividends -----	4,139 00
		Investment certificates, prin- cipal -----	257,763 80
		Investment certificates, divi- dends -----	5,163 64
		Reserve and undivided profits	6,572 77
		Loans due and incomplete ----	1,704 82
		Sundry ledger accounts ----	1,071 73
Total assets -----	\$577,930 64	Total liabilities -----	\$577,930 64

Receipts for Fiscal Year.

Balance from last report ----	\$6,970 07
Installment shares, dues ----	7,669 50
Paid-up and prepaid shares, dues -----	30,710 00
Investment certificates ----	228,215 08
Interest -----	46,221 08
Fines -----	956 63
Fees -----	1,466 50
Loans repaid -----	162,511 30
Advances repaid, personal ac- counts -----	944 80
All other receipts, rents, etc. --	558 63

Total receipts ----- \$486,223 59

Disbursements for Fiscal Year.

Loans on mortgages and shares -----	\$200,297 28
Dividends on guarantee stock	15,000 00
Dues repaid, installment shares -----	3,544 00
Profits repaid, installment shares -----	495 63
Paid-up and prepaid shares, capital -----	17,700 00
Paid-up and prepaid shares, dividends -----	9,756 49
Investment certificates, prin- cipal -----	191,336 79
Investment certificates, divi- dends -----	13,162 50
Advances, personal accounts --	9,902 70
Salaries -----	3,377 50
Taxes -----	448 40
Other expenses -----	4,454 88
All other disbursements ----	1,539 52
Balance, cash in office and bank -----	15,207 90

Total disbursements ---- \$486,223 59

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits, as per by-laws.

No. 43. RIVERSIDE.

**RIVERSIDE COUNTY MUTUAL BUILDING AND LOAN
ASSOCIATION.**

(Incorporated April 5, 1901.)

M. S. BOWMAN, Secretary.

W. B. CLANCY, President.

Fiscal year ended April 30, 1916.

No. of series, none.

No. of members and investors, 183.

No. of shares, 2,651.

Assets.		Liabilities.	
Loans on mortgages-----	\$132,900 00	Installment shares, dues----	\$34,160 87
Cash in bank-----	15,783 21	Installment shares, profits----	10,322 63
Real estate owned-----	1,635 87	Paid-up and prepaid shares, capital -----	100,600 00
		Reserve and undivided profits	5,235 58
Total assets -----	\$150,319 08	Total liabilities-----	\$150,319 08

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,490 60	Loans on mortgages and shares -----	\$24,150 00
Installment shares, dues----	27,529 32	Dues repaid, installment shares -----	29,692 40
Paid-up and prepaid shares, dues -----	4,400 00	Profits repaid, installment shares -----	2,616 56
Interest -----	13,181 17	Paid-up and prepaid shares, capital -----	3,000 00
Loans repaid -----	34,600 00	Paid-up and prepaid shares, dividends -----	7,508 50
All other receipts, real estate, etc. -----	1,035 61	Advances, personal accounts--	304 15
		Salaries -----	1,770 34
		Taxes -----	205 56
		Other expenses -----	205 98
		Balance, cash in office and bank -----	15,783 21
Total receipts -----	\$85,236 70	Total disbursements----	\$85,236 70

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7½ per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 44. SACRAMENTO.

SACRAMENTO BUILDING AND LOAN ASSOCIATION.

(Incorporated August 26, 1874.)

FRANK HICKMAN, Secretary.

JOS. H. ARNOLD, President.

Fiscal year ended February 29, 1916.

No. of series, none.

No. of members and investors, 515.

No. of shares, 5,388.

Assets		Liabilities.	
Loans, on mortgages, \$360,-		Installment shares, dues----	\$139,769 73
740.00; on shares, \$1,-		Installment shares, profits----	32,498 01
800.00 -----	\$362,540 00	Paid-up and prepaid shares,	
Arrearages on interest-----	876 38	capital -----	188,445 00
Cash in bank-----	38,295 61	Paid-up and prepaid shares,	
Furniture and fixtures-----	315 50	dividends -----	5,224 99
Advances, ledger accounts----	258 80	Advance payments -----	121 25
		Reserve and undivided profits	36,227 31
Total assets-----	\$402,286 29	Total liabilities-----	\$402,286 29

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$24,192 40	Overdrafts and bills payable--	\$7,000 00
Installment shares, dues----	45,272 00	Loans on mortgages and	
Paid-up and prepaid shares,		shares -----	90,810 00
dues -----	87,600 00	Interest paid -----	53 23
Interest -----	22,204 88	Dues repaid, installment	
Fees -----	144 90	shares -----	50,676 62
Loans repaid -----	45,730 00	Profits repaid, installment	
Overdrafts and bills payable--	7,000 00	shares -----	9,425 90
Advances repaid, personal ac-		Paid-up and prepaid shares,	
counts -----	35 00	capital -----	24,525 00
All other receipts-----	15 55	Paid-up and prepaid shares,	
		dividends -----	8,157 35
		Advances, personal accounts--	112 25
		Salaries -----	1,803 50
		Taxes -----	207 65
		Other expenses -----	1,127 62
		Balance, cash in office and	
		bank -----	38,295 61
Total receipts-----	\$232,195 73	Total disbursements----	\$232,194 73

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 45. SAN BERNARDINO.

SANTA FE BUILDING AND LOAN ASSOCIATION.

(Incorporated January 8, 1890.)

JOHN FLAGG, Secretary.

J. F. PARKER, President.

Fiscal year ended December 31, 1915.

No. of series, 11.

No. of members and investors, 1,268.

No. of shares, 13,128.

Assets.		Liabilities.	
Loans, on mortgages, \$1,-		Installment shares, dues---	\$612,844 00
025,328.88; on shares,		Installment shares, profits---	195,014 05
\$26,360.00; on contract		Paid-up and prepaid shares,	
sales, \$7,961.75 -----	\$1,059,650 63	capital -----	4,950 00
Arrearages—		Investment certificates, prin-	
On shares-----	\$4,906 00	icipal -----	262,655 00
On interest-----	5,129 65	Investment certificates, divi-	
On fines-----	77 80	dends -----	2,152 50
	10,113 45	Reserve and undivided profits	14,217 77
Cash, in office, \$861.50; in		Loans due and incomplete---	6,279 15
bank, \$6,219.57 -----	7,081 07		
Real estate owned-----	20,467 32		
Furniture and fixtures-----	800 00		
Total assets-----	\$1,098,112 47	Total liabilities-----	\$1,098,112 47

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$2,575 26	Loans on mortgages and	
Installment shares, dues---	151,286 00	shares -----	\$231,642 28
Investment certificates ---	142,405 00	Interest paid -----	68 95
Interest -----	83,503 28	Dues repaid, installment	
Fines -----	580 65	shares -----	109,246 00
Loans repaid -----	176,829 96	Profits repaid, installment	
All other receipts, real es-		shares -----	50,790 02
tate, etc. -----	9,360 80	Paid-up and prepaid shares,	
		capital -----	91,750 00
		Paid-up and prepaid shares,	
		dividends -----	5,292 80
		Investment certificates, prin-	
		icipal -----	33,175 00
		Investment certificates, divi-	
		dends -----	8,721 50
		Salaries -----	3,392 25
		Taxes -----	1,110 65
		Other expenses -----	1,802 30
		All other disbursements, real	
		estate, etc. -----	22,468 13
		Balance, cash in office and	
		bank -----	7,081 07
Total receipts-----	\$566,540 95	Total disbursements---	\$566,540 95

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
26-----	120	\$120 00	\$193 24	\$193 20
27-----	108	108 00	165 42	162 12
28-----	96	96 00	139 94	137 75
29-----	84	84 00	116 61	113 35
30-----	72	72 00	95 28	90 60
31-----	60	60 00	75 69	70 95
32-----	48	48 00	57 78	53 86
33-----	36	36 00	41 37	38 60
34-----	24	24 00	26 35	25 15
35-----	12	12 00	12 60	12 30

No. 46. SAN DIEGO.

SAN DIEGO BUILDING AND LOAN ASSOCIATION.

(Incorporated July 14, 1885.)

J. R. BEARDSLEY, Secretary.

W. R. ROGERS, President.

Fiscal year ended June 30, 1916.

No. of series, 22.

No. of members and investors, 431.

No. of shares, 2,931.

Assets.		Liabilities.	
Loans, on mortgages, \$279,-		Installment shares, dues----	\$156,624 00
150.00; on shares,		Installment shares, profits----	39,884 61
\$5,890.00 -----	\$285,040 00	Investment certificates, prin-	
Arrearages—		cipal -----	92,900 00
On shares-----	\$1,203 00	Investment certificates, divi-	
On interest-----	1,341 80	dends -----	2,762 85
	2,544 80	Advance payments -----	641 10
Cash in bank-----	13,331 72	Reserve and undivided profits	9,366 77
Real estate owned-----	1,584 81	All other liabilities, tax re-	
Furniture and fixtures-----	375 00	serve -----	700 00
Advances, ledger accounts----	3 00		
Total assets-----	\$302,879 33	Total liabilities-----	\$302,879 33

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$6,664 64	Overdrafts and bills payable--	\$8,000 00
Installment shares, dues-----	36,425 00	Loans on mortgages and	
Investment certificates -----	14,300 00	shares -----	45,415 00
Interest -----	20,430 35	Interest paid -----	546 50
Fines -----	151 10	Dues repaid, installment	
Fees -----	49 50	shares -----	37,682 00
Loans repaid -----	58,425 00	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	10,985 57
counts -----	20 00	Investment certificates, prin-	
All other receipts, rents, etc.	170 50	cipal -----	11,800 00
		Investment certificates, divi-	
		dends -----	5,350 15
		Salaries -----	1,800 00
		Taxes -----	1,294 65
		Other expenses -----	273 99
		All other disbursements, real	
		estate, etc. -----	156 51
		Balance, cash in office and	
		bank -----	13,331 72
Total receipts-----	\$136,636 09	Total disbursements-----	\$136,636 09

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
25-----	120	\$120 00	\$169 15	\$149 79
27-----	108	108 00	147 31	132 11
29-----	96	96 00	126 33	115 04
31-----	84	84 00	106 63	98 56
33-----	72	72 00	88 16	82 68
35-----	60	60 00	70 89	67 40
37-----	48	48 00	54 75	52 72
39-----	36	36 00	39 67	38 64
41-----	24	24 00	25 58	25 16
43-----	12	12 00	12 37	12 28

No. 47. SAN DIEGO.

SILVER GATE BUILDING AND LOAN ASSOCIATION.

(Incorporated May 22, 1890.)

H. A. CROGHAN, Secretary.

M. A. GRAHAM, President.

Fiscal year ended May 31, 1916.

No. of series, 22.

No. of members and investors, 253.

No. of shares, 3,128.

Assets.		Liabilities.	
Loans, on mortgages, \$204,- 620.00; on shares, \$39,- 419.00 -----	\$244,039 00	Installment shares, dues ----	\$196,368 00
Arrearages —		Installment shares, profits ---	57,541 34
On shares -----	\$198 00	Investment certificates, prin- cipal -----	21,550 00
On interest -----	231 00	Reserve and undivided profits	1,170 83
On fines -----	173 78	Loans due and incomplete	1,237 50
	602 78		
Cash, in office, \$4,147.06; in bank, \$29,078.83 -----	33,225 89		
Total assets -----	\$277,867 67	Total liabilities -----	\$277,867 67
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$14,975 66	Loans on mortgages and shares -----	\$31,258 50
Installment shares, dues ----	38,433 00	Interest paid -----	83 45
Interest -----	19,028 59	Dues repaid, installment shares -----	32,751 00
Fines -----	5 00	Profits repaid, installment shares -----	10,163 64
Fees -----	33 90	Investment certificates, divi- dends -----	1,293 00
Loans repaid -----	39,662 00	Salaries -----	887 32
All other receipts -----	432 45	Taxes -----	2,700 06
		Other expenses -----	33 96
		All other disbursements ----	173 78
		Balance, cash in office and bank -----	33,225 89
Total receipts -----	\$112,570 60	Total disbursements ----	\$112,570 60

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
23 -----	120	\$120 00	\$168 35	\$150 00
25 -----	108	108 00	145 98	134 55
27 -----	96	96 00	125 18	115 20
29 -----	84	84 00	105 50	98 70
31 -----	72	72 00	87 60	82 80
33 -----	60	60 00	70 56	67 50
35 -----	48	48 00	54 58	52 80
37 -----	36	36 00	39 63	38 70
39 -----	24	24 00	25 60	25 20
41 -----	12	12 00	12 41	12 30

No. 48. SAN FRANCISCO.

ARGONAUT MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated January 31, 1891.)

B. M. STICH, Secretary.

B. M. GUNZBURGER, President.

Fiscal year ended February 14, 1916.

No. of series 9.

No. of members and investors, 67.

No. of shares, 321.

Assets.		Liabilities.	
Loans, on mortgages, \$36,-		Installment shares, dues.....	\$17,160 00
150.00; on shares, \$2,-		Installment shares, profits ..	4,947 58
350.00	\$38,500 00	Advance payments	35 95
Arrearages—		Overdrafts and bills payable..	14,500 00
On shares	\$1,643 00	Reserve and undivided profits	15,820 87
On interest	1,765 70	Sundry ledger accounts.....	320 96
On premium	739 65	All other liabilities.....	1 25
	4,148 35		
Cash in bank.....	4,914 34		
Real estate owned.....	3,042 91		
Advances, ledger accounts---	2,181 01		
Total assets.....	\$52,786 61	Total liabilities.....	\$52,786 61

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$561 24	Overdrafts and bills payable..	\$1,000 00
Installment shares, dues.....	3,896 00	Loans on mortgages and	
Interest	2,661 46	shares	5,150 00
Premiums	1,001 45	Interest paid	801 84
Fees	3 40	Dues repaid, installment	
Loans repaid	10,050 00	shares	3,013 00
Advances repaid, personal ac-		Profits repaid, installment	
counts	638 32	shares	584 45
		Advances, personal accounts..	1,478 69
		Salaries	1,360 00
		Taxes	285 92
		Other expenses	223 63
		Balance, cash in office and	
		bank	4,914 34
Total receipts	\$18,811 87	Total disbursements....	\$18,811 87

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16	120	\$120 00	\$183 51	\$167 63
17	108	108 00	158 02	143 01
19	84	84 00	112 56	101 13
20	72	72 00	92 34	83 18
21	60	60 00	73 66	66 83
22	48	48 00	56 48	52 24
23	36	36 00	40 64	38 32
24	24	24 00	26 04	25 02
25	12	12 00	12 52	12 26

No. 49. SAN FRANCISCO.

BAY CITY BUILDING AND LOAN ASSOCIATION.

(Incorporated May 9, 1889.)

B. M. GUNZBURGER, Secretary.

BENJ. M. STICH, President.

Fiscal year ended May 22, 1916.

No. of series, 10.

No. of members and investors, 67.

No. of shares, 367.

Assets.		Liabilities.	
Loans, on mortgages, \$50,- 900.00; on shares, \$400.00; on contract sales, \$6,179.85	\$57,479 85	Installment shares, dues	\$19,452 00
Arrearages—		Installment shares, profits	5,993 85
On shares	\$1,163 00	Advance payments	106 40
On interest	1,080 04	Overdrafts and bills payable	22,330 00
On premium	494 30	Reserve and undivided profits	21,877 02
	2,737 34	Sundry ledger accounts	463 97
Cash, in office, \$105.80; in bank, \$3,716.68	3,822 48	All other liabilities, suspense, etc.	271 63
Real estate owned	3,982 10		
Advances, ledger accounts	2,413 10		
Total assets	\$70,434 87	Total liabilities	\$70,434 87

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$75 47	Overdrafts and bills payable	\$3,000 00
Installment shares, dues	4,610 00	Loans on mortgages and shares	3,000 00
Interest	4,206 02	Interest paid	849 85
Premiums	1,573 10	Dues repaid, installment shares	2,850 00
Fees	4 30	Profits repaid, installment shares	676 44
Loans repaid	4,650 00	Advances, personal accounts	1,601 73
Overdrafts and bills payable	2,000 00	Salaries	1,287 50
Advances repaid, personal ac- counts	982 28	Taxes	468 21
All other receipts, real estate, etc.	267 35	Other expenses	248 31
		All other disbursements, real estate, etc.	564 00
		Balance, cash in office and bank	3,822 48
Total receipts	\$18,368 52	Total disbursements	\$18,368 52

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
18	120	\$120 00	\$188 73	\$171 54
19	108	108 00	162 06	145 84
20	96	96 00	137 44	122 93
21	84	84 00	114 76	102 45
22	72	72 00	93 84	84 01
23	60	60 00	74 66	67 33
24	48	48 00	57 05	52 52
25	36	36 00	40 91	38 45
26	24	24 00	26 10	25 05
27	12	12 00	12 52	12 26

No. 50. SAN FRANCISCO.

BAY VIEW BUILDING AND LOAN ASSOCIATION.

(Incorporated November 11, 1911.)

THEO. BANSEMER, Secretary.

JAS. ALLAN, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 64.

No. of shares, 616.

Assets.		Liabilities.	
Loans on definite contract----	\$24,739 58	Installment shares, dues----	\$15,718 42
Cash, in office, \$48.52; in bank, \$156.08 -----	204 60	Installment shares, profits----	1,483 25
Real estate owned-----	305 45	Paid-up and prepaid shares, capital -----	6,900 00
Advances, ledger accounts----	29 79	Paid-up and prepaid shares, dividends -----	339 03
		Overdrafts and bills payable--	600 00
		Reserve and undivided profits	238 72
Total assets -----	\$25,279 42	Total liabilities-----	\$25,279 42
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$107 21	Overdrafts and bills payable--	\$500 00
Installment shares, dues----	9,932 42	Loans on mortgages and shares -----	18,437 91
Paid-up and prepaid shares, dues -----	6,350 00	Interest paid -----	16 41
Interest -----	1,552 71	Dues repaid, installment shares -----	3,518 00
Fines -----	1 60	Profits repaid, installment shares -----	95 88
Fees -----	72 70	Advances, personal accounts--	124 89
Loans repaid -----	3,855 25	Taxes -----	22 60
Overdrafts and bills payable--	1,100 00	Other expenses -----	143 70
Advances repaid, personal accounts -----	95 10	All other disbursements----	3 00
		Balance, cash in office and bank -----	204 60
Total receipts -----	\$23,066 99	Total disbursements--	\$23,066 99

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits, as per by-laws.

No. 51. SAN FRANCISCO.

CALIFORNIA HOME BUILDING-LOAN COMPANY.

(Incorporated July 8, 1889.)

R. L. HANDY, Secretary.

P. B. ROBERTS, President.

Fiscal year ended June 30, 1916.

No. of series, none.

No. of members and investors, 408.

No. of shares, 1,714.

Assets.		Liabilities.	
Loans on mortgages, \$516,-		Guarantee stock, capital----	\$37,500 00
825.56; on shares, \$24,-		Guarantee stock, surplus----	6,458 80
391.00; on contract sales,		Installment shares, dues----	26,977 80
\$33,311.80 -----	\$574,528 36	Installment shares, profits----	6,887 77
Arrearages on interest-----	603 95	Paid-up and prepaid shares,	
Cash, in office, \$1,756.50; in		capital -----	50,550 00
bank, \$21,493.16 -----	23,249 66	Paid-up and prepaid shares,	
Real estate owned-----	34,040 75	dividends -----	9,503 15
Furniture and fixtures-----	1,828 00	Investment certificates, prin-	
Advances, ledger accounts----	8,863 17	cipal -----	361,387 44
Other assets: Trustee fees,		Investment certificates, divi-	
etc. -----	1,405 91	dends -----	13,636 27
		Overdrafts and bills payable--	119,742 38
		Reserve and undivided profits	2,348 61
		Loans due and incomplete----	6,656 74
		Sundry ledger accounts-----	995 84
		All other liabilities, guarantee	
		dividends unpaid -----	1,875 00
Total assets-----	\$644,519 80	Total liabilities-----	\$644,519 80

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$11,153 10	Overdrafts and bills payable--	\$54,616 67
Installment shares, dues-----	5,106 00	Loans on mortgages and	
Investment certificates-----	184,874 50	shares -----	183,615 25
Interest -----	54,755 71	Interest paid -----	8,530 30
Premiums, expense fund-----	1,701 70	Dividends on guarantee stock	3,750 00
Fines -----	272 75	Dues repaid, installment	
Loans repaid -----	204,027 62	shares -----	3,660 00
Overdrafts and bills payable--	26,534 44	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	811 63
counts -----	16,762 50	Paid-up and prepaid shares,	
All other receipts, real estate,		capital -----	1,300 00
etc. -----	14,767 93	Paid-up and prepaid shares,	
		dividends -----	3,385 89
		Investment certificates, prin-	
		cipal -----	157,939 34
		Investment certificates, divi-	
		dends -----	16,177 43
		Advances personal accounts--	19,285 55
		Salaries -----	9,780 00
		Taxes -----	2,029 87
		Other expenses -----	5,154 76
		All other disbursements, real	
		estate, etc. -----	26,669 90
		Balance, cash in office and	
		bank -----	23,249 66
Total receipts-----	\$519,956 25	Total disbursements----	\$519,956 25

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 60 cents per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits, as per by-laws.

No. 52. SAN FRANCISCO.

CALIFORNIA MUTUAL SAVINGS FUND LOAN AND
BUILDING ASSOCIATION.

(Incorporated March 26, 1887.)

W. E. BOUTON, Secretary.

RICHARD I. WHELAN, President.

Fiscal year ended March 31, 1916.

No. of series, 21.

No. of members and investors, 99.

No. of shares, 1,161.

Assets.		Liabilities.	
Loans, on mortgages, \$23,-		Installment shares, dues-----	\$35,001 00
250.00; on definite contract,		Installment shares, profits---	4,533 36
\$27,452.59; on shares, \$5,-		Advance payments-----	210 00
225.00; on contract sales,		Overdrafts and bills payable--	12,300 00
\$4,973.63-----	\$60,901 22	Reserve and undivided profits	7,626 58
Arrearages--		Loans due and incomplete---	2,000 00
On shares-----	\$5 00	All other liabilities, accrued	
On interest-----	127 68	interest, etc.-----	406 49
	132 68		
Cash, in office, \$51.25; in			
bank, \$626.69-----	677 94		
Real estate owned-----	80 00		
Advances, ledger accounts---	285 59		
Total assets-----	\$62,077 43	Total liabilities-----	\$62,077 43

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,654 24	Overdrafts and bills payable--	\$8,500 00
Installment shares, dues-----	11,058 10	Loans on mortgages and	
Interest-----	4,090 95	shares-----	15,525 00
Fines-----	47 29	Interest paid-----	797 06
Fees-----	26 40	Dues repaid, installment	
Loans repaid-----	7,907 26	shares-----	3,746 00
Overdrafts and bills payable--	7,800 00	Profits repaid, installment	
Advances repaid, personal ac-		shares-----	1,065 71
counts-----	58 77	Advances, personal accounts--	69 07
All other receipts-----	32 00	Salaries-----	1,115 00
		Taxes-----	221 94
		Other expenses-----	124 65
		All other disbursements, real	
		estate, etc.-----	832 64
		Balance, cash in office and	
		bank-----	677 94
Total receipts-----	\$32,675 01	Total disbursements-----	\$32,675 01

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
40-----	114	\$114 00	\$158 78	
42-----	96	96 00	126 70	
46-----	72	72 00	88 24	
49-----	60	60 00	70 80	
51-----	48	48 00	54 49	
55-----	36	36 00	39 44	
59-----	24	24 00	25 52	
63-----	12	12 00	12 39	
				Dues plus profits, as per by-laws.

No. 53. SAN FRANCISCO.

CITIZENS' BUILDING AND LOAN ASSOCIATION.

(Incorporated January 14, 1885.)

FREMONT WOOD, Secretary.

THOMAS M. GARDINER, President.

Fiscal year ended February 9, 1916.

No. of series, 45.

No. of members and investors, 1,262.

No. of shares, 7,761.

Assets.		Liabilities.	
Loans, on definite contract, \$457,573.83; on shares, \$8,730.00; on contract sales, \$8,547.24	\$474,856 07	Installment shares, dues	\$282,302 00
Arrearages—		Installment shares, profits	74,845 15
On shares	\$949 90	Investment certificates, prin- cipal	1,172 00
On interest	5,364 40	Overdrafts and bills payable	138,995 80
On fines	2,171 60	Reserve and undivided profits	24,059 63
	8,485 90	Loans due and incomplete	11,046 53
Cash, in office, \$1,000.00; in bank, \$18,830.03	19,830 03	Sundry ledger accounts	193 91
Real estate owned	28,491 87	All other liabilities	1,144 18
Furniture and fixtures	400 00		
Advances, ledger accounts	1,695 33		
Total assets	\$533,759 20	Total liabilities	\$533,759 20

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,110 02	Overdrafts and bills payable	\$91,324 52
Installment shares, dues	63,955 90	Loans on mortgages and shares	130,872 50
Interest	36,437 61	Interest paid	643 61
Fines	817 92	Dues repaid, installment shares	85,395 60
Fees	112 45	Profits repaid, installment shares	31,410 97
Loans repaid	154,675 62	Advances, personal accounts	3,673 69
Overdrafts and bills payable	105,032 42	Salaries	4,224 70
Advances repaid, personal ac- counts	4,124 50	Taxes	877 19
All other receipts, real estate, etc.	4,432 94	Other expenses	1,909 42
		All other disbursements, real estate, etc.	2,537 15
		Balance, cash in office and bank	19,830 03
Total receipts	\$372,699 38	Total disbursements	\$372,699 38

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
84	120	\$120 00	\$167 81	\$155 82
88	108	108 00	145 87	135 75
92	96	96 00	125 45	118 08
96	84	84 00	106 12	100 58
100	72	72 00	88 56	84 39
104	60	60 00	71 58	68 68
108	48	48 00	55 45	53 58
112	36	36 00	40 23	39 17
116	24	24 00	25 90	25 42
120	12	12 00	12 50	12 37

No. 54. SAN FRANCISCO.

EMPIRE BUILDING AND LOAN ASSOCIATION.

(Incorporated August 24, 1889.)

W. E. BOUTON, Secretary.

MARION LEVENTRITT, President.

Fiscal year ended August 31, 1915.

No. of series, 20.

No. of members and investors, 59.

No. of shares, 707.

Assets.		Liabilities.	
Loans, on mortgages, \$50,- 500.00; on definite contract, \$10,392.08; on contract sales, \$2,024.39	\$62,916 47	Installment shares, dues	\$34,170 00
Arrearages—		Installment shares, profits	8,116 83
On shares	\$10 00	Advance payments	45 00
On interest	461 41	Overdrafts and bills payable	9,500 00
	471 41	Reserve and undivided profits	5,811 38
Cash in bank	101 83	Loans due and incomplete	5,845 00
Advances, ledger accounts	58 90	Sundry ledger accounts	12 90
		All other liabilities, interest on bills payable	47 50
Total assets	\$63,548 61	Total liabilities	\$63,548 61

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$232 78	Overdrafts and bills payable	\$8,800 00
Installment shares, dues	7,181 20	Loans on mortgages and shares	8,659 54
Interest	4,576 45	Interest paid	850 05
Premiums and penalties	244 18	Dues repaid, installment shares	6,293 00
Fines	1 15	Profits repaid, installment shares	245 08
Fees	16 90	Advances, personal accounts	114 12
Loans repaid	11,990 94	Salaries	1,062 50
Overdrafts and bills payable	2,500 00	Taxes	499 30
Advances repaid, personal ac- counts	139 92	Other expenses	260 10
		Balance, cash in office and bank	101 83
Total receipts	\$26,883 52	Total disbursements	\$26,883 52

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17	120	\$120 00	\$165 74	
18	108	108 00	145 09	
19	96	96 00	125 34	
20	84	84 00	106 50	
21	72	72 00	88 55	
26	54	54 00	63 35	
32	36	36 00	40 19	
37	21	21 00	22 45	
40	12	12 00	12 45	

Dues plus
profits,
as per
by-laws.

No. 55. SAN FRANCISCO.

EUREKA BUILDING AND LOAN ASSOCIATION.

(Incorporated November 3, 1890.)

WM. E. BOUTON, Secretary.

GEO. FREDERICK, President.

Fiscal year ended October 31, 1915.

No. of series, 13.

No. of members and investors, 63.

No. of shares, 775.

Assets.		Liabilities.	
Loans, on mortgages, \$37,-		Installment shares, dues-----	\$22,740 60
028.60; on shares, \$750.00-	\$37,778 60	Installment shares, profits---	5,542 68
Arrearages---		Advance payments-----	73 53
On shares-----	\$148 50	Overdrafts and bills payable-	8,300 00
On interest-----	1,134 46	Reserve and undivided profits	1,984 95
	1,282 96	Loans due and incomplete---	1,075 00
Cash in bank-----	420 66	All other liabilities, interest	
Advances, ledger accounts---	308 15	on bills payable-----	73 59
Total assets -----	\$39,790 37	Total liabilities-----	\$39,790 37
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$302 21	Overdrafts and bills payable-	\$7,750 00
Installment shares, dues---	6,330 40	Loans on mortgages and	
Interest -----	2,793 31	shares -----	20,017 50
Premiums and penalties---	238 25	Interest paid -----	546 97
Fines -----	22 94	Dues repaid, installment	
Fees -----	38 20	shares -----	4,872 90
Loans repaid -----	19,248 91	Profits repaid, installment	
Overdrafts and bills payable-	7,550 00	shares -----	1,746 68
Advances repaid, personal ac-		Advances, personal accounts-	511 05
counts -----	224 90	Salaries -----	744 00
All other receipts-----	65 54	Taxes -----	91 73
		Other expenses -----	113 17
		Balance, cash in office and	
		bank -----	420 66
Total receipts -----	\$36,814 66	Total disbursements-----	\$36,814 66

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
28-----	132	\$132 00	\$182 56	
30-----	120	120 00	160 63	
34-----	84	84 00	103 64	
36-----	72	72 00	86 31	
38-----	60	60 00	69 90	
39-----	48	48 00	54 33	
40-----	36	36 00	39 60	
42-----	24	24 00	25 61	
44-----	12	12 00	12 40	
				Dues plus profits, as per by-laws.

No. 56. SAN FRANCISCO.

FIDELITY BUILDING AND LOAN ASSOCIATION.

(Incorporated March 19, 1887.)

W. E. BOUTON, Secretary.

WM. A. BARLAGE, President.

Fiscal year ended March 31, 1916.

No. of series, 33.

No. of members and investors, 176.

No. of shares, 2,229.

Assets.		Liabilities.	
Loans, on mortgages, \$82,- \$50.00; on definite contract, \$73,783.91; on shares, \$5,- 915.00; on contract sales, \$11,116.44 -----	\$173,665 35	Installment shares, dues-----	\$73,050 00
Arrearages-----		Installment shares, profits---	17,758 09
On shares-----	\$155 00	Advance payments-----	44 58
On interest-----	2,785 98	Overdrafts and bills payable--	53,000 00
On premium-----	10 00	Reserve and undivided profits	22,536 36
	2,950 98	Loans due and incomplete---	11,443 54
Cash, in office, \$64.05; in bank, \$1,379.51 -----	1,443 56	All other liabilities-----	401 52
Furniture and fixtures-----	173 20		
Other assets-----	1 00		
Total assets-----	\$178,234 09	Total liabilities-----	\$178,234 09

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$847 38	Overdrafts and bills payable--	\$15,650 00
Installment shares, dues----	19,046 70	Loans on mortgages and shares-----	48,546 46
Interest-----	13,306 79	Interest paid-----	3,307 24
Premiums-----	120 00	Dues repaid, installment shares-----	17,786 00
Fines-----	191 70	Profits repaid, installment shares-----	4,216 98
Fees-----	69 90	Advances, personal accounts--	939 01
Loans repaid-----	47,096 24	Salaries-----	1,940 00
Overdrafts and bills payable--	13,650 00	Taxes-----	948 76
Advances repaid, personal ac- counts-----	798 31	Other expenses-----	349 01
		Balance, cash in office and bank-----	1,443 56
Total receipts-----	\$95,127 02	Total disbursements-----	\$95,127 02

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
30-----	120	\$120 00	\$183 52	
32-----	108	108 00	159 50	
34-----	96	96 00	136 74	
36-----	84	84 00	115 23	
39-----	72	72 00	95 00	
43-----	60	60 00	76 01	
47-----	48	48 00	58 29	
51-----	36	36 00	41 82	
53-----	24	24 00	26 62	
59-----	12	12 00	12 63	

Dues plus
profits,
as per
by-laws.

No. 57. SAN FRANCISCO.

FRANKLIN MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated October 20, 1906.)

B. FEDDE, Secretary.

OTTO F. E. BURMEISTER, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 243.

No. of shares, 3,227.

Assets.		Liabilities.	
Loans, on mortgages, \$51,-		Installment shares, dues	\$111,640 05
677.92; on definite contract,		Installment shares, profits	18,820 92
\$160,806.70	\$212,484 62	Paid-up and prepaid shares,	
Arrearages on interest	1,562 51	capital	27,500 00
Cash, in office, \$1,511.99; in		Paid-up and prepaid shares,	
bank, \$114.16	1,626 15	dividends	685 75
Furniture and fixtures	100 00	Advance payments	52 81
Advances, ledger accounts	134 30	Overdrafts and bills payable	50,000 00
		Reserve and undivided profits	5,755 20
		Loans due and incomplete	1,000 00
		All other liabilities, accrued	
		interest	452 85
Total assets	\$215,907 58	Total liabilities	\$215,907 58

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$6,272 11	Overdrafts and bills payable	\$8,000 00
Installment shares, dues	25,536 90	Loans on mortgages and	
Paid-up and prepaid shares,		shares	60,045 00
dues	500 00	Interest paid	2,934 18
Interest	14,601 98	Dues repaid, installment	
Fees	468 08	shares	21,009 33
Loans repaid	50,128 05	Profits repaid, installment	
Overdrafts and bills payable	7,000 00	shares	3,344 67
Advances repaid, personal ac-		Paid-up and prepaid shares,	
counts	505 30	capital	2,100 00
All other receipts, rents, etc.	115 00	Paid-up and prepaid shares,	
		dividends	1,454 20
		Advances, personal accounts	636 05
		Salaries	2,387 00
		Taxes	155 10
		Other expenses	1,195 74
		All other disbursements, ap-	
		praisals, etc.	240 00
		Balance, cash in office and	
		bank	1,626 15
Total receipts	\$105,127 42	Total disbursements	\$105,127 42

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 5 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 58. SAN FRANCISCO.

GLOBE MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 30, 1898.)

A. R. KNOLL, Secretary.

FRANK OTIS, President.

Fiscal year ended March 31, 1916.

No. of series, 19.

No. of members and investors, 148.

No. of shares, 3,155.

Assets.		Liabilities.	
Loans, on mortgages, \$111,-		Installment shares, dues-----	\$30,910 20
703.36; on shares, \$3,-		Installment shares, profits----	8,003 32
940.00-----	\$115,643 36	Paid-up and prepaid shares,	
Arrearages—		capital-----	65,200 00
On shares-----	\$133 10	Paid-up and prepaid shares,	
On interest-----	571 47	dividends-----	2,608 00
	704 57	Advance payments-----	500 90
Cash in bank-----	4,078 40	Reserve and undivided profits	12,962 17
Real estate owned-----	2,670 33	Loans due and incomplete----	715 22
Advances, ledger accounts---	13 50	All other liabilities, tax re-	
		serve, etc.-----	2,210 35
Total assets-----	\$123,110 16	Total liabilities-----	\$123,110 16

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,984 65	Overdrafts and bills payable--	\$2,500 00
Installment shares, dues-----	6,592 15	Loans on mortgages and	
Interest-----	10,355 59	shares-----	22,423 52
Premiums, bonus-----	233 25	Interest paid-----	28 81
Fines-----	103 65	Dues repaid, installment	
Fees-----	14 40	shares-----	876 00
Loans repaid-----	38,639 94	Profits repaid, installment	
Overdrafts and bills payable--	2,500 00	shares-----	323 06
Advances repaid, personal ac-		Paid-up and prepaid shares,	
counts-----	6 80	dividends-----	5,155 65
All other receipts, rents, etc.	54 31	Investment certificates, prin-	
		cipal-----	20,340 00
		Investment certificates, divi-	
		dends-----	1,014 98
		Salaries-----	1,425 00
		Taxes-----	86 55
		Other expenses-----	541 84
		All other disbursements, real	
		estate-----	2,690 33
		Balance, cash in office and	
		bank-----	4,078 40
Total receipts-----	\$61,484 74	Total disbursements-----	\$61,484 74

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
31-----	108	\$54 00	\$77 81	\$73 14
33-----	96	48 00	66 62	62 62
35-----	84	42 00	55 20	51 90
37-----	72	36 00	46 08	43 31
39-----	60	30 00	36 83	34 62
41-----	48	24 00	28 27	26 86
43-----	36	18 00	20 00	19 40
45-----	24	12 00	13 03	12 77
47-----	12	6 00	6 25	6 20

No. 59. SAN FRANCISCO.

HOME MUTUAL DEPOSIT LOAN COMPANY.

(Incorporated November 30, 1885.)

A. R. KNOLL, Secretary.

GEO. M. MITCHELL, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 199.

No. of shares, 874.

Assets.		Liabilities.	
Loans, on definite contract, \$244,996.57; on shares, \$1,- 110.00; on contract sales, \$1,551.06 -----	\$247,657 63	Guarantee stock, capital----	\$25,000 00
Arrearages on interest-----	1,528 47	Guarantee stock, surplus and dividends -----	2,840 00
Cash, in office, \$399.08; in bank, \$383.46 -----	782 54	Installment shares, dues-----	25,228 30
Real estate owned-----	1,478 45	Installment shares, profits----	10,531 99
Furniture and fixtures-----	100 00	Paid-up and prepaid shares, capital -----	49,077 25
Advances, ledger accounts---	357 00	Paid-up and prepaid shares, dividends -----	1,202 05
		Investment certificates, prin- cipal -----	65,512 42
		Investment certificates, divi- dends -----	3,602 93
		Overdrafts and bills payable--	34,900 00
		Reserve and undivided profits	19,765 88
		Loans due and incomplete----	13,655 87
		All other liabilities, tax re- serve -----	587 40
Total assets-----	\$251,904 09	Total liabilities -----	\$251,904 09
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,577 71	Overdrafts and bills payable--	\$53,000 00
Installment shares, dues-----	7,034 25	Loans on mortgages and shares -----	78,742 16
Paid-up and prepaid shares, dues -----	13,250 00	Interest paid -----	1,267 44
Investment certificates -----	21,836 47	Dividends on guarantee stock	3,750 00
Interest -----	18,973 59	Dues repaid, installment shares -----	14,823 31
Fines -----	235 80	Profits repaid, installment shares -----	4,357 83
Loans repaid -----	68,062 09	Paid-up and prepaid shares, capital -----	3,170 00
Overdrafts and bills payable--	87,900 00	Paid-up and prepaid shares, dividends -----	2,026 80
Advances repaid, personal ac- counts -----	5,567 10	Investment certificates, prin- cipal -----	53,396 93
		Investment certificates, divi- dends -----	2,404 75
		Advances, personal accounts--	2,737 51
		Salaries -----	3,540 00
		Taxes -----	112 66
		Other expenses -----	1,269 73
		All other disbursements, office outfit -----	55 35
		Balance, cash in office and bank -----	782 54
Total receipts-----	\$225,437 01	Total disbursements----	\$225,437 01

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 95 per cent of profits.

No. 60. SAN FRANCISCO.

MECHANICS BUILDING AND LOAN ASSOCIATION.

(Incorporated January 6, 1891.)

W. E. BOUTON, Secretary.

FREDERICK FILMORE, President.

Fiscal year ended December 31, 1915.

No. of series, 23.

No. of members and investors, 67.

No. of shares, 901.

Assets.		Liabilities.	
Loans on mortgages, \$72.- 800.00; on definite con- tract, \$8,571.99; on shares, \$950.00 -----	\$82,321 99	Installment shares, dues -----	\$37,769 00
Arrearages on interest -----	304 65	Installment shares, profits ---	8,794 41
Cash in bank -----	219 33	Advance payments -----	26 45
Advances, ledger accounts ---	43 50	Overdrafts and bills payable--	29,500 00
		Reserve and undivided profits	6,602 94
		All other liabilities, accrued interest, etc. -----	196 67
Total assets -----	\$82,889 47	Total liabilities -----	\$82,889 47

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$298 25	Overdrafts and bills payable--	\$6,650 00
Installment shares, dues ---	7,976 20	Loans on mortgages and shares -----	2,310 00
Interest -----	5,882 43	Interest paid -----	1,768 97
Fines -----	13 25	Dues repaid, installment shares -----	12,120 00
Fees -----	10 50	Profits repaid, installment shares -----	4,662 77
Loans repaid -----	3,430 28	Advances, personal accounts--	52 01
Overdrafts and bills payable--	11,650 00	Salaries -----	1,137 00
Advances repaid, personal ac- counts -----	47 41	Taxes -----	331 98
All other receipts, fire loss, etc. -----	4,220 47	Other expenses -----	150 78
		All other disbursements, fire loss -----	4,125 95
		Balance, cash in office and bank -----	219 33
Total receipts -----	\$33,528 79	Total disbursements ---	\$33,528 79

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
26 -----	120	\$120 00	\$167 19	
27 -----	108	108 00	146 25	
29 -----	96	96 00	126 26	
31 -----	84	84 00	107 20	
33 -----	72	72 00	89 08	
36 -----	60	60 00	71 89	
40 -----	48	48 00	55 64	
44 -----	36	36 00	40 32	
48 -----	24	24 00	25 95	
52 -----	12	12 12	12 46	

Dues plus
profits,
as per
by-laws.

No. 61. SAN FRANCISCO.

OCCIDENTAL LOAN ASSOCIATION.

(Incorporated August 26, 1885.)

DR. B. M. STICH, Secretary.

T. I. O'BRIEN, President.

Fiscal year ended September 7, 1915.

No. of series, 10.

No. of members and investors, 74.

No. of shares, 716.

Assets.		Liabilities.	
Loans, on mortgages, \$76,-		Installment shares, dues-----	\$46,908 00
850.00; on shares, \$1,-		Installment shares, profits---	19,378 60
319.00; on contract sales,		Advance payments -----	136 20
\$2,025.54 -----	\$80,194 54	Overdrafts and bills payable--	16,950 00
Arrearages—		Reserve and undivided profits	17,894 19
On shares-----	\$2,330 00	Sundry ledger accounts-----	601 84
On interest-----	2,265 70		
On premium-----	694 00		
	5,289 70		
Cash in bank -----	7,585 15		
Real estate owned-----	6,676 19		
Advances, ledger accounts---	2,123 25		
Total assets -----	\$101,868 83	Total liabilities -----	\$101,868 83

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$3,457 81	Loans on mortgages and	
Installment shares, dues----	8,323 00	shares -----	\$12,300 00
Interest -----	5,059 96	Interest paid -----	930 00
Premiums -----	1,825 80	Dues repaid, installment	
Fees -----	11 10	shares -----	3,325 00
Loans repaid -----	6,221 00	Profits, repaid, installment	
Overdrafts and bills payable--	2,000 00	shares -----	1,548 82
Advances repaid, personal ac-		Advances, personal accounts--	819 63
counts -----	1,264 46	Salaries -----	1,652 50
All other receipts, real es-		Taxes -----	926 50
tate, etc. -----	1,127 36	Other expenses -----	202 89
		Balance, cash in office and	
		bank -----	7,585 15
Total receipts -----	\$29,290 49	Total disbursements -----	\$29,290 49

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
21-----	120	\$120 00	\$189 93	\$172 44
22-----	108	108 00	162 49	146 14
23-----	96	96 00	137 31	122 85
24-----	84	84 00	114 39	102 23
25-----	72	72 00	93 57	83 56
26-----	60	60 00	74 54	67 27
27-----	48	48 00	57 04	52 52
28-----	36	36 00	40 91	38 45
29-----	24	24 00	26 10	25 05
30-----	12	12 00	12 52	12 26

No. 62. SAN FRANCISCO.

PACIFIC LOAN ASSOCIATION.

(Incorporated December 8, 1886.)

B. M. GUNZBERGER, Secretary.

DR. B. M. STICH, President.

Fiscal year ended December 1, 1915.

No. of series, 8.

No. of members and investors, 35.

No. of shares, 256.

Assets.		Liabilities.	
Loans, on mortgages, \$18,-		Installment shares, dues----	\$22,692 00
400.00; on shares, \$6,-		Installment shares, profits----	8,066 61
900.00; on contract sales,		Advance payments -----	35 00
\$15,443.22 -----	\$40,743 22	Overdrafts and bills payable--	6,300 00
Arrearages—		Reserve and undivided profits	8,929 08
On shares-----	\$872 00		
On interest-----	249 80		
On premium-----	125 25		
	1,247 05		
Cash in bank-----	992 96		
Advances, ledger accounts---	3,039 46		
Total assets-----	\$46,022 69	Total liabilities -----	\$46,022 69

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$604 22	Overdrafts and bills payable--	\$1,000 00
Installment shares, dues----	3,484 00	Loans on mortgages and	
Interest -----	2,390 13	shares -----	5,350 98
Premiums -----	542 50	Interest paid -----	164 70
Fees -----	1 40	Dues repaid, installment	
Loans repaid -----	8,190 30	shares -----	4,867 00
Overdrafts and bills payable--	150 00	Profits repaid, installment	
All other receipts-----	59 92	shares -----	1,272 34
		Salaries -----	1,297 50
		Taxes -----	374 83
		Other expenses -----	102 16
		Balance, cash in office and	
		bank -----	992 96
Total receipts -----	\$15,422 47	Total disbursements----	\$15,422 47

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
20-----	132	\$132 00	\$190 26	\$175 69
21-----	120	120 00	166 03	152 22
22-----	108	108 00	143 50	131 07
23-----	96	96 00	122 71	112 02
24-----	84	84 00	103 52	94 73
28-----	36	36 00	39 44	37 72
29-----	24	24 00	25 52	24 76
30-----	12	12 00	12 39	12 20

No. 63. SAN FRANCISCO.

PACIFIC STATES SAVINGS AND LOAN COMPANY.

(Incorporated June 14, 1889.)

W. S. PARDY, Secretary.

FERD REIS, JR., President.

Fiscal year ended December 31, 1915.

No. of series, 96.

No. of members and investors, 2,020.

No. of shares, 5,028.

Assets.		Liabilities.	
Loans, on mortgages, \$14,388.94; on definite contract, \$977,767.97; on shares, \$6,420.00; on bonds, \$42,213.14 -----	\$1,040,790 05	Installment shares, dues ---	\$41,338 60
Arrearages—		Installment shares, profits ---	15,034 30
On shares and certificates -- \$3,662 20		Paid-up and prepaid shares, capital -----	212,230 00
On interest ---- 4,187 44		Paid-up and prepaid shares, dividends -----	87,813 34
	7,849 64	Investment certificates, principal -----	593,264 53
Cash, in office, \$1,290.01; in bank, \$103,492.71 -----	104,782 72	Investment certificates, dividends -----	81,657 66
Real estate owned -----	76,410 00	Advance payments -----	4,771 20
Furniture and fixtures ----	400 00	Reserve and undivided profits	156,001 15
Advances, ledger accounts --	974 65	Loans due and incomplete --	27,622 07
Other assets -----	101 50	Sundry ledger accounts ----	4,817 59
		All other liabilities, tax reserve -----	6,758 12
Total assets -----	\$1,231,308 56	Total liabilities -----	\$1,231,308 56
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$55,580 89	Loans on mortgages and shares -----	\$446,498 00
Installment shares, dues ---	6,606 45	Interest and discount -----	230 42
Investment certificates -----	171,824 75	Dues repaid, installment shares -----	40,434 00
Interest -----	99,245 21	Profits repaid, installment shares -----	16,938 45
Premiums -----	105 50	Paid-up and prepaid shares, capital -----	5,600 00
Loans repaid -----	432,145 70	Paid-up and prepaid shares, dividends -----	19,013 20
Advances repaid, personal accounts -----	13,491 34	Investment certificates, principal -----	90,789 36
All other receipts, real estate, etc. -----	26,048 53	Investment certificates, dividends -----	15,023 77
		Advances, personal accounts	12,847 21
		Salaries -----	16,351 00
		Taxes -----	3,036 08
		Other expenses -----	12,449 79
		All other disbursements ---	21,054 37
		Balance, cash in office and bank -----	104,782 72
Total receipts -----	\$805,048 37	Total disbursements ---	\$805,048 37

Installment Shares, With Age, Value, and Withdrawal Value.

	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
Certificates—Dues, 60 cents per month	108	\$64 80	\$89 46	\$83 29
	96	57 60	76 63	71 87
	84	50 40	64 64	61 08
	72	43 20	53 43	50 87
	60	36 00	42 95	41 21
	48	28 80	33 16	32 07
	36	21 60	24 01	23 41
	24	14 40	15 46	15 12
	12	7 20	7 47	7 38

Dividend rate 7 per cent.

No. 64. SAN FRANCISCO.

PROGRESS MUTUAL LOAN ASSOCIATION.

(Incorporated December 31, 1894.)

N. STEINBERGER, Secretary.

JAMES A. WHITE, President.

Fiscal year ended December 31, 1915.

No. of series, 11.

No. of members and investors, 145.

No. of shares, 1,023.

Assets.		Liabilities.	
Loans, on definite contract, \$61,335.06; on shares, \$2,- 600.00 -----	\$63,935 06	Installment shares, dues----	\$41,563 20
Cash in bank-----	497 65	Installment shares, profits----	10,207 87
Real estate owned-----	1,151 20	Paid-up and prepaid shares, capital -----	5,000 00
Advances, ledger accounts----	61 25	Overdrafts and bills payable--	6,500 00
		Reserve and undivided profits	1,779 09
		Loans due and incomplete----	595 00
Total assets -----	\$65,645 16	Total liabilities -----	\$65,645 16

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report . . .	\$755 46	Overdrafts and bills payable--	\$19,000 00
Installment shares, dues . . .	7,938 80	Loans on mortgages and shares -----	20,255 00
Paid-up and prepaid shares, dues -----	400 00	Interest paid -----	520 06
Interest -----	5,356 60	Dues repaid, installment shares -----	5,880 80
Fines -----	55 50	Profits repaid, installment shares -----	792 32
Fees -----	19 60	Paid-up and prepaid shares, capital -----	4,000 00
Loans repaid -----	20,851 57	Paid-up and prepaid shares, dividends -----	331 80
Overdrafts and bills payable--	15,500 00	Advances, personal accounts--	103 00
Advances repaid, personal ac- counts -----	77 00	Salaries -----	1,329 00
All other receipts, real estate, etc. -----	2,578 00	Taxes -----	113 72
		Other expenses -----	413 83
		All other disbursements, real estate -----	295 35
		Balance, cash in office and bank -----	497 65
Total receipts -----	\$53,532 53	Total disbursements----	\$53,532 53

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
12-----	120	\$120 00	\$162 88	\$157 50
13-----	108	108 00	142 09	137 50
14-----	96	96 00	122 65	118 00
15-----	84	84 00	104 11	100 00
16-----	72	72 00	86 46	83 50
17-----	60	60 00	69 81	67 50
18-----	48	48 00	54 09	52 75
19-----	36	36 00	39 35	38 50
20-----	24	24 00	25 49	25 00
21-----	12	12 00	12 39	12 25

No. 65. SAN FRANCISCO.

PROVIDENT MUTUAL LOAN ASSOCIATION.

(Incorporated September 24, 1887.)

N. STEINBERGER, Secretary.

JAMES ROLPH, President.

Fiscal year ended September 30, 1915.

No. of series, 11.

No. of members and investors, 272.

No. of shares, 3,246.

Assets.		Liabilities.	
Loans, on definite contract.		Installment shares, dues-----	\$126,416 40
174,036.30; on shares,		Installment shares, profits---	31,960 59
\$1,325.00 -----	\$175,361 30	Paid-up and prepaid shares,	
Arrearages--		capital -----	1,200 00
On shares-----	\$55 70	Overdrafts and bills payable--	7,800 00
On interest-----	301 17	Reserve and undivided profits	6,471 04
		Loans due and incomplete---	4,860 00
	356 87	All other liabilities, tax re-	
Cash in bank-----	1,213 41	serve -----	250 00
Real estate owned-----	1,601 00		
Furniture and fixtures-----	225 00		
Advances, ledger accounts---	200 45		
Total assets -----	\$178,958 03	Total liabilities -----	\$178,958 03

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$309 89	Overdrafts and bills payable--	\$50,000 00
Installment shares, dues-----	27,168 00	Loans on mortgages and	
Paid-up and prepaid shares,		shares -----	49,083 00
dues -----	6,800 00	Interest paid -----	2,090 04
Interest -----	15,197 63	Dues repaid, installment	
Fines -----	7 23	shares -----	14,045 80
Fees -----	77 80	Profits repaid, installment	
Loans repaid -----	64,220 60	shares -----	3,800 58
Overdrafts and bills payable--	22,400 00	Paid-up and prepaid shares,	
Advances repaid, personal ac-		capital -----	11,000 00
counts -----	805 27	Advances, personal accounts--	410 87
All other receipts, real estate,		Salaries -----	2,567 50
etc. -----	1,536 85	Taxes -----	605 44
		Other expenses -----	616 40
		All other disbursements, real	
		estate, etc. -----	3,090 23
		Balance, cash in office and	
		bank -----	1,213 41
Total receipts -----	\$138,523 27	Total disbursements-----	\$138,523 27

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value
20-----	132	\$132 00	\$190 77	\$190 00
21-----	120	120 00	167 53	165 00
22-----	108	108 00	145 67	142 00
23-----	96	96 00	125 45	121 00
24-----	84	84 00	106 30	101 60
25-----	72	72 00	88 22	83 75
26-----	60	60 00	71 15	67 50
27-----	48	48 00	55 10	52 80
28-----	36	36 00	39 95	38 70
29-----	24	24 00	25 75	25 20
30-----	12	12 00	12 45	12 00

No. 66. SAN FRANCISCO.

UNION LOAN ASSOCIATION.

(Incorporated May 6, 1881.)

B. M. GUNZBERGER, Secretary.

T. L. O'BRIEN, President.

Fiscal year ended May 9, 1916.

No. of series, 10.

No. of members and investors, 45.

No. of shares, 225.

Assets.		Liabilities.	
Loans on mortgages-----	\$27,300 00	Installment shares, dues-----	\$11,772 00
Arrearages—		Installment shares, profits---	3,452 52
On shares-----	\$548 00	Advance payments-----	53 25
On interest-----	671 15	Overdrafts and bills payable--	11,225 00
On premium-----	329 70	Reserve and undivided profits	11,802 87
	1,548 85	Sundry ledger accounts-----	101 56
Cash, in office, \$211.60; in		All other liabilities-----	7 50
bank, \$829.26-----	1,040 86		
Real estate owned-----	5,594 52		
Advances, ledger accounts---	2,888 05		
Other assets-----	42 42		
Total assets-----	\$38,414 70	Total liabilities-----	\$38,414 70

Receipts for Fiscal Year.

Balance from last report----	\$1,040 93
Installment shares, dues-----	2,885 00
Interest-----	2,231 41
Premiums-----	732 88
Fees-----	4 50
Loans repaid-----	9,200 00
Overdrafts and bills payable--	1,000 00
Advances repaid, personal ac-	
counts-----	3,592 29
All other receipts-----	149 50
Total receipts-----	\$20,836 51

Disbursements for Fiscal Year.

Loans on mortgages and	
shares-----	\$8,700 00
Interest paid-----	558 38
Dues repaid, installment	
shares-----	2,090 00
Profits repaid, installment	
shares-----	404 17
Advances, personal accounts--	1,248 27
Salaries-----	1,375 00
Taxes-----	289 74
Other expenses-----	206 04
All other disbursements, real	
estate, etc.-----	4,924 05
Balance, cash in office and	
bank-----	1,040 86
Total disbursements-----	\$20,836 51

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
26-----	120	\$120 00	\$180 68	\$165 48
27-----	108	108 00	155 41	141 18
28-----	96	96 00	132 04	119 42
29-----	84	84 00	110 39	99 83
30-----	72	72 00	90 43	82 13
31-----	60	60 00	73 12	66 06
32-----	48	48 00	55 32	51 66
33-----	36	36 00	39 85	37 92
34-----	24	24 00	25 58	24 79
35-----	12	12 00	12 39	12 19

No. 67. SAN FRANCISCO.

WESTERN LOAN ASSOCIATION.

(Incorporated November 12, 1886.)

DR. B. M. STICH, Secretary.

S. HAUSMANN, President.

Fiscal year ended November 15, 1915.

No. of series, 10.

No. of members and investors, 81.

No. of shares, 603.

Assets.		Liabilities.	
Loans, on mortgages, \$58,- 700.00; on contract sales, \$5,578.76 -----	\$64,278 76	Installment shares, dues-----	\$37,416 00
Arrearages—		Installment shares, profits----	12,472 67
On shares-----	\$1,920 00	Advance payments-----	81 90
On interest-----	1,691 70	Overdrafts and bills payable--	13,000 00
On premium-----	686 05	Reserve and undivided profits	13,259 77
	4,297 75	Sundry ledger accounts-----	23 10
Cash in bank-----	4,057 41		
Real estate owned-----	3,253 53		
Advances, ledger accounts--	365 99		
Total assets -----	\$76,253 44	Total liabilities-----	\$76,253 44

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,839 21	Overdrafts and bills payable--	\$2,500 00
Installment shares, dues----	7,360 00	Loans on mortgages and shares -----	7,800 00
Interest -----	4,352 47	Interest paid -----	950 16
Premiums -----	1,272 80	Dues repaid, installment shares -----	8,146 00
Fees -----	5 20	Profits repaid, installment shares -----	3,167 23
Loans repaid -----	14,413 00	Advances, personal accounts--	262 86
Advances repaid, personal ac- counts -----	267 90	Salaries -----	1,690 00
All other receipts, rents, etc.	136 11	Taxes -----	737 11
		Other expenses -----	182 37
		All other disbursements, real estate, etc. -----	153 55
		Balance, cash in office and bank -----	4,057 41
Total receipts -----	\$29,646 69	Total disbursements----	\$29,646 69

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
20-----	120	\$120 00	\$187 27	\$170 46
21-----	108	108 00	160 59	144 81
22-----	96	96 00	135 89	121 92
23-----	84	84 00	113 09	101 45
24-----	72	72 00	92 27	83 14
25-----	60	60 00	73 34	66 67
26-----	48	48 00	56 09	52 04
27-----	36	36 00	40 31	38 15
28-----	24	24 00	25 84	24 92
29-----	12	12 00	12 45	12 22

No. 68. SAN JOSE.

NUCLEUS BUILDING AND LOAN ASSOCIATION.

(Incorporated March 28, 1889.)

C. H. JOHNSON, Secretary.

GEO. B. MCKEE, President.

Fiscal year ended April 4, 1916.

No. of series, none.

No. of members and investors, 252.

No. of shares, 4,419.

Assets.		Liabilities.	
Loans on definite contract	\$242,322 01	Installment shares, dues	\$188,651 08
Arrearages on interest	1,222 30	Installment shares, profits	26,655 52
Cash, in office, \$536.91; in bank, \$7,707.54	8,244 45	Paid-up and prepaid shares, capital	27,800 00
Furniture and fixtures	350 00	Paid-up and prepaid shares, dividends	695 00
		Reserve and undivided profits	4,837 16
		Loans due and incomplete	3,500 00
Total assets	\$252,138 76	Total liabilities	\$252,138 76

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,126 49	Overdrafts and bills payable	\$5,000 00
Installment shares, dues	81,175 38	Loans on mortgages and shares	60,726 31
Interest	16,510 24	Interest paid	30 00
Loans repaid	60,156 31	Dues repaid, installment shares	70,025 90
All other receipts	44 07	Profits repaid, installment shares	11,383 67
		Paid-up and prepaid shares, dividends	695 00
		Salaries	2,069 00
		Taxes	570 73
		Other expenses	267 43
		Balance, cash in office and bank	8,244 45
Total receipts	\$159,012 49	Total disbursements	\$159,012 49

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 69. SAN JOSE.

MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 12, 1889.)

RALPH E. SANDERS, Secretary.

CHAS. B. WING, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 1,234.

No. of shares, 4,857.

Assets.		Liabilities.	
Loans on definite contract	\$773,143 80	Installment shares, dues	\$377,537 27
Cash, in office, \$592.16; in bank, \$3,305.42	3,897 58	Installment shares, profits	66,063 09
Real estate owned	30,907 89	Paid-up and prepaid shares, capital	313,385 00
Furniture and fixtures	2,652 33	Paid-up and prepaid shares, dividends	16,734 97
Advances, ledger accounts	14 50	Reserve and undivided profits	18,770 04
		Loans due and incomplete	17,989 88
		Sundry ledger accounts	135 85
Total assets	\$810,616 10	Total liabilities	\$810,616 10

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$10,006 44	Overdrafts and bills payable	\$97,500 00
Installment shares, dues	198,541 54	Loans on mortgages and shares	226,862 90
Paid-up and prepaid shares, dues	80,446 80	Interest paid	675 71
Interest	50,236 83	Dues repaid, installment shares	146,357 71
Loans repaid	130,422 29	Profits repaid, installment shares	4,090 06
Overdrafts and bills payable	92,500 00	Paid-up and prepaid shares, capital	54,600 00
Advances repaid, personal accounts	1,203 85	Paid-up and prepaid shares, dividends	21,951 10
All other receipts, real estate, etc.	6,398 80	Salaries	6,280 29
		Taxes	1,504 13
		Other expenses	2,114 28
		All other disbursements	3,922 79
		Balance, cash in office and bank	3,897 58
Total receipts	\$569,756 55	Total disbursements	\$569,756 55

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 95 per cent of profits.

No. 70. SAN JOSE.

SAN JOSE BUILDING AND LOAN ASSOCIATION.

(Incorporated January 30, 1885.)

W. M. SONTHEIMER, Secretary.

V. KOCH, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 572.

No. of shares, 10,553.

Assets.		Liabilities.	
Loans, on mortgages, \$388,- \$30.00; on contract sales, \$775.75 -----	\$389,605 75	Installment shares, dues-----	\$303,049 63
Arrearages— On interest-----	\$2,456 41	Installment shares, profits---	32,025 65
On fines-----	104 60	Paid-up and prepaid shares, capital -----	4,600 00
	2,561 01	Investment certificates, prin- cipal -----	38,075 00
Cash in bank-----	5,514 42	Investment certificates, divi- dends -----	413 07
Real estate owned, office building -----	16,343 43	Overdrafts and bills payable--	15,000 00
Furniture and fixtures-----	341 55	Reserve and undivided profits	10,002 22
Advances, ledger accounts---	248 80	Loans due and incomplete---	11,449 39
Total assets -----	\$414,614 96	Total liabilities-----	\$414,614 96

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$6,114 64	Overdrafts and bills payable--	\$39,500 00
Installment shares, dues----	177,185 45	Loans on mortgages and shares -----	118,579 43
Investment certificates -----	12,550 00	Interest paid -----	1,333 85
Interest -----	26,773 52	Dues repaid, installment shares -----	141,642 88
Fines -----	138 55	Profits repaid, installment shares -----	10,826 94
Loans repaid -----	74,428 58	Paid-up and prepaid shares, capital -----	1,000 00
Overdrafts and bills payable--	54,500 00	Paid-up and prepaid shares, dividends -----	155 00
Advances repaid, personal ac- counts -----	862 90	Investment certificates, prin- cipal -----	10,242 00
All other receipts, real estate, etc. -----	405 00	Investment certificates, divi- dends -----	1,789 15
		Advances, personal accounts--	742 72
		Salaries -----	3,710 00
		Taxes -----	302 97
		Other expenses -----	862 47
		All other disbursements, real estate, etc. -----	16,756 81
		Balance, cash in office and bank -----	5,514 42
Total receipts -----	\$352,958 64	Total disbursements-----	\$352,958 64

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 71. SAN LUIS OBISPO.

SAN LUIS BUILDING AND LOAN ASSOCIATION.

(Incorporated March 1, 1888.)

M. LEWIN, Secretary.

BENJ. BROOKS, President.

Fiscal year ended March 1, 1916.

No. of series, 14.

No. of members and investors, 280.

No. of shares, 2,621.

Assets.		Liabilities.	
Loans, on mortgages, \$143.-		Installment shares, dues-----	\$104,328 00
805.00; on shares, \$1.-		Installment shares, profits---	20,831 65
\$30.00 -----	\$145,635 00	Advance payments -----	12,649 00
Arrearages—		Overdrafts and bills payable—	5,500 00
On shares-----	\$184 00	Reserve and undivided profits	3,515 75
On interest-----	226 57	Loans due and incomplete---	400 00
On fines-----	31 82	All other liabilities, interest	
	442 39	on advance payments-----	506 00
Cash in bank-----	1,087 39		
Real estate owned-----	511 41		
Advances, ledger accounts---	54 21		
Total assets -----	\$147,730 40	Total liabilities-----	\$147,730 40

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$471 82	Overdrafts and bills payable--	\$14,050 00
Installment shares, dues-----	35,048 00	Loans on mortgages and	
Interest -----	12,933 13	shares -----	36,915 00
Fines -----	177 68	Interest paid -----	367 75
Fees -----	91 75	Dues repaid, installment	
Loans repaid -----	32,440 00	shares -----	32,823 00
Overdrafts and bills payable--	18,550 00	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	10,587 70
counts -----	87 86	Advances, personal accounts--	87 86
		Salaries -----	1,805 49
		Taxes -----	1,430 62
		Other expenses -----	245 43
		All other disbursements, real	
		estate -----	400 00
		Balance, cash in office and	
		bank -----	1,087 39
Total receipts-----	\$99,800 24	Total disbursements-----	\$99,800 24

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17-----	120	\$120 00	\$191 09	\$191 09
18-----	108	108 00	145 73	141 01
19-----	96	96 00	124 98	119 18
20-----	80	84 00	106 06	99 98
21-----	72	72 00	87 86	82 31
22-----	60	60 00	70 75	66 18
23-----	48	48 00	54 83	51 42
24-----	36	36 00	39 86	37 93
25-----	24	24 00	25 75	24 88
26-----	12	12 00	12 45	12 23

No. 72. SAN MATEO.

SAN MATEO MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated June 2, 1896.)

C. H. KIRKBRIDE, Secretary.

W. F. TURNBULL, President.

Fiscal year ended December 31, 1915.

No. of series, 41.

No. of members and investors, 186.

No. of shares, 1,433.

Assets.		Liabilities.	
Loans, on mortgages, \$107,-		Installment shares, dues-----	\$59,949 00
260.00; on shares, \$370.00	\$107,630 00	Installment shares, profits---	15,044 08
Arrearages—		Paid-up and prepaid shares,	
On shares-----	\$1,319 00	capital-----	30,200 00
On interest-----	1,383 50	Paid-up and prepaid shares,	
On fines-----	124 00	dividends-----	878 00
	2,826 50	Advance payments-----	180 90
Cash in bank-----	3,492 97	Overdrafts and bills payable--	8,825 00
Real estate owned-----	8,885 00	Reserve and undivided profits	5,567 55
Furniture and fixtures-----	90 00	Loans due and incomplete---	3,110 86
Advances, ledger accounts---	1,080 72	Sundry ledger accounts-----	92 00
		All other liabilities: Interest	
		on bills payable-----	157 80
Total assets-----	\$124,005 19	Total liabilities-----	\$124,005 19

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$3,222 71	Overdrafts and bills payable--	\$5,130 00
Installment shares, dues-----	15,486 00	Loans on mortgages and	
Paid-up and prepaid shares,		shares-----	16,489 75
dues-----	12,400 00	Interest paid-----	585 92
Interest-----	8,602 79	Dues repaid, installment	
Premiums-----	175 68	shares-----	26,755 00
Fines-----	165 00	Profits repaid, installment	
Fees-----	69 25	shares-----	10,225 44
Loans repaid-----	26,265 00	Paid-up and prepaid shares,	
Overdrafts and bills payable--	2,275 00	capital-----	2,400 00
Advances repaid, personal ac-		Paid-up and prepaid shares,	
counts-----	157 08	dividends-----	1,442 35
All other receipts, rents-----	571 50	Advances, personal accounts--	886 68
		Salaries-----	1,229 00
		Taxes-----	169 50
		Other expenses-----	315 50
		All other disbursements-----	267 90
		Balance, cash in office and	
		bank-----	3,492 97
Total receipts-----	\$69,390 01	Total disbursements-----	\$69,390 01

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
39-----	120	\$120 00	\$171 33	\$167 90
43-----	108	108 00	148 75	145 77
47-----	96	96 00	127 60	125 05
51-----	84	84 00	107 75	105 59
55-----	72	72 00	89 09	87 31
59-----	60	60 00	71 63	71 20
63-----	48	48 00	55 30	54 19
67-----	36	36 00	40 04	39 34
71-----	24	24 00	25 78	25 26
75-----	12	12 00	12 46	12 21

No. 73. SAN RAFAEL.

MARIN COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated July 19, 1886.)

L. A. LANCEL, Secretary.

GEO. M. DODGE, President.

Fiscal year ended July 31, 1915.

No. of series, 19.

No. of members and investors, 239.

No. of shares, 2,937.

Assets.		Liabilities.	
Loans on mortgages-----	\$162,600 00	Installment shares, dues-----	\$119,646 00
Arrearages-----		Installment shares, profits----	32,250 10
On shares-----	\$247 00	Investment certificates, prin-	
On interest-----	367 15	cipal -----	5,600 00
On fines -----	30 60	Investment certificates, divi-	
	644 75	dends -----	40 15
Real estate owned-----	5,104 00	Advance payments -----	110 00
Advances, ledger accounts---	39 20	Overdrafts and bills payable---	3,490 33
		Reserve and undivided profits	6,851 37
		Loans due and incomplete ---	400 00
Total assets -----	\$168,387 95	Total liabilities -----	\$168,387 95

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$918 86	Loans on mortgages and	
Installment shares, dues-----	38,184 00	shares -----	\$45,600 00
Investment certificates -----	2,350 00	Interest paid -----	131 98
Interest -----	14,493 13	Dues repaid, installment	
Fines -----	175 60	shares -----	33,459 00
Fees -----	73 00	Profits repaid, installment	
Loans repaid -----	34,800 00	shares -----	7,576 97
Overdrafts and bills payable---	2,490 33	Investments certificates, prin-	
Advances repaid, personal ac-		cipal -----	2,000 00
counts -----	21 64	Investment certificates, divi-	
All other receipts, rents-----	65 00	dends -----	221 50
		Salaries -----	1,560 00
		Taxes -----	182 81
		Other expenses -----	419 20
		All other disbursements, real	
		estate -----	2,420 10
Total receipts -----	\$93,571 56	Total disbursements.	\$93,571 56

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
25-----	114	\$114 00	\$188 25	\$184 54
26-----	108	108 00	171 87	168 68
28-----	96	96 00	142 59	137 93
30-----	84	84 00	118 60	111 68
32-----	72	72 00	96 46	89 12
34-----	60	60 00	76 42	69 85
36-----	48	48 00	58 06	53 03
38-----	36	36 00	41 36	38 68
40-----	24	24 00	26 38	25 19
42-----	12	12 00	12 66	12 33

No. 74. SANTA ANA.

HOME MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated April 1, 1893.)

O. M. ROBBINS, Secretary.

FRANK EY, President.

Fiscal year ended December 31, 1915.

No. of series, 20.

No. of members and investors, 912.

No. of shares, 5,591.

Assets.		Liabilities.	
Loans, on mortgages, \$526,-		Installment shares, dues----	\$274,858 50
515.00; on shares, \$8,-		Installment shares, profits----	75,336 45
200.00 -----	\$534,715 00	Investment notes, principal--	208,820 00
Arrearages—		Investment notes, dividends--	4,070 00
On shares-----	\$1,039 00	Advance payments -----	109 00
On interest-----	1,342 40	Reserve and undivided profits	15,115 39
	2,381 40	Loans due and incomplete----	600 00
Cash in bank-----	23,476 61		
Real estate owned (office			
building \$15,636.10) -----	16,833 48		
Furniture and fixtures-----	1,490 85		
Advances, ledger accounts----	12 00		
Total assets -----	\$578,909 34	Total liabilities-----	\$578,909 34

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,067 44	Loans on mortgages and	
Installment shares, dues----	68,329 75	shares -----	\$96,156 48
Investment notes -----	129,760 00	Dues repaid, installment	
Interest -----	41,852 54	shares -----	51,333 50
Fines -----	435 68	Profits repaid, installment	
Fees -----	94 80	shares -----	20,588 95
Loans repaid -----	93,196 48	Investment notes, principal--	114,150 00
Advances repaid, personal ac-		Investment notes, dividends--	11,697 92
counts -----	44 05	Advances, personal accounts--	56 05
All other receipts, rents----	604 77	Salaries -----	2,744 80
		Taxes -----	357 78
		Other expenses -----	1,042 94
		All other disbursements, real	
		estate -----	16,780 48
		Balance, cash in office and	
		bank -----	23,476 61
Total receipts -----	\$338,385 51	Total disbursements----	\$338,385 51

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
18 -----	120	\$120 00	\$181 58	\$181 58
20 -----	108	108 00	156 53	152 35
22 -----	96	96 00	133 24	128 27
24 -----	84	84 00	111 63	105 40
26 -----	72	72 00	91 62	84 37
28 -----	60	60 00	73 23	68 20
30 -----	48	48 00	56 08	52 19
32 -----	36	36 00	40 29	38 14
34 -----	24	24 00	25 88	24 94
36 -----	12	12 00	12 47	12 23

No. 75. SANTA BARBARA.

LOAN AND BUILDING ASSOCIATION.

(Incorporated May 23, 1887.)

J. T. JOHNSON, Secretary.

H. L. STAMBACH, President.

Fiscal year ended June 30, 1916.

No. of series, 23.

No. of members and investors, 749.

No. of shares, 3,087.

Assets.		Liabilities.	
Loans, on mortgages, \$364,-		Installment shares, dues----	\$139,068 00
\$20.00; on shares, \$2,-		Installment shares, profits-----	27,617 80
160.00 -----	\$366,980 00	Investment certificates, prin-	
Arrearages—		cipal -----	195,300 00
On shares-----	\$1,248 00	Advance payments -----	287 00
On interest-----	1,166 15	Reserve and undivided profits	3,924 05
On fines -----	164 55	Loans due and incomplete---	8,900 00
	2,578 70		
Cash, in office, \$1,715.71; in			
bank, \$2,881.39 -----	4,597 10		
Furniture and fixtures-----	607 65		
Advances, ledger accounts---	333 40		
Total assets -----	\$375,096 85	Total liabilities-----	\$375,096 85

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$8,514 60	Loans on mortgages and	
Installment shares, dues----	41,215 00	shares -----	\$89,740 00
Investment certificates-----	44,850 00	Dues repaid, installment	
Interest -----	23,617 74	shares -----	48,506 00
Fines -----	153 36	Profits repaid, installment	
Fees -----	76 60	shares -----	12,169 50
Loans repaid -----	59,111 00	Investment certificates, prin-	
Advances repaid, personal ac-		cipal -----	12,200 00
counts -----	35 80	Investment certificates, divi-	
All other receipts, real estate,		dends -----	10,218 80
etc. -----	3,441 60	Advances, personal accounts--	258 72
		Salaries -----	1,453 00
		Taxes -----	1,107 07
		Other expenses -----	460 50
		All other disbursements-----	300 00
		Balance, cash in office and	
		bank -----	4,597 10
Total receipts-----	\$181,015 69	Total disbursements-----	\$181,015 69

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
24-----	120	\$120 00	\$161 15	\$161 15
26-----	108	108 00	140 95	140 95
28-----	96	96 00	121 80	121 80
30-----	84	84 00	103 60	103 60
32-----	72	72 00	86 05	85 35
34-----	60	60 00	69 60	68 95
36-----	48	48 00	54 00	53 40
38-----	36	36 00	39 25	38 90
40-----	24	24 00	25 35	25 00
42-----	12	12 00	12 30	12 20

No. 76. SANTA BARBARA.

**SANTA BARBARA MUTUAL BUILDING AND LOAN
ASSOCIATION.**

(Incorporated May 20, 1901.)

J. M. WARREN, Secretary.

E. C. ROEDER, President.

Fiscal year ended March 1, 1916.

No. of series, none.

No. of members and investors, 1,020.

No. of shares, 14,283.

Assets.		Liabilities.	
Loans on mortgages-----	\$568,839 41	Installment shares, dues-----	\$488,597 60
Arrearages on interest-----	5,111 29	Installment shares, profits---	111,897 43
Cash in bank-----	30,131 25	Reserve and undivided profits	7,046 71
Real estate owned-----	9,495 79	Loans due and incomplete---	6,036 00
Total assets-----	\$613,577 74	Total liabilities-----	\$613,577 74

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,534 67	Overdrafts and bills payable--	\$16,600 00
Installment shares, dues-----	246,208 47	Loans on mortgages and	
Interest-----	39,345 11	shares-----	184,699 42
Fines-----	14 70	Interest paid-----	126 44
Loans repaid-----	129,388 72	Dues repaid, installment	
Overdrafts and bills payable--	16,600 00	shares-----	177,422 23
All other receipts, rents-----	392 30	Profits repaid, installment	
		shares-----	17,410 52
		Salaries-----	2,429 24
		Taxes-----	1,611 43
		Other expenses-----	706 06
		All other disbursements, real	
		estate-----	5,347 38
		Balance, cash in office and	
		bank-----	30,131 25
Total receipts-----	\$436,483 97	Total disbursements----	\$436,483 97

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 77. SANTA CLARA.

SANTA CLARA BUILDING AND LOAN ASSOCIATION.

(Incorporated March 19, 1889.)

F. O. ROLL, Secretary.

J. B. O'BRIEN, President.

Fiscal year ended March 31, 1916.

No. of series, 22.

No. of members and investors, 307.

No. of shares, 2,846.

Assets.		Liabilities.	
Loans, on mortgages, \$229,-		Installment shares, dues----	\$161,245 50
950.00; on shares, \$261.90;		Installment shares, profits----	49,542 44
on contract sales, \$7,-		Paid-up and prepaid shares,	
025.15 -----	\$237,237 05	capital -----	23,300 00
Arrearages—		Paid-up and prepaid shares,	
On shares-----	\$3,061 25	dividends -----	210 55
On interest-----	4,682 25	Advance payments-----	108 75
On fines -----	209 68	Overdrafts and bills payable--	599 79
	7,953 18	Reserve and undivided profits	15,648 07
Real estate owned-----	14,720 58	Loans due and incomplete-----	7,821 55
Advances, ledger accounts----	114 60	Sundry ledger accounts-----	1,165 00
		All other liabilities, tax re-	
		serve -----	383 76
Total assets-----	\$260,025 41	Total liabilities-----	\$260,025 41

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues----	\$35,091 50	Overdrafts and bills payable--	\$1,565 30
Paid-up and prepaid shares,		Loans on mortgages and	
dues -----	6,700 00	shares -----	46,703 45
Interest -----	21,636 95	Dues repaid, installment	
Fines -----	155 83	shares -----	39,752 50
Fees -----	41 80	Profits repaid, installment	
Loans repaid -----	60,324 69	shares -----	14,974 25
Overdrafts and bills payable--	599 79	Paid-up and prepaid shares,	
Advances repaid, personal ac-		capital -----	10,200 00
counts -----	1,085 70	Paid-up and prepaid shares,	
All other receipts, real estate,		dividends -----	941 10
etc. -----	3,915 18	Advances, personal accounts--	56 90
		Salaries -----	1,320 00
		Taxes -----	3,916 24
		Other expenses -----	864 20
		All other disbursements, real	
		estate, etc. -----	9,257 50
Total receipts -----	\$129,551 44	Total disbursements----	\$129,551 44

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
19-----	120	\$120 00	\$178 38	\$178 38
21-----	108	108 00	153 98	153 98
23-----	96	96 00	131 34	129 00
25-----	84	84 00	110 33	108 00
27-----	72	72 00	90 83	88 00
29-----	60	60 00	72 73	70 00
31-----	48	48 00	55 93	52 50
33-----	36	36 00	40 34	38 00
35-----	24	24 00	25 87	25 00
37-----	12	12 00	12 46	12 25

No. 78. SANTA CRUZ.

SANTA CRUZ COUNTY BUILDING AND LOAN ASSOCIATION.

(Incorporated May 20, 1908.)

GEO. W. WOOD, Secretary.

GEO. W. STONE, President.

Fiscal year ended April 30, 1916.

No. of series, none.

No. of members and investors, 66.

No. of shares, 422.

Assets.		Liabilities.	
Loans on definite contract	\$39,335 00	Guarantee stock, capital	\$21,700 00
Arrearages on interest	320 96	Guarantee stock, surplus	1,605 77
Cash, in office, \$1,216.31; in bank, \$84.19	1,300 50	Installment shares, dues	3,611 50
Furniture and fixtures	218 75	Installment shares, profits	774 72
		Paid-up and prepaid shares, capital	7,600 00
		Investment certificates, principal	1,127 98
		Investment certificates, dividends	149 28
		Overdrafts and bills payable	1,600 00
		Reserve and undivided profits	1,486 84
		All other liabilities, unearned premiums	1,519 12
Total assets	\$41,175 21	Total liabilities	\$41,175 21

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$537 67	Overdrafts and bills payable	\$4,200 00
Installment shares, dues	738 00	Loans on mortgages and shares	10,567 98
Paid-up and prepaid shares, dues	3,700 00	Interest paid	59 95
Investment certificates	443 71	Dividends on guarantee stock	1,718 20
Interest	2,583 15	Dues repaid, installment shares	234 00
Premiums	330 75	Profits repaid, installment shares	37 97
Fees	52 29	Paid-up and prepaid shares, capital	3,100 00
Loans repaid	1,185 95	Paid-up and prepaid shares, dividends	349 20
Overdrafts and bills payable	5,800 00	Investment certificates, principal	141 49
Advances repaid, personal accounts	60 35	Investment certificates, dividends	1 67
All other receipts, suspense, etc.	213 84	Advances, personal accounts	60 35
Total receipts	\$22,645 71	Salaries	480 00
		Other expenses	318 88
		All other disbursements	75 52
		Balance, cash in office and bank	1,300 50
		Total disbursements	\$22,645 71

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 6 per cent for average time.

No. 79. SANTA PAULA.

SANTA PAULA BUILDING AND LOAN ASSOCIATION.

(Incorporated April 21, 1890.)

H. H. YOUNGKEN, Secretary.

D. W. MOTT, President.

Fiscal year ended May 15, 1916.

No. of series, 20.

No. of members and investors, 463.

No. of shares, 6,799.

Assets.		Liabilities.	
Loans, on mortgages, \$468,- 000.00; on shares, \$3,- 800.00 -----	\$471,800 00	Installment shares, dues-----	\$237,133 80
Arrearages—		Installment shares, profits----	45,152 87
On shares-----	\$1,428 40	Investment notes, principal--	180,925 00
On interest-----	1,187 42	Advance payments -----	2,643 06
On premium-----	16 50	Overdrafts and bills payable--	10,000 00
On fines -----	115 12	Reserve and undivided profits	7,500 00
		Loans due and incomplete----	159 01
	2,747 44		
Cash in bank-----	6,226 74		
Furniture and fixtures-----	2,098 22		
Advances, ledger accounts----	482 85		
Other assets -----	158 49		
Total assets -----	\$483,513 74	Total liabilities -----	\$483,513 74

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$5,533 62	Overdrafts and bills payable--	\$55,400 00
Installment shares, dues-----	80,426 90	Loans on mortgages and shares -----	142,903 12
Investment notes -----	88,625 00	Interest paid -----	1,447 92
Interest -----	38,872 80	Dues repaid, installment shares -----	55,635 40
Premiums -----	444 85	Profits repaid, installment shares -----	14,494 49
Fines -----	495 45	Investment notes, principal--	63,325 00
Fees -----	180 25	Investment notes, dividends--	9,522 70
Loans repaid -----	95,900 00	Advances, personal accounts--	506 00
Overdrafts and bills payable--	44,900 00	Salaries -----	3,246 61
Advances repaid, personal ac- counts -----	337 85	Taxes -----	638 05
All other receipts-----	75 00	Other expenses -----	2,115 64
		All other disbursements, fur- niture and fixtures-----	330 05
		Balance, cash in office and bank -----	6,226 74
Total receipts -----	\$355,791 72	Total disbursements----	\$355,791 72

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17—A, 50¢-----	120	\$60 00	\$92 52	\$90 93
18—A, 50¢-----	108	54 00	78 17	76 97
19—A, 50¢-----	96	48 00	66 58	65 66
20—A, 50¢-----	84	42 00	55 85	55 16
21—C, \$1.00-----	72	72 00	91 84	90 85
22—C, \$1.00-----	60	60 00	73 42	72 08
23—C, \$1.00-----	48	48 00	56 40	54 74
24—C, \$1.00-----	36	36 00	40 64	39 34
25—C, \$1.00-----	24	24 00	26 04	25 50
26—C, \$1.00-----	12	12 00	12 52	12 38

No. 80. SANTA ROSA.

SANTA ROSA BUILDING AND LOAN ASSOCIATION.

(Incorporated October 3, 1888.)

C. D. BARNETT, Secretary.

ALLEN B. LEMMON, President.

Fiscal year ended October 31, 1915.

No. of series, 11.

No. of members and investors, 284.

No. of shares, 2,174.

Assets.		Liabilities.	
Loans, on definite contract, \$137,926.54; on shares, \$4,040.00 -----	\$141,966 54	Installment shares, dues----	\$77,742 00
Arrearages—		Installment shares, profits---	18,718 39
On shares -----	\$62 50	Investment certificates, prin- cipal -----	30,937 84
On interest -----	524 58	Advance payments -----	77 52
	587 08	Overdrafts and bills payable--	9,000 00
Cash in bank-----	1,155 02	Reserve and undivided profits	3,719 89
Real estate owned-----	867 55	Loans due and incomplete---	4,395 70
Advances, ledger accounts---	15 15		
Total assets -----	\$144,591 34	Total liabilities -----	\$144,591 34

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,689 41	Overdrafts and bills payable--	\$4,200 00
Installment shares, dues----	16,983 90	Loans on mortgages and and shares -----	53,121 15
Investment certificates -----	35,656 98	Interest paid -----	152 65
Interest -----	8,580 60	Dues repaid, installment shares -----	12,931 20
Fees -----	52 00	Profits repaid, installment shares -----	3,949 38
Loans repaid -----	34,751 19	Investment certificates, prin- cipal -----	27,195 58
Overdrafts and bills payable--	8,200 00	Investment certificates, divi- dends -----	1,394 28
Advances repaid, personal ac- counts -----	157 03	Advances, personal accounts--	133 38
All other receipts, refund of taxes -----	103 22	Salaries -----	720 00
		Taxes -----	107 09
		Other expenses -----	247 05
		All other disbursements, real estate -----	867 55
		Balance, cash in office and bank -----	1,155 02
Total receipts -----	\$106,174 73	Total disbursements----	\$106,174 33

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
18-----	120	\$120 00	\$164 33	\$160 50
19-----	108	108 00	143 65	139 59
20-----	96	96 00	124 62	120 00
21-----	84	84 00	105 32	101 62
22-----	72	72 00	87 56	84 42
23-----	60	60 00	70 69	68 25
24-----	48	48 00	54 74	53 04
25-----	36	36 00	39 74	38 70
26-----	24	24 00	25 65	25 14
27-----	12	12 00	12 42	12 30

No. 81. SAUSALITO.

SAUSALITO MUTUAL LOAN ASSOCIATION.

(Incorporated December 1, 1887.)

J. J. Ross, Secretary.

C. O. SHARPE, President.

Fiscal year ended October 31, 1915.

No. of series, 6.

No. of members and investors, 110.

No. of shares, 1,386.

Assets.		Liabilities.	
Loans, on mortgages, \$34,- 200.00; on definite contract, \$13,761.26; on shares, \$1,150.00 -----	\$49,111 26	Installment shares, dues----	\$42,798 00
Arrearages on shares-----	234 35	Installment shares, profits----	7,683 28
Cash in bank-----	2,823 79	Advance payments -----	2 50
Real estate owned-----	911 70	Reserve and undivided profits	3,000 00
Advances, ledger accounts----	342 28		
Other assets -----	60 40		
Total assets -----	\$53,483 78	Total liabilities -----	\$53,483 78

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$3,544 93	Overdrafts and bills payable--	\$8,500 00
Installment shares, dues----	15,317 90	Loans on mortgages and shares -----	17,350 00
Interest -----	3,883 43	Interest paid -----	146 50
Premiums -----	103 50	Dues repaid, installment shares -----	13,618 00
Fines -----	45 11	Profits repaid, installment shares -----	3,043 83
Fees -----	40 20	Advances, personal accounts--	446 64
Loans repaid -----	14,850 56	Salaries -----	540 00
Overdrafts and bills payable--	8,500 00	Taxes -----	117 57
Advances repaid, personal ac- counts -----	358 92	Other expenses -----	58 22
Total receipts -----	\$46,644 55	Balance, cash in office and bank -----	2,823 79
		Total disbursements----	\$46,644 55

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
23-----	72	72 00	91 33	Dues plus profits, as per by-laws.
24-----	60	60 00	73 18	
25-----	48	48 00	56 25	
26-----	36	36 00	40 66	
27-----	24	24 00	25 99	
28-----	12	12 00	12 48	

No. 82. STOCKTON.

SAN JOAQUIN VALLEY BUILDING AND LOAN ASSOCIATION.

(Incorporated June 17, 1889.)

A. M. NOBLE, Secretary.

S. N. CROSS, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 1,600.

No. of shares, 15,144.

Assets.		Liabilities.	
Loans on mortgages-----	\$710,227 94	Installment shares, dues-----	\$343,023 82
Arrearages on interest-----	4,641 60	Installment shares, profits---	84,781 85
Cash in bank-----	31,846 22	Paid-up and prepaid shares,	
Real estate owned-----	12,876 40	capital -----	249,393 66
Advances, ledger accounts---	288 25	Paid-up and prepaid shares,	
		dividends -----	48,658 35
		Reserve and undivided profits	30,118 56
		Loans due and incomplete---	3,904 17
Total assets -----	\$759,880 41	Total liabilities-----	\$759,880 41
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$32,246 01	Loans on mortgages and	
Installment shares, dues-----	118,561 93	shares -----	\$158,240 09
Paid-up and prepaid shares,		Interest paid -----	18 90
dues -----	52,870 41	Dues repaid, installment	
Interest -----	56,249 44	shares -----	105,609 76
Loans repaid -----	128,588 28	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	15,917 20
counts -----	1,711 55	Paid-up and prepaid shares,	
All other receipts, real estate	6,361 25	capital -----	45,429 83
		Paid-up and prepaid shares,	
		dividends -----	10,877 30
		Advances, personal accounts--	5,265 20
		Salaries -----	6,485 00
		Taxes -----	860 23
		Other expenses -----	1,744 54
		All other disbursements, real	
		estate -----	14,294 60
		Balance, cash in office and	
		bank -----	31,846 22
Total receipts -----	\$396,588 87	Total disbursements----	\$396,588 87

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7.20 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 83. STOCKTON.

STOCKTON LAND, LOAN AND BUILDING ASSOCIATION.

(Incorporated January 3, 1887.)

CHAS. E. LITTLEHALE, Secretary.

J. D. YOUNG, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 1,058.

No. of shares, 12,440.

Assets.		Liabilities.	
Loans, on mortgages, \$897,- 215.47; on shares, \$910.00-	\$898,125 47	Installment shares, dues----	\$445,196 98
Arrearages on interest-----	4,855 35	Installment shares, profits---	171,402 86
Cash, in office, \$5,622.82; in bank, \$15,065.17 -----	20,687 99	Paid-up and prepaid shares, capital -----	253,200 70
Real estate owned-----	2,792 18	Paid-up and prepaid shares, dividends -----	8,380 32
Furniture and fixtures-----	700 00	Reserve and undivided profits	39,885 42
Advances, ledger accounts---	4,579 94	Loans due and incomplete---	13,674 65
Total assets-----	\$931,740 93	Total liabilities -----	\$931,740 93
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$25,028 79	Overdrafts and bills payable..	\$15,000 00
Installment shares, dues-----	93,000 42	Loans on mortgages and shares -----	176,261 04
Paid-up and prepaid shares, dues -----	47,100 00	Interest paid -----	185 99
Interest -----	58,546 84	Dues repaid, installment shares -----	62,219 22
Fees -----	158 55	Profits repaid, installment shares -----	23,475 23
Loans repaid -----	115,878 50	Paid-up and prepaid shares, capital -----	28,500 30
Overdrafts and bills payable..	10,000 00	Paid-up and prepaid shares, dividends -----	11,614 55
Advances repaid, personal ac- counts -----	2,884 07	Advances, personal accounts..	6,452 64
All other receipts-----	20 30	Salaries -----	3,880 00
Total receipts -----	\$352,617 47	Taxes -----	344 90
		Other expenses -----	2,149 48
		All other disbursements.....	1,846 13
		Balance, cash in office and bank -----	20,687 99
		Total disbursements----	\$352,617 47

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7.20 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 84. STOCKTON.

SECURITY BUILDING AND LOAN ASSOCIATION.

(Incorporated October 25, 1912.)

F. L. WILLIAMS, Secretary.

E. S. VANPELT, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 222.

No. of shares, 250.

Assets.		Liabilities.	
Loans, on definite contract, \$95,294.41; on shares, \$425.00; on contract sales, \$3,394.37 -----	\$99,113 78	Guarantee stock, capital----	\$25,000 00
Cash, in office, \$753.44; in bank, \$11,737.38 -----	12,490 82	Guarantee stock, surplus----	3,116 28
Real estate owned-----	236 12	Investment certificates, principal -----	82,728 52
Furniture and fixtures-----	209 75	Loans due and incomplete---	1,440 07
Advances, ledger accounts---	234 40		
Total assets -----	\$112,284 87	Total liabilities -----	\$112,284 87

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$5,161 93	Loans on mortgages and shares -----	\$54,280 30
Guarantee stock -----	2,000 00	Dividends on guarantee stock	2,166 66
Investment certificates -----	55,187 78	Investment certificates, principal -----	14,349 67
Interest -----	7,210 25	Investment certificates, dividends -----	3,448 62
Fees -----	349 50	Advances, personal accounts--	3,553 31
Loans repaid -----	18,750 91	Salaries -----	300 00
Advances repaid, personal accounts -----	3,366 17	Taxes -----	86 47
All other receipts, real estate	4,626 47	Other expenses -----	869 38
		All other disbursements, real estate, etc. -----	5,107 78
		Balance, cash in office and bank -----	12,490 82
Total receipts -----	\$96,653 01	Total disbursements----	\$96,653 01

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 85. TULARE.

TULARE BUILDING AND LOAN ASSOCIATION.

(Incorporated January —, 1889.)

J. L. WILDER, Secretary.

A. W. WHEELER, President.

Fiscal year ended December 31, 1915.

No. of series, 20.

No. of members and investors, 83.

No. of shares, 608.

Assets.		Liabilities.	
Loans on mortgages-----	\$43,655 00	Installment shares, dues----	\$35,004 00
Arrearges—		Installment shares, profits---	7,613 46
On shares -----	\$117 00	Advance payments -----	1,351 10
On interest -----	142 58	Overdrafts and bills payable--	2,000 00
	259 58	Reserve and undivided profits	469 61
Cash in bank-----	1,934 09	Sundry ledger accounts-----	75 50
Real estate owned-----	465 00		
Furniture and fixtures-----	200 00		
Total assets -----	\$46,513 67	Total liabilities -----	\$46,513 67

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,241 90	Overdrafts and bills payable--	\$4,000 00
Installment shares, dues----	6,979 00	Loans on mortgages and	
Interest -----	3,449 75	shares -----	4,220 00
Fees -----	17 20	Interest paid -----	409 84
Loans repaid -----	600 00	Dues repaid, installment	
Overdrafts and bills payable--	2,000 00	shares -----	2,820 00
Advances repaid, personal ac-		Profits repaid, installment	
counts -----	71 22	shares -----	316 75
All other receipts, real estate,		Advances, personal accounts--	60 53
etc. -----	256 75	Salaries -----	600 00
		Taxes -----	208 61
		Other expenses -----	46 00
		Balance, cash in office and	
		bank -----	1,934 09
Total receipts -----	\$14,615 82	Total disbursements----	\$14,615 82

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
15-----	120	\$120 00	\$161 53	\$151 14
17-----	108	108 00	141 51	133 13
18-----	96	96 00	122 25	115 70
20-----	84	84 00	103 60	98 70
22-----	72	72 00	86 15	82 61
24-----	60	60 00	69 54	64 77
26-----	48	48 00	54 07	51 04
28-----	36	36 00	39 35	37 68
30-----	24	24 00	25 52	24 76
32-----	12	12 00	12 39	12 20

No. 86. UPLAND.

MAGNOLIA MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated September 24, 1901.)

M. F. PALMER, Secretary.

CHAS. RUEDY, President.

Fiscal year ended September 30, 1915.

No. of series, none.

No. of members and investors, 469.

No. of shares, 4,379.

Assets.		Liabilities.	
Loans, on mortgages, \$235,- 900.00; on shares, \$600.00-	\$236,500 00	Installment shares, dues----	\$79,646 44
Arrearages on interest-----	2,269 00	Installment shares, profits----	19,740 38
Cash in bank-----	7,949 10	Paid up and prepaid shares, capital -----	136,800 00
Advances, ledger accounts---	388 63	Paid-up and prepaid shares, dividends -----	7,216 46
		Advance payments -----	231 00
		Reserve and undivided profits	3,461 50
		Sundry ledger accounts----	10 95
Total assets -----	\$247,106 73	Total liabilities-----	\$247,106 73

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$5,653 23	Overdrafts and bills payable--	\$4,000 00
Installment shares, dues----	45,751 79	Loans on mortgages and shares -----	23,300 00
Paid-up and prepaid shares, dues -----	42,300 00	Interest paid -----	165 68
Interest -----	17,627 41	Dues repaid, installment shares -----	42,777 89
Fines -----	557 34	Profits repaid, installment shares -----	3,706 10
Fees -----	60 25	Paid-up and prepaid shares, capital -----	60,700 00
Loans repaid -----	41,500 00	Paid-up and prepaid shares, dividends -----	9,431 59
Overdrafts and bills payable--	1,000 00	Advances, personal accounts--	607 24
Advances repaid, personal ac- counts -----	464 78	Salaries -----	1,450 00
All other receipts, real estate, etc. -----	600 00	Taxes -----	228 76
		Other expenses -----	308 75
		All other disbursements, real estate, etc. -----	889 69
		Balance, cash in office and bank -----	7,949 10
Total receipts-----	\$155,514 80	Total disbursements----	\$155,514 80

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus dividends as per by-laws.

No. 87. VALLEJO.

VALLEJO BUILDING AND LOAN ASSOCIATION.

(Incorporated October 26, 1911.)

WADE H. MADREN, Secretary.

CHAS. E. PERRY, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 22.

No. of shares, 65.

Assets.		Liabilities.	
Loans on definite contract----	\$1,437 87	Guarantee stock, capital----	\$2,499 50
Cash in bank-----	924 34	Investment certificates, prin-	
Furniture and fixtures-----	107 90	cipal -----	91 00
Other assets-----	130 69	Investment certificates, divi-	
		dends -----	10 30
Total assets-----	\$2,600 80	Total liabilities -----	\$2,600 80

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$659 14	Overdrafts and bills payable_	\$100 00
Guarantee stock -----	100 00	Loans on mortgages and	
Investment certificates -----	12 50	shares -----	800 00
Interest -----	170 27	Salaries -----	120 00
Loans repaid -----	1,039 95	Taxes -----	18 02
		Other expenses -----	19 50
		Balance, cash in office and	
		bank -----	924 34
Total receipts -----	\$1,981 86	Total disbursements----	\$1,981 86

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, — per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 88. VISALIA.

VISALIA BUILDING AND LOAN ASSOCIATION.

(Incorporated January 5, 1887.)

C. L. JOHNSON, Secretary.

C. J. GIDDINGS, President.

Fiscal year ended January 31, 1916.

No. of series, none.

No. of members and investors, 326.

No. of shares, 7,087.

Assets.		Liabilities.	
Loans on mortgages-----	\$331,125 00	Installment shares, dues----	\$139,351 99
Arrearages on interest-----	654 20	Installment shares, profits----	60,595 82
Cash in bank-----	11,310 27	Paid-up and prepaid shares,	
Advances, ledger accounts----	288 36	capital -----	113,900 00
		Paid-up and prepaid shares,	
		dividends -----	3,195 31
		Overdrafts and bills payable--	15,100 00
		Reserve and undivided profits	8,974 67
		Loans due and incomplete----	1,807 04
		All other liabilities, interest	
		on bills payable-----	453 00
Total assets -----	\$343,377 83	Total liabilities -----	\$343,377 83

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$17,572 20	Overdrafts and bills payable--	\$2,000 00
Installment shares, dues----	35,309 52	Loans on mortgages and	
Paid-up and prepaid shares,		shares -----	87,643 60
dues -----	25,600 00	Interest paid -----	1,007 77
Interest -----	25,675 47	Dues repaid, installment	
Fines -----	6 20	shares -----	37,149 00
Fees -----	313 00	Profits repaid, installment	
Loans repaid -----	68,300 00	shares -----	16,092 28
Advances repaid, personal ac-		Paid-up and prepaid shares,	
counts -----	245 71	capital -----	9,400 00
		Paid-up and prepaid shares,	
		dividends -----	5,817 04
		Advances, personal accounts--	416 41
		Salaries -----	1,800 00
		Taxes -----	185 16
		Other expenses -----	200 57
		Balance, cash in office and	
		bank -----	11,310 27
Total receipts -----	\$173,022 10	Total disbursements -----	\$173,022 10

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 8.70 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 89. WOODLAND.

NORTHERN CALIFORNIA BUILDING AND LOAN
ASSOCIATION.

(Incorporated October 2, 1911.)

JAMES L. HARE, Secretary.

HENRY L. HUSTON, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 32.

No. of shares, 250.

Assets.		Liabilities.	
Loans on definite contract---	\$30,664 45	Guarantee stock, capital---	\$10,638 30
Cash in bank-----	1,344 50	Guarantee stock, surplus---	2,859 46
Furniture and fixtures-----	560 75	Paid-up and prepaid certifi-	
Advances, ledger accounts---	164 04	cates, capital-----	8,300 00
		Paid-up and prepaid certifi-	
		cates, dividends-----	118 46
		Investment certificates, prin-	
		cipal-----	2,997 50
		Investment certificates, divi-	
		dends-----	269 52
		Overdrafts and bills payable--	7,000 00
		Loans due and incomplete---	437 50
		All other liabilities, with-	
		drawal fee-----	113 00
Total assets-----	\$32,733 74	Total liabilities-----	\$32,733 74
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$791 40	Overdrafts and bills payable--	\$1,030 50
Paid-up and prepaid certifi-		Loans on mortgages and	
cates, dues-----	2,150 00	shares-----	5,812 50
Investment certificates-----	933 50	Interest paid-----	592 35
Interest-----	3,344 49	Paid-up and prepaid shares,	
Fees-----	88 40	capital-----	2,025 00
Loans repaid-----	5,732 63	Paid-up and prepaid shares,	
Advances repaid, personal ac-		dividends-----	438 18
counts-----	668 03	Investment certificates, prin-	
All other receipts, insurance		cipal-----	952 00
commission, etc.-----	169 15	Investment certificates, divi-	
		dends-----	55 17
		Advances personal accounts--	804 45
		Salaries-----	445 00
		Taxes-----	1 30
		Other expenses-----	319 35
		All other disbursements-----	57 30
		Balance, cash in office and	
		bank-----	1,344 50
Total receipts-----	\$13,877 60	Total disbursements----	\$13,877 60

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

FOREIGN ASSOCIATION.

SALT LAKE CITY, UTAH.

WESTERN LOAN AND BUILDING COMPANY.

(Incorporated April —, 1892.)

DR. JOHN T. WHITE, Secretary.

P. W. MADSEN, President.

Statement of condition June 30, 1916.

(Examination July 8-13, 1916.)

No. of series, 141.

No. of shares, 131,256.

Assets.		Liabilities.	
Loans, on definite contract, \$1,853,694.79; on shares, \$60,713.41 -----	\$1,914,408 20	Permanent reserve stock ---	\$150,000 00
Cash, in office, \$6,299.50; in banks, \$194,988.96 -----	201,288 46	Guaranty fund stock -----	75,000 00
Real estate, office building--	45,000 00	Installment stock -----	1,522,494 85
Other real estate-----	111,038 39	Prepaid stock -----	50,508 66
Advances to borrowers-----	28,597 17	Full-paid stock -----	32,500 00
Advances, insurance and taxes -----	7,231 50	"S" stock -----	194,363 24
Advances, sundry -----	3,970 09	Extra payments on stock---	50,918 84
Advances to agents-----	1,146 09	Dividends unpaid -----	421 50
		Incomplete loans -----	9,745 05
		Sundry ledger accounts---	2,568 11
		Reserve fund -----	124,595 02
		Undivided profits -----	99,012 17
		Forfeiture account, Wyo- ming -----	552 46
Total assets -----	\$2,312,679 90	Total liabilities -----	\$2,312,679 90

California Business.

Shares of stock in force-----	12,563
Dues paid on same-----	\$57,924 25
Loans in force, face value-----	151,863 80
Repayments on same -----	27,142 64
Face value of loans on deposit with the State of California-----	78,350 00
Repayments on same-----	17,581 54
Net value -----	60,768 46

No. 77. SANTA CLARA.

SANTA CLARA BUILDING AND LOAN ASSOCIATION.

(Incorporated March 19, 1889.)

F. O. ROLL, Secretary.

J. B. O'BRIEN, President.

Fiscal year ended March 31, 1916.

No. of series, 22.

No. of members and investors, 307.

No. of shares, 2,846.

Assets.		Liabilities.	
Loans, on mortgages, \$229,- 950.00; on shares, \$261.90; on contract sales, \$7,- 025.15 -----	\$237,237 05	Installment shares, dues-----	\$161,245 50
Arrearages—		Installment shares, profits---	49,542 44
On shares-----	\$3,061 25	Paid-up and prepaid shares, capital -----	23,300 00
On interest-----	4,682 25	Paid-up and prepaid shares, dividends -----	210 55
On fines -----	209 68	Advance payments-----	108 75
	7,953 18	Overdrafts and bills payable--	599 79
Real estate owned-----	14,720 58	Reserve and undivided profits	15,648 07
Advances, ledger accounts--	114 60	Loans due and incomplete---	7,821 55
		Sundry ledger accounts-----	1,165 00
		All other liabilities, tax re- serve -----	383 76
Total assets-----	\$260,025 41	Total liabilities-----	\$260,025 41

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues-----	\$35,091 50	Overdrafts and bills payable--	\$1,565 30
Paid-up and prepaid shares, dues -----	6,700 00	Loans on mortgages and shares -----	46,703 45
Interest -----	21,636 95	Dues repaid, installment shares -----	39,752 50
Fines -----	155 83	Profits repaid, installment shares -----	14,974 25
Fees -----	41 80	Paid-up and prepaid shares, capital -----	10,200 00
Loans repaid -----	60,324 69	Paid-up and prepaid shares, dividends -----	941 10
Overdrafts and bills payable--	599 79	Advances, personal accounts--	56 90
Advances repaid, personal ac- counts -----	1,085 70	Salaries -----	1,320 00
All other receipts, real estate, etc. -----	3,915 18	Taxes -----	3,916 24
		Other expenses -----	864 20
		All other disbursements, real estate, etc. -----	9,257 50
Total receipts -----	\$129,551 44	Total disbursements-----	\$129,551 44

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
19-----	120	\$120 00	\$178 38	\$178 38
21-----	108	108 00	153 98	153 98
23-----	96	96 00	131 34	129 00
25-----	84	84 00	110 33	108 00
27-----	72	72 00	90 83	88 00
29-----	60	60 00	72 73	70 00
31-----	48	48 00	55 93	52 50
33-----	36	36 00	40 34	38 00
35-----	24	24 00	25 87	25 00
37-----	12	12 00	12 46	12 25

No. 78. SANTA CRUZ.

SANTA CRUZ COUNTY BUILDING AND LOAN ASSOCIATION.

(Incorporated May 20, 1908.)

GEO. W. WOOD, Secretary.

GEO. W. STONE, President.

Fiscal year ended April 30, 1916.

No. of series, none.

No. of members and investors, 66.

No. of shares, 422.

Assets.		Liabilities.	
Loans on definite contract	\$39,335 00	Guarantee stock, capital	\$21,700 00
Arrearages on interest	320 96	Guarantee stock, surplus	1,605 77
Cash, in office, \$1,216.31; in bank, \$84.19	1,300 50	Installment shares, dues	3,611 50
Furniture and fixtures	218 75	Installment shares, profits	774 72
		Paid-up and prepaid shares, capital	7,600 00
		Investment certificates, principal	1,127 98
		Investment certificates, dividends	149 28
		Overdrafts and bills payable	1,600 00
		Reserve and undivided profits	1,486 84
		All other liabilities, unearned premiums	1,519 12
Total assets	\$41,175 21	Total liabilities	\$41,175 21

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$537 67	Overdrafts and bills payable	\$4,200 00
Installment shares, dues	738 00	Loans on mortgages and shares	10,567 98
Paid-up and prepaid shares, dues	3,700 00	Interest paid	59 95
Investment certificates	443 71	Dividends on guarantee stock	1,718 20
Interest	2,583 15	Dues repaid, installment shares	234 00
Premiums	330 75	Profits repaid, installment shares	37 97
Fees	52 29	Paid-up and prepaid shares, capital	3,100 00
Loans repaid	1,185 95	Paid-up and prepaid shares, dividends	349 20
Overdrafts and bills payable	5,800 00	Investment certificates, principal	141 49
Advances repaid, personal accounts	60 35	Investment certificates, dividends	1 67
All other receipts, suspense, etc.	213 84	Advances, personal accounts	60 35
Total receipts	\$22,645 71	Salaries	480 00
		Other expenses	318 88
		All other disbursements	75 52
		Balance, cash in office and bank	1,300 50
		Total disbursements	\$22,645 71

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 6 per cent for average time.

No. 79. SANTA PAULA.

SANTA PAULA BUILDING AND LOAN ASSOCIATION.

(Incorporated April 21, 1890.)

H. H. YOUNGKEN, Secretary.

D. W. MOTT, President.

Fiscal year ended May 15, 1916.

No. of series, 20.

No. of members and investors, 463.

No. of shares, 6,799.

Assets.		Liabilities.	
Loans, on mortgages, \$468,- 000.00; on shares, \$3,- 800.00 -----	\$471,800 00	Installment shares, dues.....	\$237,133 80
Arrearages—		Installment shares, profits....	45,152 87
On shares.....	\$1,428 40	Investment notes, principal...	180,925 00
On interest.....	1,187 42	Advance payments	2,643 06
On premium.....	16 50	Overdrafts and bills payable...	10,000 00
On fines	115 12	Reserve and undivided profits	7,500 00
	2,747 44	Loans due and incomplete....	159 01
Cash in bank.....	6,226 74		
Furniture and fixtures.....	2,098 22		
Advances, ledger accounts....	482 85		
Other assets	158 49		
Total assets	\$483,513 74	Total liabilities	\$483,513 74

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$5,533 62	Overdrafts and bills payable...	\$55,400 00
Installment shares, dues.....	80,426 90	Loans on mortgages and shares	142,903 12
Investment notes	88,625 00	Interest paid	1,447 92
Interest	38,872 80	Dues repaid, installment shares	55,635 40
Premiums	444 85	Profits repaid, installment shares	14,494 49
Fines	495 45	Investment notes, principal...	63,325 00
Fees	180 25	Investment notes, dividends...	9,522 70
Loans repaid	95,900 00	Advances, personal accounts...	506 00
Overdrafts and bills payable...	44,900 00	Salaries	3,246 61
Advances repaid, personal ac- counts	337 85	Taxes	638 05
All other receipts.....	75 00	Other expenses	2,115 64
		All other disbursements, fur- niture and fixtures.....	330 05
		Balance, cash in office and bank	6,226 74
Total receipts	\$355,791 72	Total disbursements....	\$355,791 72

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17—A, 50¢.....	120	\$60 00	\$92 52	\$90 93
18—A, 50¢.....	108	54 00	78 17	76 97
19—A, 50¢.....	96	48 00	66 58	65 66
20—A, 50¢.....	84	42 00	55 85	55 16
21—C, \$1.00.....	72	72 00	91 84	90 85
22—C, \$1.00.....	60	60 00	73 42	72 08
23—C, \$1.00.....	48	48 00	56 40	54 74
24—C, \$1.00.....	36	36 00	40 64	39 34
25—C, \$1.00.....	24	24 00	26 04	25 50
26—C, \$1.00.....	12	12 00	12 52	12 38

No. 80. SANTA ROSA.

SANTA ROSA BUILDING AND LOAN ASSOCIATION.

(Incorporated October 3, 1888.)

C. D. BARNETT, Secretary.

ALLEN B. LEMMON, President.

Fiscal year ended October 31, 1915.

No. of series, 11.

No. of members and investors, 284.

No. of shares, 2,174.

Assets.		Liabilities.	
Loans, on definite contract, \$137,926.54; on shares, \$4,040.00 -----	\$141,966 54	Installment shares, dues----	\$77,742 00
Arrearages— On shares -----	\$62 50	Installment shares, profits---	18,718 39
On interest -----	524 58	Investment certificates, prin- cipal -----	30,937 84
	587 08	Advance payments -----	77 52
Cash in bank-----	1,155 02	Overdrafts and bills payable--	9,000 00
Real estate owned-----	867 55	Reserve and undivided profits	3,719 89
Advances, ledger accounts---	15 15	Loans due and incomplete---	4,395 70
Total assets -----	\$144,591 34	Total liabilities -----	\$144,591 34

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,689 41	Overdrafts and bills payable--	\$4,200 00
Installment shares, dues----	16,983 90	Loans on mortgages and and shares -----	53,121 15
Investment certificates -----	35,656 98	Interest paid -----	152 65
Interest -----	8,580 60	Dues repaid, installment shares -----	12,931 20
Fees -----	52 00	Profits repaid, installment shares -----	3,949 38
Loans repaid -----	34,751 19	Investment certificates, prin- cipal -----	27,195 58
Overdrafts and bills payable--	8,200 00	Investment certificates, divi- dends -----	1,394 28
Advances repaid, personal ac- counts -----	157 03	Advances, personal accounts--	133 38
All other receipts, refund of taxes -----	103 22	Salaries -----	720 00
Total receipts -----	\$106,174 73	Taxes -----	107 09
		Other expenses -----	247 05
		All other disbursements, real estate -----	867 55
		Balance, cash in office and bank -----	1,155 02
		Total disbursements----	\$106,174 33

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
18-----	120	\$120 00	\$164 33	\$160 50
19-----	108	108 00	143 65	139 59
20-----	96	96 00	124 62	120 00
21-----	84	84 00	105 32	101 62
22-----	72	72 00	87 56	84 42
23-----	60	60 00	70 69	68 25
24-----	48	48 00	54 74	53 04
25-----	36	36 00	39 74	38 70
26-----	24	24 00	25 65	25 14
27-----	12	12 00	12 42	12 30

No. 81. SAUSALITO.

SAUSALITO MUTUAL LOAN ASSOCIATION.

(Incorporated December 1, 1887.)

J. J. ROSS, Secretary.

C. O. SHARPE, President.

Fiscal year ended October 31, 1915.

No. of series, 6.

No. of members and investors, 110.

No. of shares, 1,386.

Assets.		Liabilities.	
Loans, on mortgages, \$34,-		Installment shares, dues----	\$42,798 00
200.00; on definite contract,		Installment shares, profits---	7,683 28
\$13,761.26; on shares,		Advance payments -----	2 50
\$1,150.00 -----	\$49,111 26	Reserve and undivided profits	3,000 00
Arrearages on shares-----	234 35		
Cash in bank-----	2,823 79		
Real estate owned-----	911 70		
Advances, ledger accounts---	342 28		
Other assets -----	60 40		
Total assets -----	\$53,483 78	Total liabilities -----	\$53,483 78
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$3,544 93	Overdrafts and bills payable--	\$8,500 00
Installment shares, dues----	15,317 90	Loans on mortgages and	
Interest -----	3,883 43	shares -----	17,350 00
Premiums -----	103 50	Interest paid -----	146 50
Fines -----	45 11	Dues repaid, installment	
Fees -----	40 20	shares -----	13,618 00
Loans repaid -----	14,850 56	Profits repaid, installment	
Overdrafts and bills payable--	8,500 00	shares -----	3,043 83
Advances repaid, personal ac-		Advances, personal accounts--	446 64
counts -----	358 92	Salaries -----	540 00
Total receipts -----	\$46,644 55	Taxes -----	117 57
		Other expenses -----	58 22
		Balance, cash in office and	
		bank -----	2,823 79
		Total disbursements----	\$46,644 55

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
23-----	72	72 00	91 33	
24-----	60	60 00	73 18	
25-----	48	48 00	56 25	
26-----	36	36 00	40 66	
27-----	24	24 00	25 99	
28-----	12	12 00	12 48	
				Dues plus profits, as per by-laws.

No. 82. STOCKTON.

SAN JOAQUIN VALLEY BUILDING AND LOAN ASSOCIATION.

(Incorporated June 17, 1889.)

A. M. NOBLE, Secretary.

S. N. CROSS, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 1,600.

No. of shares, 15,144.

Assets.		Liabilities.	
Loans on mortgages-----	\$710,227 94	Installment shares, dues-----	\$343,023 82
Arrearages on interest-----	4,641 60	Installment shares, profits----	84,781 85
Cash in bank-----	31,846 22	Paid-up and prepaid shares,	
Real estate owned-----	12,876 40	capital-----	249,393 66
Advances, ledger accounts---	288 25	Paid-up and prepaid shares,	
		dividends-----	48,658 35
		Reserve and undivided profits	30,118 56
		Loans due and incomplete---	3,904 17
Total assets-----	\$759,880 41	Total liabilities-----	\$759,880 41

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$32,246 01	Loans on mortgages and	
Installment shares, dues-----	118,561 93	shares-----	\$158,240 09
Paid-up and prepaid shares,		Interest paid-----	18 90
dues-----	52,870 41	Dues repaid, installment	
Interest-----	56,249 44	shares-----	105,609 76
Loans repaid-----	128,588 28	Profits repaid, installment	
Advances repaid, personal ac-		shares-----	15,917 20
counts-----	1,711 55	Paid-up and prepaid shares,	
All other receipts, real estate	6,361 25	capital-----	45,429 83
		Paid-up and prepaid shares,	
		dividends-----	10,877 30
		Advances, personal accounts--	5,265 20
		Salaries-----	6,485 00
		Taxes-----	860 23
		Other expenses-----	1,744 54
		All other disbursements, real	
		estate-----	14,294 60
		Balance, cash in office and	
		bank-----	31,846 22
Total receipts-----	\$396,588 87	Total disbursements-----	\$396,588 87

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7.20 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 83. STOCKTON.

STOCKTON LAND, LOAN AND BUILDING ASSOCIATION.

(Incorporated January 3, 1887.)

CHAS. E. LITTLEHALE, Secretary.

J. D. YOUNG, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 1,058.

No. of shares, 12,440.

Assets.		Liabilities.	
Loans, on mortgages, \$897,-		Installment shares, dues----	\$445,196 98
215.47; on shares, \$910.00	\$898,125 47	Installment shares, profits---	171,402 86
Arrearages on interest-----	4,855 35	Paid-up and prepaid shares,	
Cash, in office, \$5,622.82; in		capital -----	253,200 70
bank, \$15,065.17 -----	20,687 99	Paid-up and prepaid shares,	
Real estate owned-----	2,792 18	dividends -----	8,380 32
Furniture and fixtures-----	700 00	Reserve and undivided profits	39,885 42
Advances, ledger accounts---	4,579 94	Loans due and incomplete---	13,674 65
Total assets-----	\$931,740 93	Total liabilities -----	\$931,740 93
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$25,028 79	Overdrafts and bills payable--	\$15,000 00
Installment shares, dues-----	93,000 42	Loans on mortgages and	
Paid-up and prepaid shares,		shares -----	176,261 04
dues -----	47,100 00	Interest paid -----	185 99
Interest -----	58,546 84	Dues repaid, installment	
Fees -----	158 55	shares -----	62,219 22
Loans repaid -----	115,878 50	Profits repaid, installment	
Overdrafts and bills payable--	10,000 00	shares -----	23,475 23
Advances repaid, personal ac-		Paid-up and prepaid shares,	
counts -----	2,884 07	capital -----	28,500 30
All other receipts-----	20 30	Paid-up and prepaid shares,	
		dividends -----	11,614 55
		Advances, personal accounts--	6,452 64
		Salaries -----	3,880 00
		Taxes -----	344 90
		Other expenses -----	2,149 48
		All other disbursements---	1,846 13
		Balance, cash in office and	
		bank -----	20,687 99
Total receipts -----	\$352,617 47	Total disbursements----	\$352,617 47

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7.20 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 84. STOCKTON.

SECURITY BUILDING AND LOAN ASSOCIATION.

(Incorporated October 25, 1912.)

F. L. WILLIAMS, Secretary.

E. S. VANPELT, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 222.

No. of shares, 250.

Assets.		Liabilities.	
Loans, on definite contract, \$95,294.41; on shares, \$425.00; on contract sales, \$3,394.37 -----	\$99,113 78	Guarantee stock, capital ----	\$25,000 00
Cash, in office, \$753.44; in bank, \$11,737.38 -----	12,490 82	Guarantee stock, surplus ----	3,116 28
Real estate owned -----	236 12	Investment certificates, prin- cipal -----	82,728 52
Furniture and fixtures -----	209 75	Loans due and incomplete ---	1,440 07
Advances, ledger accounts ---	234 40		
Total assets -----	\$112,284 87	Total liabilities -----	\$112,284 87

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$5,161 93	Loans on mortgages and shares -----	\$54,280 30
Guarantee stock -----	2,000 00	Dividends on guarantee stock	2,166 66
Investment certificates -----	55,187 78	Investment certificates, prin- cipal -----	14,349 67
Interest -----	7,210 25	Investment certificates, divi- dends -----	3,448 62
Fees -----	349 50	Advances, personal accounts --	3,553 31
Loans repaid -----	18,750 91	Salaries -----	300 00
Advances repaid, personal ac- counts -----	3,366 17	Taxes -----	86 47
All other receipts, real estate	4,626 47	Other expenses -----	869 38
		All other disbursements, real estate, etc. -----	5,107 78
		Balance, cash in office and bank -----	12,490 82
Total receipts -----	\$96,653 01	Total disbursements ---	\$96,653 01

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 85. TULARE.

TULARE BUILDING AND LOAN ASSOCIATION.

(Incorporated January —, 1889.)

J. L. WILDER, Secretary.

A. W. WHEELER, President.

Fiscal year ended December 31, 1915.

No. of series, 20.

No. of members and investors, 83.

No. of shares, 603.

Assets.		Liabilities.	
Loans on mortgages-----	\$43,655 00	Installment shares, dues----	\$35,004 00
Arrearges—		Installment shares, profits----	7,613 46
On shares -----	\$117 00	Advance payments -----	1,351 10
On interest -----	142 58	Overdrafts and bills payable--	2,000 00
	259 58	Reserve and undivided profits	469 61
Cash in bank-----	1,934 09	Sundry ledger accounts-----	75 50
Real estate owned-----	465 00		
Furniture and fixtures-----	200 00		
Total assets -----	\$46,513 67	Total liabilities -----	\$46,513 67

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,241 90	Overdrafts and bills payable--	\$4,000 00
Installment shares, dues----	6,979 00	Loans on mortgages and	
Interest -----	3,449 75	shares -----	4,220 00
Fees -----	17 20	Interest paid -----	409 84
Loans repaid -----	600 00	Dues repaid, installment	
Overdrafts and bills payable--	2,000 00	shares -----	2,820 00
Advances repaid, personal ac-		Profits repaid, installment	
counts -----	71 22	shares -----	316 75
All other receipts, real estate,		Advances, personal accounts--	60 53
etc. -----	256 75	Salaries -----	600 00
		Taxes -----	208 61
		Other expenses -----	46 00
		Balance, cash in office and	
		bank -----	1,934 09
Total receipts -----	\$14,615 82	Total disbursements----	\$14,615 82

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
15-----	120	\$120 00	\$161 53	\$151 14
17-----	108	108 00	141 51	133 13
18-----	96	96 00	122 25	115 70
20-----	84	84 00	103 60	98 70
22-----	72	72 00	86 15	82 61
24-----	60	60 00	69 54	64 77
26-----	48	48 00	54 07	51 04
28-----	36	36 00	39 35	37 68
30-----	24	24 00	25 52	24 76
32-----	12	12 00	12 39	12 20

No. 86. UPLAND.

MAGNOLIA MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated September 24, 1901.)

M. F. PALMER, Secretary.

CHAS. RUEDY, President.

Fiscal year ended September 30, 1915.

No. of series, none.

No. of members and investors, 469.

No. of shares, 4,379.

Assets.		Liabilities.	
Loans, on mortgages, \$235- 900.00; on shares, \$600.00	\$236,500 00	Installment shares, dues----	\$79,646 44
Arrearages on interest-----	2,269 00	Installment shares, profits----	19,740 38
Cash in bank-----	7,949 10	Paid up and prepaid shares, capital -----	136,800 00
Advances, ledger accounts---	388 63	Paid-up and prepaid shares, dividends -----	7,216 46
		Advance payments -----	231 00
		Reserve and undivided profits	3,461 50
		Sundry ledger accounts----	10 95
Total assets -----	\$247,106 73	Total liabilities-----	\$247,106 73

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$5,653 23	Overdrafts and bills payable--	\$4,000 00
Installment shares, dues----	45,751 79	Loans on mortgages and shares -----	23,300 00
Paid-up and prepaid shares, dues -----	42,300 00	Interest paid -----	165 68
Interest -----	17,627 41	Dues repaid, installment shares -----	42,777 89
Fines -----	557 34	Profits repaid, installment shares -----	3,706 10
Fees -----	60 25	Paid-up and prepaid shares, capital -----	60,700 00
Loans repaid -----	41,500 00	Paid-up and prepaid shares, dividends -----	9,431 59
Overdrafts and bills payable--	1,000 00	Advances, personal accounts--	607 24
Advances repaid, personal ac- counts -----	464 78	Salaries -----	1,450 00
All other receipts, real estate, etc. -----	600 00	Taxes -----	228 76
		Other expenses -----	308 75
		All other disbursements, real estate, etc. -----	889 69
		Balance, cash in office and bank -----	7,949 10
Total receipts-----	\$155,514 80	Total disbursements----	\$155,514 80

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus dividends as per by-laws.

No. 87. VALLEJO.

VALLEJO BUILDING AND LOAN ASSOCIATION.

(Incorporated October 26, 1911.)

WADE H. MADREN, Secretary.

CHAS. E. PERRY, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 22.

No. of shares, 65.

Assets.		Liabilities.	
Loans on definite contract---	\$1,437 87	Guarantee stock, capital----	\$2,499 50
Cash in bank-----	924 34	Investment certificates, prin-	
Furniture and fixtures-----	107 90	cipal -----	91 00
Other assets-----	130 69	Investment certificates, divi-	
		dends -----	10 30
Total assets-----	\$2,600 80	Total liabilities -----	\$2,600 80
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$659 14	Overdrafts and bills payable_	\$100 00
Guarantee stock -----	100 00	Loans on mortgages and	
Investment certificates -----	12 50	shares -----	800 00
Interest -----	170 27	Salaries -----	120 00
Loans repaid -----	1,039 95	Taxes -----	18 02
		Other expenses -----	19 50
		Balance, cash in office and	
		bank -----	924 34
Total receipts -----	\$1,981 86	Total disbursements----	\$1,981 86

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, — per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 88. VISALIA.

VISALIA BUILDING AND LOAN ASSOCIATION.

(Incorporated January 5, 1887.)

C. L. JOHNSON, Secretary.

C. J. GIDDINGS, President.

Fiscal year ended January 31, 1916.

No. of series, none.

No. of members and investors, 326.

No. of shares, 7,087.

Assets.		Liabilities.	
Loans on mortgages-----	\$331,125 00	Installment shares, dues----	\$139,351 99
Arrearages on interest-----	654 20	Installment shares, profits----	60,595 82
Cash in bank-----	11,310 27	Paid-up and prepaid shares,	
Advances, ledger accounts---	288 36	capital -----	113,900 00
		Paid-up and prepaid shares,	
		dividends -----	3,195 31
		Overdrafts and bills payable--	15,100 00
		Reserve and undivided profits	8,974 67
		Loans due and incomplete----	1,807 04
		All other liabilities, interest	
		on bills payable-----	453 00
Total assets -----	\$343,377 83	Total liabilities -----	\$343,377 83

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$17,572 20	Overdrafts and bills payable--	\$2,000 00
Installment shares, dues----	35,309 52	Loans on mortgages and	
Paid-up and prepaid shares,		shares -----	87,643 60
dues -----	25,600 00	Interest paid -----	1,007 77
Interest -----	25,675 47	Dues repaid, installment	
Fines -----	6 20	shares -----	37,149 00
Fees -----	313 00	Profits repaid, installment	
Loans repaid -----	68,300 00	shares -----	16,092 28
Advances repaid, personal ac-		Paid-up and prepaid shares,	
counts -----	245 71	capital -----	9,400 00
		Paid-up and prepaid shares,	
		dividends -----	5,817 04
		Advances, personal accounts--	416 41
		Salaries -----	1,800 00
		Taxes -----	185 16
		Other expenses -----	200 57
		Balance, cash in office and	
		bank -----	11,310 27
Total receipts-----	\$173,022 10	Total disbursements----	\$173,022 10

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 8.70 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 89. WOODLAND.

NORTHERN CALIFORNIA BUILDING AND LOAN
ASSOCIATION.

(Incorporated October 2, 1911.)

JAMES L. HARE, Secretary.

HENRY L. HUSTON, President.

Fiscal year ended December 31, 1915.

No. of series, none.

No. of members and investors, 32.

No. of shares, 250.

Assets.		Liabilities.	
Loans on definite contract	\$30,664 45	Guarantee stock, capital	\$10,638 30
Cash in bank	1,344 50	Guarantee stock, surplus	2,859 46
Furniture and fixtures	560 75	Paid-up and prepaid certificates, capital	8,300 00
Advances, ledger accounts	164 04	Paid-up and prepaid certificates, dividends	118 46
		Investment certificates, principal	2,997 50
		Investment certificates, dividends	269 52
		Overdrafts and bills payable	7,000 00
		Loans due and incomplete	437 50
		All other liabilities, withdrawal fee	113 00
Total assets	\$32,733 74	Total liabilities	\$32,733 74

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$791 40	Overdrafts and bills payable	\$1,030 50
Paid-up and prepaid certificates, dues	2,150 00	Loans on mortgages and shares	5,812 50
Investment certificates	933 50	Interest paid	592 35
Interest	3,344 49	Paid-up and prepaid shares, capital	2,025 00
Fees	88 40	Paid-up and prepaid shares, dividends	438 18
Loans repaid	5,732 63	Investment certificates, principal	952 00
Advances repaid, personal accounts	668 03	Investment certificates, dividends	55 17
All other receipts, insurance commission, etc.	169 15	Advances personal accounts	804 45
Total receipts	\$13,877 60	Salaries	445 00
		Taxes	1 30
		Other expenses	319 35
		All other disbursements	57 30
		Balance, cash in office and bank	1,344 50
		Total disbursements	\$13,877 60

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

FOREIGN ASSOCIATION.

SALT LAKE CITY, UTAH.

WESTERN LOAN AND BUILDING COMPANY.

(Incorporated April —, 1892.)

DR. JOHN T. WHITE, Secretary.

P. W. MADSEN, President.

Statement of condition June 30, 1916.

(Examination July 8-13, 1916.) *

No. of series, 141.

No. of shares, 131,256.

Assets.		Liabilities.	
Loans, on definite contract, \$1,853,694.79; on shares, \$60,713.41 -----	\$1,914,408 20	Permanent reserve stock ---	\$150,000 00
Cash, in office, \$6,299.50; in banks, \$194,988.96 -----	201,288 46	Guaranty fund stock -----	75,000 00
Real estate, office building ---	45,000 00	Installment stock -----	1,522,494 85
Other real estate -----	111,038 39	Prepaid stock -----	50,508 66
Advances to borrowers -----	28,597 17	Full-paid stock -----	32,500 00
Advances, insurance and taxes -----	7,231 50	"S" stock -----	194,363 24
Advances, sundry -----	3,970 09	Extra payments on stock ---	50,918 84
Advances to agents -----	1,146 09	Dividends unpaid -----	421 50
		Incomplete loans -----	9,745 05
		Sundry ledger accounts ---	2,568 11
		Reserve fund -----	124,595 02
		Undivided profits -----	99,012 17
		Forfeiture account, Wyo- ming -----	552 46
Total assets -----	\$2,312,679 90	Total liabilities -----	\$2,312,679 90

California Business.

Shares of stock in force -----	12,563
Dues paid on same -----	\$57,924 25
Loans in force, face value -----	151,863 80
Repayments on same -----	27,142 64
Face value of loans on deposit with the State of California -----	78,350 00
Repayments on same -----	17,581 54
Net value -----	60,768 46

ANNUAL REPORT

OF THE

California

Stallion Registration Board

FOR THE

Year Ending July 31, 1915



CALIFORNIA
STATE PRINTING OFFICE
1915

STALLION REGISTRATION BOARD, 1915.

DIRECTORS.

JOHN M. PERRY-----*President*

DR. CHAS. KEANE-----*State Veterinarian*

CHAS. W. PAINE-----*Secretary*

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SECTION 10. Every association, person, firm or corporation violating any of the provisions of this act, shall be guilty of a misdemeanor, and shall be punished by a fine not exceeding one hundred dollars (\$100) for each offense; or by imprisonment in the county jail not exceeding fifty days, or by both such fine and imprisonment.

LETTER OF TRANSMITTAL.

CALIFORNIA STALLION REGISTRATION BOARD,

SACRAMENTO, September 15, 1915.

To Honorable HIRAM W. JOHNSON, Governor of California:

SIR: In accordance with the provisions of chapter 677 "An act to regulate the public service of stallion and jacks in the State of California," we have the honor to submit herewith our fourth annual report for the twelve months ending July 31, 1915, together with the financial statement, showing the receipts and disbursements of the Board during that period, and a statistical summary showing the number and breeds of stallions in each county in the State.

At the last session of the Legislature bills were introduced and passed making several important changes in the law, which will materially aid us in carrying out the purport of this act. A copy of the amended law will be found under Appendix D.

At the last California State Fair this Board awarded \$800.00 and four trophy cups in four different classes to stallions and jacks licensed with this Board. This feature attracted a great deal of attention and caused considerable enthusiasm among the different owners of stallions who had State licenses. There were twenty-three entries in the four classes.

Respectfully submitted.

JOHN M. PERRY, President.

CHAS. W. PAINE, *Secretary.*

FINANCIAL STATEMENT.

For Year Ending July 31, 1915.

SUMMARY.

RECEIPTS.

Cash on hand	\$1,830 70
Receipts for licenses issued	703 90
Receipts for renewals	1,410 00
Receipts for transfers and copies	150 00
Total	\$7,094 60

DISBURSEMENTS.

Postage	\$336 06
Expense	1,382 64
Field expense	19 20
Prizes 1914 California State Fair	800 00
Cash on hand	4,556 70
Total	\$7,094 60

FOURTH ANNUAL REPORT

OF THE

CALIFORNIA STALLION REGISTRATION BOARD.

Within the past nine years twenty different states have passed laws requiring that all owners of stallions or jacks, before standing them for public service, shall obtain a license for each animal from the State Board created for that purpose. This board examines all pedigree certificates and veterinarians' certificates of soundness submitted, and enrolls and issues license certificates for all stallions and jacks entitled to such enrollment in accordance with the law. Such legislation has been enacted in the following states:

States	Act effective	States	Act effective
Wisconsin -----	January 1, 1906	Illinois -----	January 1, 1910
Iowa -----	March 30, 1907	North Dakota -----	January 1, 1910
Minnesota -----	April 25, 1907	Kansas -----	April 3, 1910
Utah -----	May 13, 1907	Washington -----	June 8, 1910
Pennsylvania -----	January 1, 1908	Oregon -----	May 20, 1911
New Jersey -----	September 1, 1908	Nebraska -----	July 7, 1911
Montana -----	March 8, 1909	California -----	August 1, 1911
South Dakota -----	March 9, 1909	Michigan -----	August 1, 1911
Idaho -----	March 15, 1909	Colorado -----	August 5, 1911
Indiana -----		Ohio -----	

The details of these laws vary somewhat in different states, but all are more or less founded on the Wisconsin act, which was the pioneer state in this matter, but all require the submission of certificates of registration in studbooks certified by the United States Department of Agriculture, as evidence of the purity of breeding of stallions licensed as purebred, except that some provide in addition that stallions shall be accepted as purebred which are registered in studbooks of any American studbook or registry association which recognizes and records stallions having five pure top crosses.

That the State stallion law marks a distinct step in advance in our horse-breeding industry is hardly to be questioned. One of the first results of the operation of these laws was to provide data which show the actual facts with regard to the stallions being used for breeding purposes. Other important beneficial results are the rapid elimination of unfit animals and greater care with regard to breeding and registration. Under authority of paragraph 492 of the act of Congress, approved August 5, 1909, the following regulations were issued by the United States Department of Agriculture regarding the importation of animals for breeding purposes, in order to prevent fraud concerning the ancestry of purebred animals, which became effective on February 1, 1912.

RECOGNIZED FOREIGN BREEDS.

The following breeds of horses have been certified to the Secretary of the Treasury as recognized breeds and books of record across the seas:

Name of breed	Book of record	By whom published
Belgian Draft -----	Stud Book des Chevaux de Trait Belges.	Société le Cheval de Trait Belge, Chevalier G. Hynderick, secretary, 20 Rue Royale, Brussels, Belgium.
Clydesdale -----	Clydesdale Studbook -----	Clydesdale Horse Society of the United Kingdom of Great Britain and Ireland, Archibald McNeillage, secretary, 93 Hope street, Glasgow, Scotland.
French Draft -----	Studbook des Chevaux de Trait Francais.	Société des Agriculteurs de France, J. C. Villevas, secretary, 8 Rue d'Athenes, Paris, France.
Hackney -----	Hackney Studbook -----	Hackney Horse Society, Frank F. Euren, secretary, 12 Hanover Square, London, W., England.
Percheron -----	Studbook Percheron de France.	La Société Hippique Percheronne de France, E. Lemarie, secretary, Nogent-le-Rotrou, France.
Shetland Pony -----	Shetland Pony Studbook..	Shetland Pony Studbook Society, R. W. Walker, secretary, 3 Golden Square, Aberdeen, Scotland.
Shire -----	Shire Horse Society Studbook.	Shire Horse Society, J. Sloughgrove, secretary, 12 Hanover Square, London, W., England.
Suffolk -----	Suffolk Studbook -----	Suffolk Horse Society, Fred Smith, secretary, Rendlesham, Woodbridge, Suffolk, England.
Thoroughbred -----	Australian Studbook ----- Provided that no animal or animals registered in the Australian Studbook shall be certified as purebred unless such animal or animals trace, in all crosses, to animals registered in the General Studbook of England.	Australian Jockey Club and Victoria Racing Club, A. P. Wilson, keeper, 6 Bligh street, Sydney, New South Wales.
Welsh Pony and Cob-----	Welsh Pony and Cob Studbook.	Weatherby & Sons, 6 Old Burlington street, London, W., England. The Welsh Pony and Cob Society, John R. Bache, secretary, Knighton, Radnorshire, Wales.

Recognized breeds and books of record in Canada.—The Canadian National Records are recognized for the following breeds, provided that no animal or animals registered in the Canadian National Records shall be certified by the Secretary of Agriculture as purebred unless such animal or animals trace, in all crosses, to registered animals in the country where the breed originated, or to animals which are proved to the satisfaction of the department to be of the same breed and which have been imported from the country in which the breed originated:

Belgian Draft.
Clydesdale.
Hackney.
Shire.

Standardbred.
Suffolk.
Thoroughbred.
Welsh Pony and Cob.

The complete act to regulate the public service of stallions and jacks in California is given in full in Appendix D, as it will be found useful for reference by those concerned.

In Appendix B the various breeds are given in detail, and the numbers are of considerable interest. No pony-stallions have been registered.

The total number of registered stallions in the State is 1,336, principally classified as follows:

Mongrel, 350; Percheron, 437; Standard, 186; Belgian, 143; showing a decrease of 30 under last year.

The three leading counties are San Joaquin, with 86; Alameda, with 64, and Fresno with 76 stallions.

SUMMARY.

Breed	Number			
	1912	1913	1914	1915
Arab -----			1	3
Belgian -----	146	159	138	143
Cleveland Bay -----	1	1		
Clydesdale -----	29	33	25	22
Crossbred -----	10	6	2	2
French Coach -----	26	23	21	10
French Draft -----	57	57	48	46
German Coach -----	65	53	29	32
Hackney -----	2	4	3	3
Mongrel -----	766	707	547	350
Non-standard -----	2	4	3	4
Norman -----	3	5	4	2
Percheron -----	419	463	410	437
Saddle -----	10	7	8	10
Shire -----	94	88	71	72
Standard -----	165	279	208	186
Suffolk -----	1	1	1	1
Thoroughbred -----	11	15	8	13
Trotter -----	150	2		
Welsh Pony -----				
Not classified -----		13	24	
Totals -----	1,957	1,920	1,552	1,336
Jacks -----	77	358	111	295
Grand totals -----	2,034	2,278	1,663	1,631

A slight decrease in the number of stallions licensed is more noticeable in the mongrels, which shows that the stallion law has had its effect for the betterment in breeding.

While the extensive use of the automobile and traction engine has no doubt been the primary factor in this large decrease, yet, on the other hand, the published graded registration of the California Stallion Registration Board, has had a tendency to promote better breeding, thus carrying out the purport of the law.

We wish to thank the Stallion Division of the Iowa State Department of Agriculture for the use of the cuts illustrating the various certificates of the Registration Associations given in this report.

STALLION REGISTRATION BOARD.

JOHN M. PERRY.

CHARLES KEANE.

CHAS. W. PAINE.

We are listing below the different classes, owners' names and the breed of the winners and the amount of the prize, given at the 1914 California State Fair:

CLASS A.—Draft Stallion, any breed, and three of his get.

McCormick Bros., Rio Vista, Cal., "Severn Pilot," No. 11587, Shire	-----	
	Trophy Cup and	\$100 00
C. A. Penninger, Stockton, Cal., "Imitable," No. 71719, Percheron	-----	60 00
M. Bassett, Hanford, Cal., "Ithos," No. 83537 (90754), Percheron	-----	40 00

CLASS B.—Standard Stallion, trotter or pacer, and three of his get.

Hemet Stock Farm, Hemet, Cal., "Wilber Lou," No. 52595	-----	
	Trophy Cup and	\$100 00
Woodland Stock Farm, Woodland, Cal., "True Kinney," No. 55640	-----	60 00
Geo. Heilbron, Sacramento, Cal., "Lijero," No. 45923	-----	40 00

CLASS C.—American Saddle Horse Stallion, and three of his get.

Miss Adelaide S. Gillis, Los Angeles, "Don Castano," No. 5631	-----	
	Trophy Cup and	\$100 00
Revel L. English, Chino, Cal., "Highland Squirrel King," No. 1881	-----	60 00
Mrs. T. L. Johnson, San Francisco, Cal., "Lord Denmark," No. 2801	-----	40 00

CLASS D.—Jack, and three of his get.

M. A. Merrill, Willows, Cal., "Frenchy," No. 8999	-----	Trophy Cup and \$100 00
Dan Emmett, Somis, Cal., "Sampson Mac," No. 1673	-----	60 00
C. W. Blevins, Williams, Cal., "Jumbo," No. 6519	-----	40 00

DESCRIPTION OF DISEASES ENUMERATED IN THE STALLION LAW.

A brief description of the diseases referred to in the California law is given below. This is not offered as a complete treatise, but only such features are mentioned as is thought will be of interest and assistance to persons especially concerned.

Periodic Ophthalmia—Moon Blindness.

This is a disease affecting the eyes of horses, probably caused by a germ. It is quite commonly called moon blindness because it was thought at one time that the moon had some influence on the cause of the disease.

There is undoubtedly a hereditary predisposition to the disease, but there are few cases to indicate that the disease itself is transmitted from parent to offspring, but rather the colt is born with a weakness of the eyes, transmitted by the stallion or dam. Other predisposing factors are low, damp (swampy) pastures, poorly ventilated or insufficiently lighted stables, over-feeding, etc.

The disease comes on with an inflammation usually of one eye. The transparent portion of the eyeball becomes bluish or white in color, most noticeable in the lower part (precipitate in anterior chamber). The eye is kept half closed on account of pain produced by light. Often this is associated by a swelling of the eyelids and reddening of the membrane lining them with a discharge of tears over the face. There is no indication of an injury or more severe inflammation at one point than at another. In one to two weeks these symptoms disappear and the eye may be practically normal to all general appearances for a period of usually one to three months, when another attack occurs more severe than the first. After a few attacks have come and gone the eye has a bluish appearance, looks cloudy instead of clear, the eyeball is shrunken, retracted in the orbit and the lens (inside of eyeball) become white (develops a cataract). Not being satisfied with having destroyed one eye the disease frequently affects the other and the history of the first is repeated.

Cataract—Opacity of Lens.

Immediately back of and covering the pupil of the eye is the lens. It is ordinarily not noticed because of its being transparent. Where it becomes clouded (opaque), however, the opaque portion is readily seen. As a rule cataracts soon involve the entire lens and the pupil then looks white, or grayish in color. There are many different classifications of cataract, as congenital, senile, primary, secondary, capsular, traumatic, etc., but as no distinctions are made in the law, the different kinds will not be discussed specifically.

Roaring (Laryngeal-Hemiplegia).

A paralysis, either partial or complete, of one or both recurrent laryngeal nerves. The most frequent causes of roaring are undoubtedly infectious diseases, such as stangles and influenza, and various forms of pneumonia. Heredity probably plays some part as a causative agent and for this reason the condition when present constitutes an unsoundness in stallions.

Paralysis of the recurrent laryngeal nerve leads to disuse of the muscles which tense the vocal cords. Looking into the larynx from in front, these cords can be seen to be stretched across the larynx from above to below, while between the cords and the sides of the larynx are two blind pouches or pockets, the lateral ventricles. Looking into the larynx from behind, the walls are smooth and unobstructed. During normal respiration the vocal cords are drawn to the sides of the larynx and the ventricles closed on inspiration, while on expiration they swing out into the larynx somewhat. In roaring, the cord or cords being paralyzed, hang more or less loosely in the larynx during inspiration and the air rushes into the ventricles.

The most striking symptom, therefore, is a laryngeal sound made on inspiration only. The sound varies from a whistling to a dull roaring, depending upon the degree of paralysis and also varies greatly in intensity from one which is barely perceptible only when the horse is being exercised to one which is so severe that the least movement or excitement may produce very distressing symptoms.

The two symptoms which are the most characteristic of roaring, therefore, are, that the sound is inspiratory only, and that it is greatly reduced or even entirely ceases within a short time after the animal is brought to rest. The best way of testing a horse for roaring is to put him under heavy draft in soft ground or gallop him in a circle with the head pulled in and turned slightly toward the right.

Navicular Disease.

A chronic inflammation involving the navicular bone, the navicular bursa, and the deep flexor tendon.

In this disease heredity, in so far as it influences quality of bone, quality of tendon and set of limbs, undoubtedly plays an important part. Aside from heredity, any factors such as dry and contracted hoofs, constant fast work on hard roads or pavements, and severe strains, as in running or jumping, must be regarded as causes, as they increase concussion or compression in the navicular region.

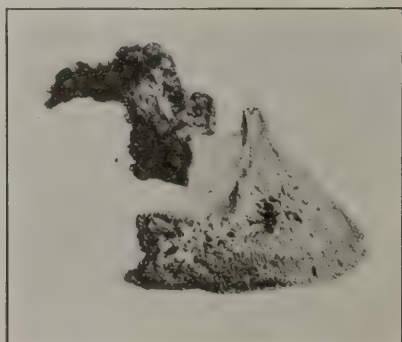
Navicular lameness is one of the most insidious with which we have to deal. The broad, flat foot, with large frog and open at the heels, is especially predisposed. The lameness usually comes on gradually and irregularly, resulting in a slow, cautious, short gait, with a constant attempt to keep the weight shifted toward the toe. Stumbling is quite characteristic. The animal usually stands with the affected foot in advance of the sound one, or constantly shifts its weight, if both are affected. There is a total absence of heat or swelling. Pain is increased when the animal is made to stand upon an incline or when pressure is put directly upon the frog. Because the weight is shifted toward the toes, the toes become worn short and the heels become high and contracted.

Great care must be taken not to confuse navicular lameness and shoulder lameness, or simple contraction of the heels, especially when accompanied by thrush.

Sidebone.

A transformation of the lateral cartilages into bone. The lateral cartilages are placed on the inner and outer sides of the foot, partly above and partly below the hoof head or coronet. Normally, they should be pliable and easily moved from side to side along their upper border by pressure with the thumb.

External injuries and lack of function, especially when accompanied by a low type of inflammation, are the most fruitful causes. Both these conditions are



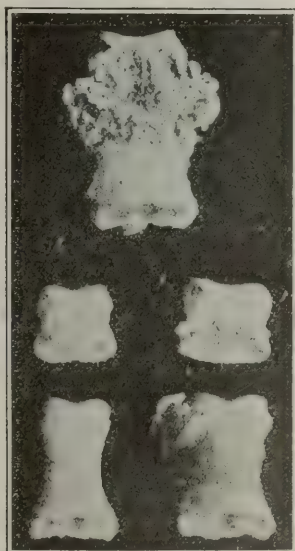
Pedal bone of near fore foot, with the outer lateral cartilage ossified, and the inner one removed.

present in a hoof which, due to prolonged lack of frog pressure, has become dry and contracted, thus more freely transmitting shock which constantly comes to a foot in motion, and at the same time limiting movement and keeping up constant inflammation because of contraction of the hoof. An undue amount of body weight in proportion to the size and quality of hoof are also important factors. This is shown by the fact that some horses work upon city streets constantly shod with high calks and never develop sidebones. Therefore, selection is very important.

Sidebones are more frequent in front feet and in the other cartilage of draft horses. The ossification begins on the lower anterior border and proceeds upward and backward until completed. The first change then is when the hoof, and though we may be suspicious of its presence, a diagnosis can not be made until an ossified portion can be felt. The chief difficulty arises in examining heavy stallions which have very thick, harsh skin. A diagnosis should never be made until the foot has been picked up and the thumbs inserted deeply behind the cartilage, to detect pliability or the absence of it. As soon as ossification can be definitely determined, sidebones can be said to exist. The presence of sidebone seldom causes lameness in farm animals, but when animals so affected are put to work upon city streets where, because of continued shoeing, the feet become very dry, lameness often results. For this reason, buyers for the city markets object seriously to a horse having sidebones.

Ringbone.

"Ringbone" is an indefinite, collective term for various chronic aseptic inflammatory processes at the coronary joint. It should be divided into two forms, articular, involving the joint, and periarticular, involving the surface of the bone at the attachment of the ligaments around the joints. Ringbones of the first class are the result either of excessive concussion upon the bones of normal quality or ordinary concussion upon bones of poor quality. Ringbones of the second class are



Bony deposit on long pastern bone.
Bony deposit on short pastern bone.
Long pastern bone free from bony deposit.
Short pastern bone free from bony deposit.

due either to excessive straining of the ligaments, due to an unbalanced condition within the foot and limb, or to faulty quality of the bones into which the ligaments are inserted.

It will be seen that the foregoing causes do not include bony growths in this region which result from deep wire cuts or other accidents. True ringbones then are the result of lack of quality or faulty formation and consequently are very objectionable in breeding animals. It is well for owners to understand, however, that excessive strains may result from lack of trimming or faulty shoeing and ringbones develop as a result.

Ringbone may involve either the first phalanx, the joints between the first and second phalanges, or the second phalanx, and the joint below it, they may be present in either front or hind limbs, though perhaps are found more commonly behind than in front. The most marked symptom is the presence of a bony enlargement on one or both sides or extending entirely around the joint. Care should be taken not to mistake the naturally prominent joints of young animals for ringbone. There is usually no local pain or heat, though lameness is persistent and severe, especially when the joint is twisted, as in turning short.



Ringbone on off fore.

Ringbone around the lower joint causes a bulging at the top of the hoof and an irregularity in the production of horn, which leave the hoof surface at the toe checked and cracked. If lameness is severe, the animal stands with the affected foot relieved of weight, or alternately raises and lowers it. The gait is slow and clumsy and marked by lack of movement in the pastern joint.

Bone Spavin.

Bone spavin is primarily a chronic inflammation of the inner lower tarsal bones and upper head of the metatarsal bones. Disease of the accompanying joints and enlargement upon the surface of the bones are secondary processes. In fact, in some spavins (occult spavin) no enlargement can be detected. Bone spavin, therefore, should not be defined as an enlargement upon the inside of the hock joint, as the enlargement is merely a symptom which may be entirely absent.

The usual cause of spavin is undue compression of the bones of the hock, though overstraining is also undoubtedly a cause. Any conformation, such as being too upright or too crooked either when viewed from the side or behind, as well as lack of quality to stand ordinary uses, are predisposing causes. True spavin, then, like

true ringbone, is largely a breeder's problem. Although neither is directly hereditary, it is the predisposition in the form of defective conformation or quality which is hereditary.

The recognition of spavin depends upon the determination of a bony enlargement in the hock, if it be present, and an analysis of the lameness. Either may exist without the other.

The enlargement usually is found on the internal lateral surface of the hock. It may be detected by viewing the region from directly in front, looking between the front legs or from a little angle looking, first at one hock, then crossing over and viewing the other, from a similar angle. The hocks can best be compared by palpation by crouching behind the animal, crossing the arms and passing the forefinger of each hand over corresponding surfaces of the two joints at the same time. Any difference in size or contour can then be detected.

Spavin lameness is quite characteristic. It is usually more severe during the first few steps and gradually disappears with exercise, unless the lameness is severe, when it is either constant or increases with exercise. In any case there is



Clean hock.

Slight bone spavin.

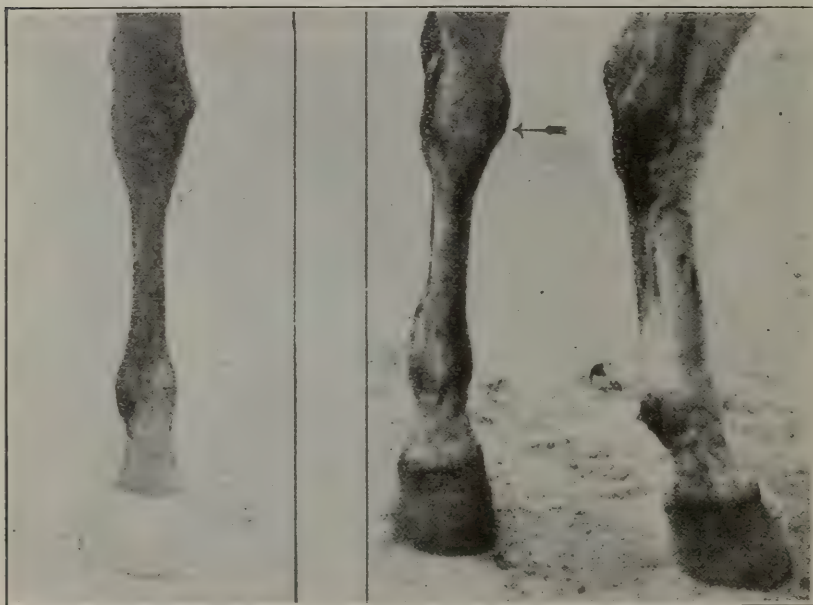
Well marked bone spavin.

always lack of flexion of the hock and a tendency to drag the toe which is best seen as the animal is led past the observer. This same lack of flexion necessitates an exaggerated action of the hip, which is best seen from behind as the animal is led away. Again, the animal usually shows pain when turned short upon the affected limb, and lameness is increased by holding the hock flexed for about one minute, and then starting the animal off at the trot.

Bog Spavin.

Bog spavin denotes a serious inflammation of the hock (tibiotalar) joint. It may be acute at first, originating from a spavin, and finally becoming chronic, or it may be chronic in nature from the first, originating apparently from a congenital (inherited) weakness.

In the first instance there is swelling in the region of the joint, which is firm, painful, hot and causing severe lameness. In the second, more frequent form, there is present a soft, painless, easily compressed swelling, due to distention of the joint capsule, with joint fluid (synovia) which appears most prominently on the inner anterior surface of the joint and can be pushed through to appear on the inner and outer sides behind the joint. The bog spavin which is aimed at chiefly in the stallion law, is the one which is chronic from the first, appearing in the young animal apparently without external cause. The condition can hardly be mistaken from any other, but there is a tendency to excuse slight cases on the ground of being "a little full in the hocks." Whenever there is a distention which can be displaced from one part of the joint to appear in another, the diagnosis of bog spavin should be made, especially in young horses which have not seen service, but old horses which have seen service or have been transported, should not be faulted unless the swelling is hard, hot and accompanied by lameness.



Clean hock.

Bog spavin.

Curb.

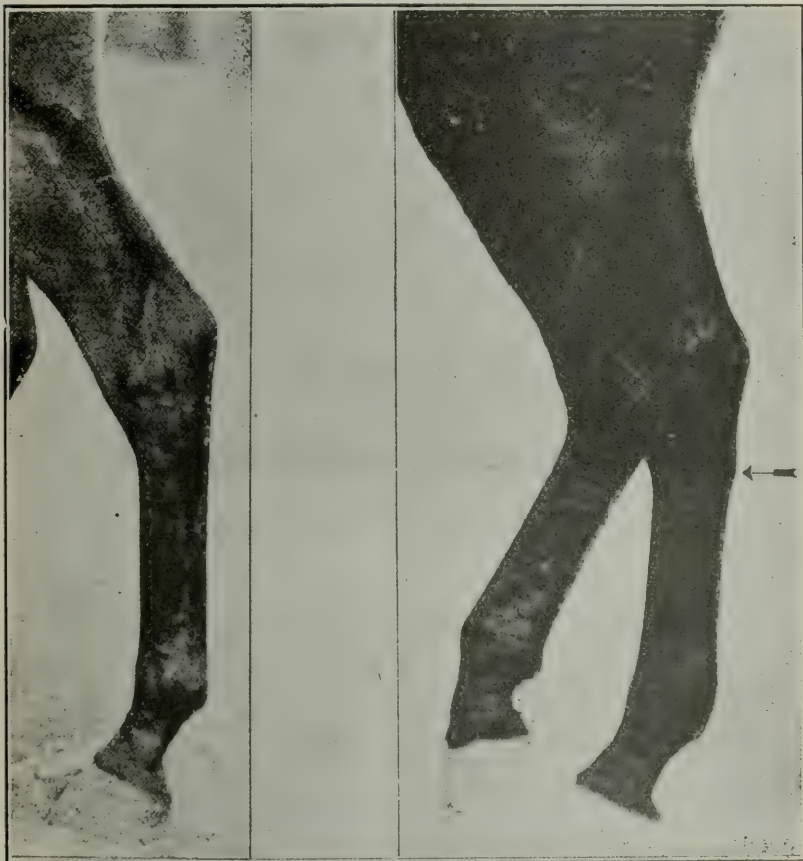
Curb denotes an inflammation of the plantar or calcaneo metatarsal ligament, which braces the posterior face of the hock. It is due to an overstraining of this ligament either because of faulty conformation, such as sickle hocks, or to overstraining or slipping while in draft. A swelling appears four or five inches below the point of the hock, over the ligament and confined to it. It is best seen when viewed from the side. There is at first pain on pressure, a slight amount of heat and sometimes lameness.

Chorea.

Chorea is a general term made to include string halt, crampiness and shivering. String halt refers to a spasmodic flexion of the joints of the hind leg, especially noticeable at the hock joint. Its cause is not known, but it is thought to be of nervous origin. In mild cases the excessive flexion may be noticed only during the first few steps or upon turning, while in aggravated cases it is marked at each step.

String halt should not be confused with interruptions in the act of progression which are symptoms of some other conditions such as muscular cramp, bone spavin and inflammation of the stifle joint.

Shivering is purely of nervous origin and is manifested by irregular and involuntary movements, generally most noticed in the hind quarters. The intensity of the symptoms vary greatly, but an average case may show nothing unusual, so long as it does not become excited, but if stopped suddenly, made to back, is led into strange quarters or up to a strange watering place, marked inco-ordination may



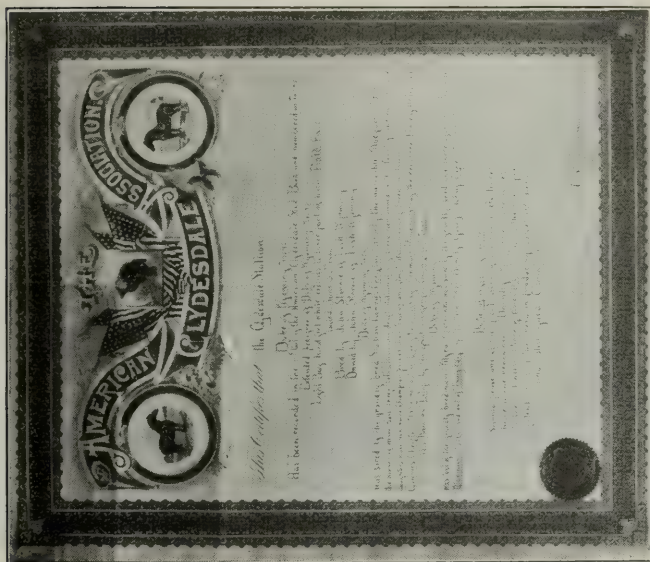
Sound hock.

Hock with curb.

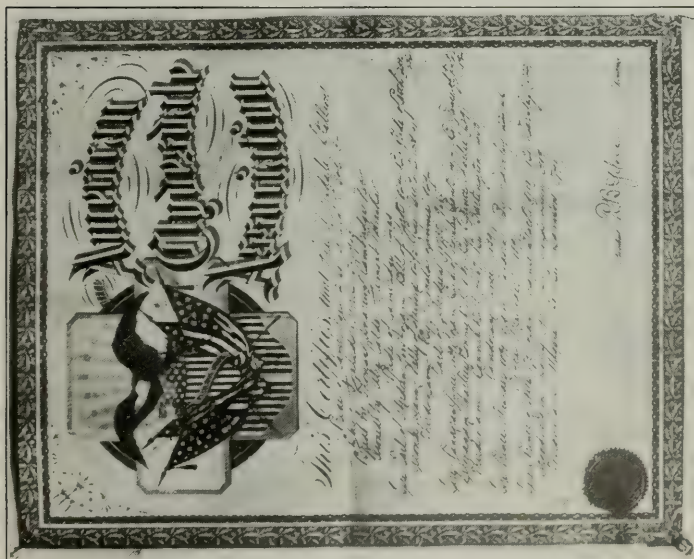
take place. The hind feet remain fixed to the ground, the back arched, and the muscles of the quarters tensed, but trembling and shivering. An attempt to raise one hind foot meets with great resistance. The worst cases may be affected with spavin accompanied by rapid pulse, high temperature and distressed breathing.

The course is always prolonged, the condition becomes worse with age and is incurable. Because of these facts and because hereditary predisposition is a strong factor in the production of the disease, it becomes distinctly a breeder's problem.

This board wishes to give credit for the illustrations to Captain Hayes, as they are reprints from his book, "Veterinary Notes for Horse Owners."



American Clydesdale Association.



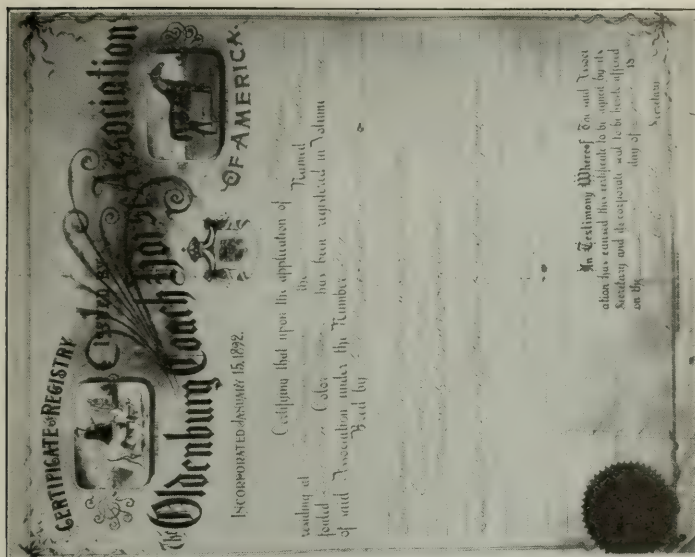
American Clydesdale Association.



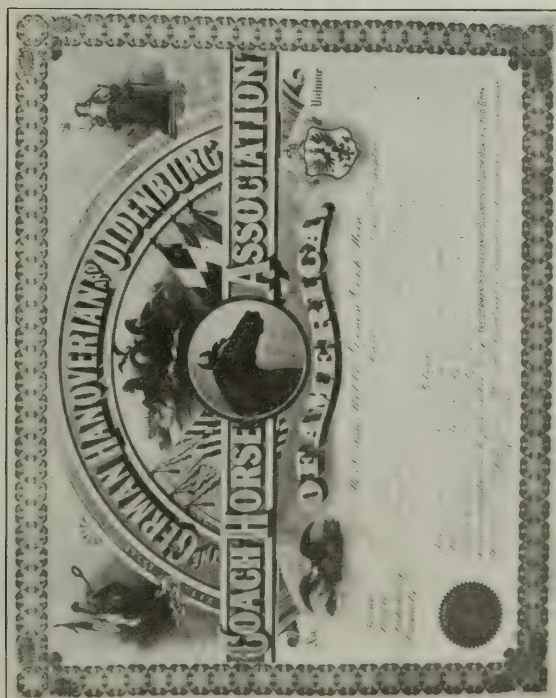
French Coach Horse Society of America.



National French Draft Horse Association of America.



Oldenburg Coach Horse Association, Now owned by the German Hanoverian and Oldenburg Coach Horse Association of America.)



American
MORGAN REGISTER
OFFICIAL CERTIFICATE

Given to **ETIAN FORBAY** of the County of **Franklin**, State of **Vermont**,
born **July 1893**, as evidenced by the following description:
Color **Bay** Two **White** Socks **White** Socks
and the Register can file as above as follows:
No. **1198**. **ETIAN FORBAY**, bay with one white hind leg and one white
foal 1894; bred by E. D. Hinds, Pittsford, Vt.; one to the American
son of Ethan Allen, 50, by Black Hawk, 20; dam dark bay, bred by E. Forster,
Clark, Middlebury, Vt.; got by a son of Ethan Allen, 70; of the Wood
Queen, said to be thoroughbred.

Registered by **James W.**
This entry was made and is correct as far as the facts go.
23rd day of **August**, A. D. **1901**.
James W.
Register.
DUPLICATE.

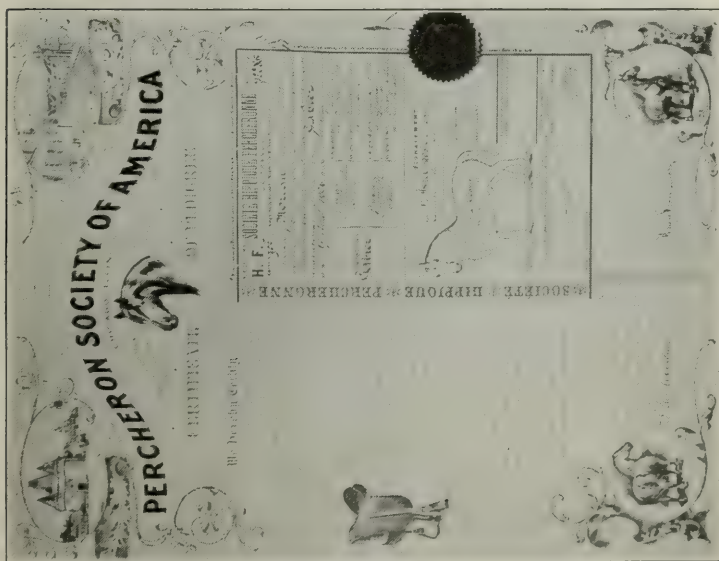
American Morgan Register Association.

REGISTER
CERTIFICATE
AMERICAN HACKNEY HORSE SOCIETY

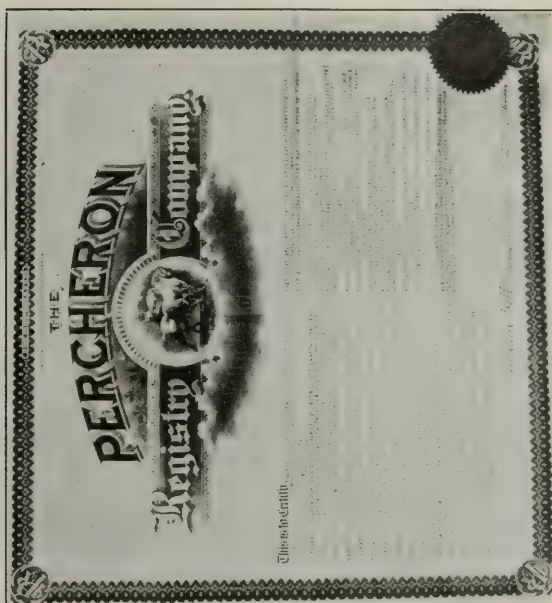
This is to certify that
the owner of the following described
AMERICAN HACKNEY STUD BOOK
and to certify that the same is properly and
correctly recorded in the Register of the American Hackney Horse Society
and to certify that the same is properly and
correctly recorded in the Register of the American Hackney Horse Society
NEW YORK, **1901**

James W.
Register.

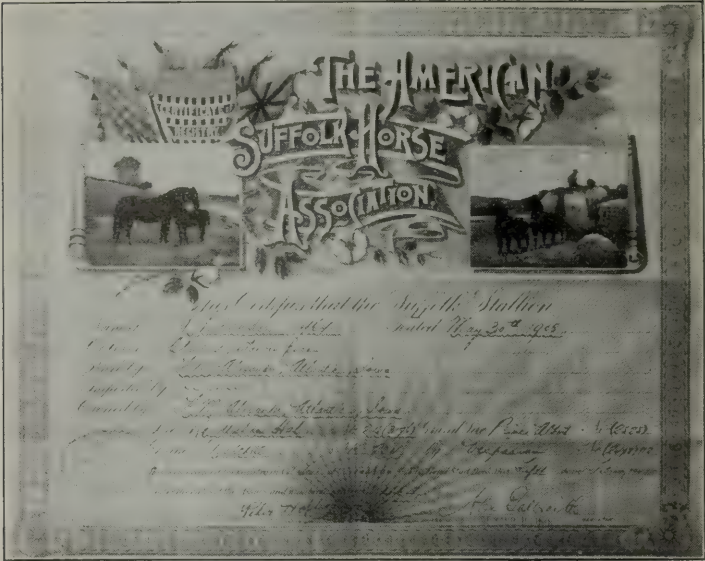
American Hackney Horse Society.



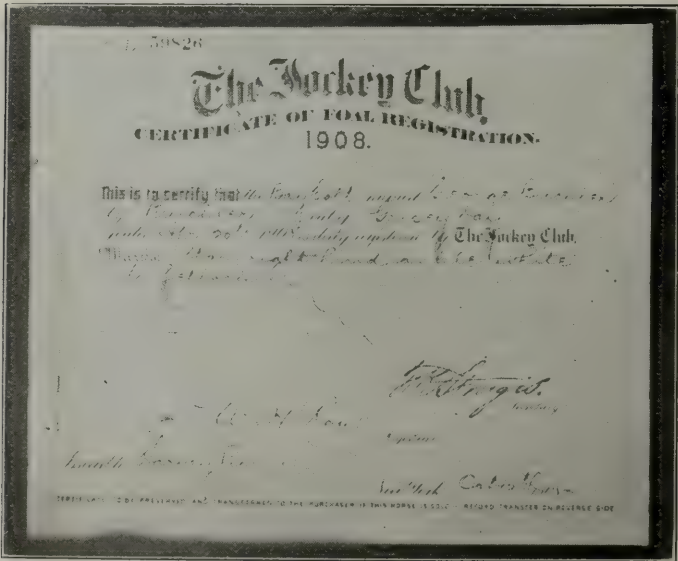
Percheron Society of America.



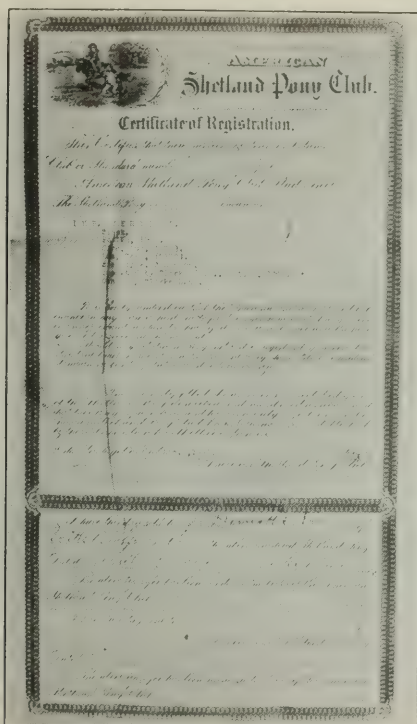
The Percheron Registry Company. (Now owned by the Percheron Society of America.)



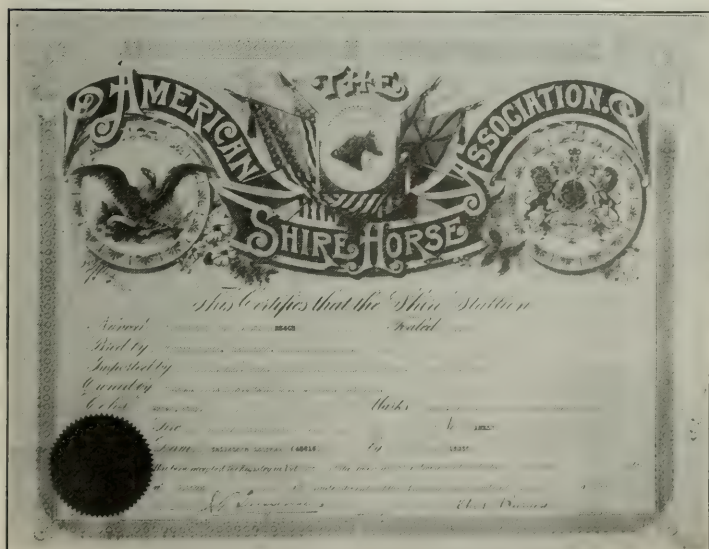
American Suffolk Horse Association.



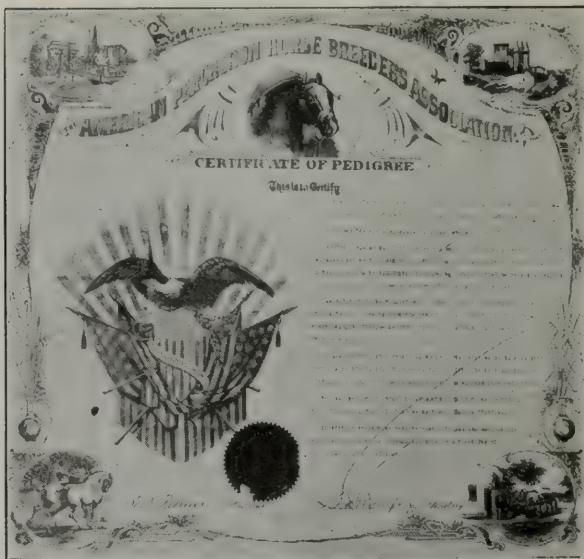
The Jockey Club.



American Shetland Pony Club.



American Shire Horse Association.



The American Percheron Horse Breeders Association. (Now owned by the Percheron Society of America.) Certificates numbered above 35912 issued by above association, null and void.

[illegible]


American Saddle Horse Breeders' Association.

THIS RECORD CERTIFIED BY U. S. GOVERNMENT

No. _____

American Breeders' Association of Jacks and Jennets

CERTIFICATE OF REGISTRY




This is to Certify, that the _____ has been accepted for Registry in the American Breeders' Association of Jacks and Jennets, under the rules of the Association and will be numbered as above:

Sire's Name _____
Dams Name _____
Reg. No. of Sire _____
Reg. No. of Dam _____


Name of this Entry _____
Reg. No. _____

Sex _____ Color _____
Markings _____
Foaled _____

Given under my hand and seal, at Columbus, Tennessee, this _____ day of _____, A.D. 1911.



American Breeders' Association of Jacks and Jennets.



The Standard Jack & Jennet Register of America


INCORPORATED

CERTIFICATE NO. _____

This is to Certify, that _____ has been duly registered and the pedigree can be traced in the following form:

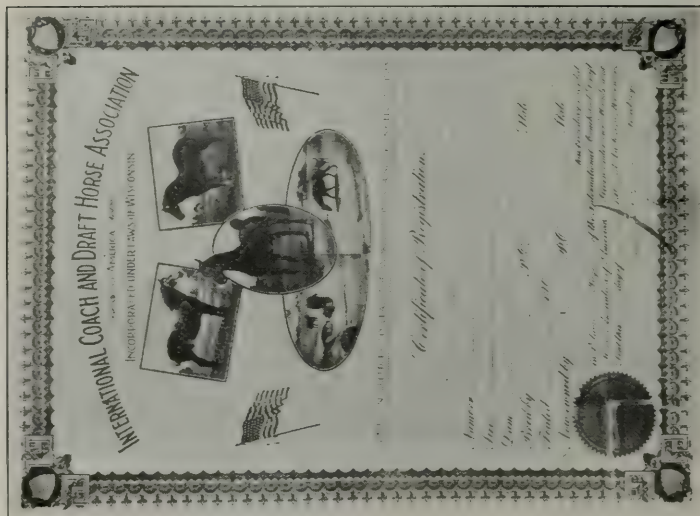
NEW LONDON CHIEF, born 1890, Jack, color, black with white points, birth No. 11, born 10, Foaled October 20, year 1890, New London Chief by _____, Chief 13, due out of Julia; Sir's son, _____, born 1891, and out of Miss Prince, 1891, Lady 11, born 1891, born by _____, out of Charlotte, 1891, Lady 11, born 1891, born by _____, and born, _____, born 1891, born by J. T. Simpson, New London, Tennessee.

In Witness Whereof, the said Corporation has caused this Certificate to be signed by its duly authorized Officers and to be sealed with the Seal of the Corporation at Kansas City, Missouri, this _____ day of _____, 1911.



The Standard Jack and Jennet Registry of America.

CERTIFICATES OF REGISTRATION NOT RECOGNIZED BY THE CALIFORNIA STALLION REGIS- TRATION BOARD.



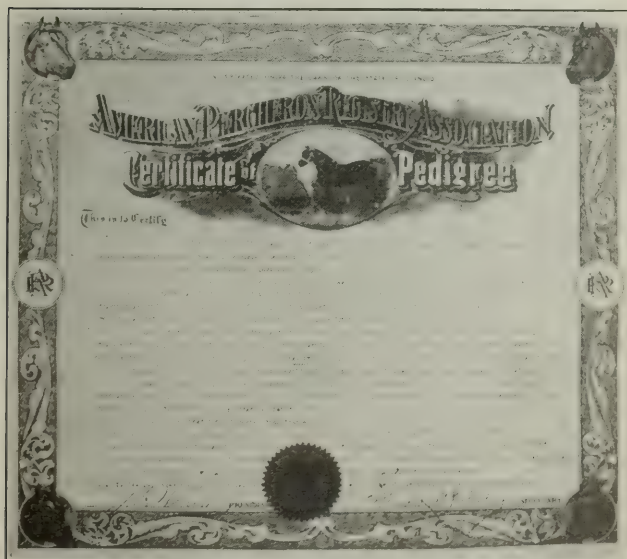
International Coach and Draft Horse Association
of America.



American Horse Registry Association.



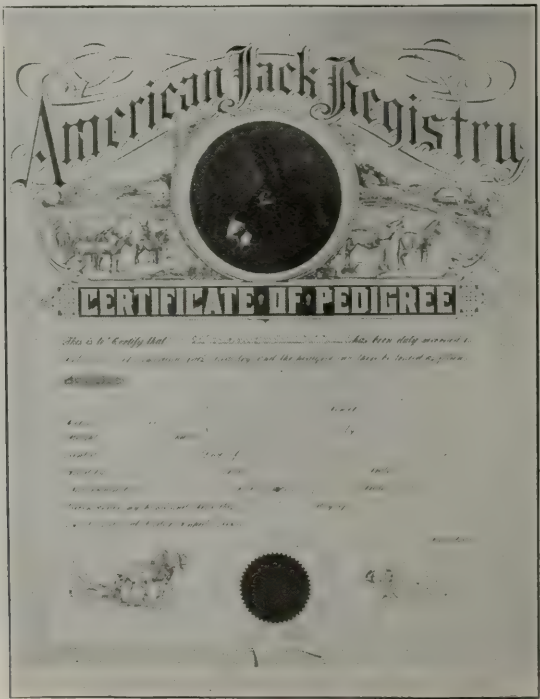
American Percheron Registry Association.



American Percheron Registry Association.



The American Breeders and Importers Percheron Registry Company.



American Jack Registry.

LICENSED STALLIONS IN CALIFORNIA.

ALAMEDA COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
1521	Algeo, Geo. T. ....Oakland	Chestnut Tom 43488.....Standard
1523	Anderson, C. H. ....Livermore	Adolphe 2674.....Belgian
1090	Avila, Joe G. ....Alvarado	Japonais 5969 (65032).....Belgian
1504	Berlin, Max .....Livermore	Barnum de Limelette (26728).....Belgian
1505	Berlin, Max .....Livermore	Odin (8974).....German Coach
1622	Basso, Tony .....Livermore	Anforan 68602.....Percheron
974	Bond, Geo. W. ....Irvington	Athasham 45026.....Standard
2370	Bond, Wm. ....Newark	Eugene 68604.....Percheron
1296	Bond, Wm. ....Newark	Inquiet 69564 (79233).....Percheron
353	Boone, N. S. ....Haywards	Rampton President (27692).....Shire
950	Bunting, John A., Jr. ....Centerville	Casaque 41237 (54485).....Percheron
2373	Doran, Jerry .....Oakland	Junipera Serra 01970.....Standard
1686	Dublin Horse Co. ....Haywards	Mayon 105297.....Percheron
1034	Dunham McLaughlin Co. ....Oakland	Zola de Commin 5569.....Belgian
1036	Dunham McLaughlin Co. ....Oakland	Dragon 7696.....Belgian
1372	Dunham McLaughlin Co. ....Oakland	Manlot 105292.....Percheron
2293	Dunham McLaughlin Co. ....Oakland	Microbe 106642 (104851).....Percheron
2294	Dunham McLaughlin Co. ....Oakland	Bay Duke 97496.....Percheron
2295	Dunham McLaughlin Co. ....Oakland	Lazzi 106631 (97935).....Percheron
2296	Dunham McLaughlin Co. ....Oakland	Ministere 106146 (110576).....Percheron
2298	Dunham McLaughlin Co. ....Oakland	Motif 105933 (108962).....Percheron
638	Edstrom, A. ....Oakland	Hallie Star 01968.....Standard
1410	Feindel, Horace H. ....Pleasanton	Johano 57564.....Standard
1071	Gilman & Graham.....Newark	Steveadore 83611.....Percheron
1485	Henderson, J. W. ....Berkeley	Mubarka 75.....Arabian
1486	Henderson, J. W. ....Berkeley	Zamel 73.....Arabian
1289	Livermore Belgian Horse Co. ....Livermore	Jules de Zuthe 4460 (48270).....Belgian
1590	Livermore Belgian Horse Co. ....Livermore	Felix d'Herlaimont 2785 (34716).....Belgian
1522	Livermore Valley Percheron Horse Co. ....Livermore	Jean Bart 51747 (64592).....Percheron
1127	MacKenzie, R. J. ....Pleasanton	Zomblack 54955.....Standard
1128	MacKenzie, R. J. ....Pleasanton	Joe Patchen II 47491.....Standard
1126	MacKenzie, R. J. ....Pleasanton	Vernon McKinney 53803.....Standard
2312	MacKenzie, R. J. ....Pleasanton	Mahomit Watts 51518.....Standard
2353	McLaughlin, Thos. D. ....Oakland	Knor 106124.....Percheron
2361	McLaughlin, Thos. D. ....Oakland	Khol 103528.....Percheron
1411	McLaughlin Percheron Co. ....Oakland	Chaval de la Lys 7695.....Belgian
1026	McLaughlin Percheron Co. ....Oakland	Layard 99096.....Percheron
1101	McLaughlin Percheron Co. ....Oakland	Julep 83998.....Percheron
1339	Mohr, H. P. ....Pleasanton	Gomer 6757.....Shire
1172	Pendleton, J. W. ....Oakland	Derbertha Bells 60907.....Standard
1295	Stenzel, F. & H. ....San Lorenzo	Desire de St. Gerard 1911 (32008).....Belgian
1084	Summit Percheron Horse Co. ....Altamont	Karton 88593 (96822).....Percheron

Grades.

License Number	Name and address of owner	Name and breed of stallion
973	Bond, Geo. W. Irvington	Little Giant Belgian
633	Bond, Wm. Newmark	Draftsman Percheron
642	Brown, John F. Pleasanton	Bob Belgian
678	Corwin, Cecil Haywards	William Harold Standard
635	Cunha, Jas. F., Jr. Niles	Bouncer Standard
555	Cunha, J. P. Haywards	Eden Boy Percheron
2217	Dekidas, Domingos Alvarado	Charley Belgian
566	Dutcher, N. D. Livermore	British Oak Shire
567	Dutcher, N. D. Livermore	Bay Oak Shire
530	Edwards, A. J. Irvington	Juan Diablo Standard
624	Fragolia, A. Livermore	Ulema, Jr. Percheron
557	Perry, A. Irvington	Dimon Percheron
637	Sampson, J. R. San Lorenzo	Dixie's Harold Standard
722	Seale & Curran Berkeley	Burbank Standard
662	Bordes, Sylvian Livermore	Welcome, Jr. Standard
663	Bordes, Sylvian Livermore	Klondyke Belgian
544	Vargus, Antonio F. Mission San Jose	Dan Percheron

Crossbred.

17	Stivers, S. E. Niles	Director Thornhill Shire
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Mongrels.

1028	Costa, J. S. Haywards	San Lorenzo Mongrel
658	Dutcher, N. D. Livermore	King Clyde Mongrel
715	Jason, Jas. Livermore	Duke Mongrel
849	Mendoza, M. Mission San Jose	Bill Mongrel

AMADOR COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
1569	Elledge, U. F. Ione	Dave McKinney 38783 Standard
1347	Froelich & Co., C. E. Martell	Compteur 55922 (64417) Percheron

Mongrels.

657	Bannan, James Ione	Gold Link Mongrel
757	Cook, James Ione	Mike Mongrel
2243	Littlefield, Fred Plymouth	Dutch Mongrel

BUTTE COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
1278	Bangor-Wyandotte Per. Co.....Bangor	Kabotin 97570 (96617).....Percheron
1159	Biggs Percheron Horse Co.....Biggs	Karabe 99003 (95224).....Percheron
1008	Franklin, J. A.....Durham	Cardinal 13949 (648).....French Draft
1017	Franklin, J. A.....Durham	Jaseur 87206.....Percheron
1284	Friesleben Estate Co.....Oroville	Radium 25057.....French Draft
1285	Friesleben Estate Co.....Oroville	Carnot 69652.....Percheron
1525	Gilstrap, W. W.....Gridley	Marius D'Ameries 2767 (39530).....Belgian
1266	Gridley Percheron Horse Assn.....Biggs	Indecis 54146 (79561).....Percheron
1342	Hudson, F. C.....Chico	Neron de Peis 1977 (32366).....Belgian
1743	Keefer, C. A.....Chico	Kent Mig 58357.....Standard
1517	Keller, Frank.....Chico	Xaintraille 50619 (54748).....Percheron
1310	Mantaro Co., Joe.....Gridley	Loiret 97629.....Percheron
1141	Oroville Percheron Horse Co.....Oroville	Limousin 99169 (98756).....Percheron
1552	Powell, C. M.....Chico	Bon Arthur 59342.....Standard
1503	Van Esler, S. M.....Oroville	Bajazzo 3471.....German Coach

Grades.

681	Dargie, Albert.....Chico	Black Diamond.....Shire
629	Friesleben Estate Co.....Oroville	Dick Russell.....Standard
587	Graves Bros.....Oroville	Tom.....Percheron
628	Hendrix, Dan.....Gridley	Prince.....Percheron
611	Laney, Asa.....Gridley	Freddie.....French Coach
600	Simpson, G. H.....Honcut	Bronze McKinney.....Standard
2223	Stephenson, Mrs. E. G.....Chico	Brilliant.....Percheron
714	Wilson & Hedge.....Palermo	Prince.....Belgian

Mongrels.

895	Best, J. G.....Chico	Jim.....Mongrel
985	Campbell, C. S.....Oroville	Jim.....Mongrel
739	Cartwright, E. C.....Chico	Pete.....Mongrel
922	Gianella, Thos. A.....Honcut	Barney.....Mongrel
789	Hudson, F. C.....Chico	Parcel Post.....Mongrel
2282	Keith, L. C.....Oroville	Spot.....Mongrel
995	Miller, W. E.....Gridley	Perch.....Mongrel
684	Milligan, A. W.....Bangor	G. Washington.....Mongrel

CALAVERAS COUNTY.

Purebreds.

1369	Guttinger, Henry.....San Andreas	Udan 5109.....German Coach
1025	Holeman, F. E.....Wallace	Morning Star 50303.....Percheron
1215	Tryon, C. W.....Angels Camp	Dauphin 51466.....Percheron
1125	Valley Springs Draft Horse Co.....Valley Springs	Chanzy 13554 (637).....French Draft

Grades.

634	Blackwell, A. J.....Angels Camp	Stambolin.....Standard
581	Breeze, Wm.....Jenny Lind	Alto Arabian.....Standard
601	Bund, C.....Fourth Crossing	Dexter.....Percheron
540	Kennedy, W. E.....Burson	Duke.....Percheron

Mongrels.

License Number	Name and address of owner	Name and breed of stallion
685	Hatler, E. V. Jenny Lind	Doc Mongrel
926	Jackson, John. Valley Springs	Prince Mongrel
892	Norton, A. L. Mountain Ranch	Snowball Mongrel
713	Tryon, C. W. Angels Camp	Prince Mongrel

COLUSA COUNTY.

Purebreds.

1200	Finks & Sutton. Maxwell	Jorcan 76069 (85332) Percheron
1349	Love, Pallas Williams	Bachelier 12400 (6129) French Draft
1566	Ruff, Louis Colusa	Keota Romulus 3686 French Coach
1408	Sanders & Caldwell. Grimes	Marlbrough de Biewart 5934 (61806) Belgian
1696	Young & Harrington. Colusa	Wesington 48145 Standard

Grades.

677	Arvedson, Chas. A. College City	Mastic Junior Belgian
607	Blevins, C. W. Williams	Tom Percheron
614	Maham, F. M. Grimes	Nemo Belgian
711	McConnell Estate, James. Colusa	Bob'nr Belgian
702	Ruff, Louis Colusa	Dick French Draft
701	Ruff, Louis Colusa	Young Romulus French Coach
2243	Sartain, Howard Colusa	George Washington Belgian
746	Stovall, H. C. Williams	Tommy Percheron

Mongrels.

2311	Allen, B. S. College City	Blue Mongrel
1008	Hawk, F. S. Grimes	McAntara Mongrel
805	Jellison, M. H. Princeton	Bristol Mongrel
620	Lane, L. D. Williams	Chief Mongrel

CONTRA COSTA COUNTY.

Purebreds.

2315	Bishop Bros. San Ramon	Pedro of Pacines 23568 French Draft
1151	Borges, A. P. Walnut Creek	Boule d'Or-de-Revoigne (62374) Belgian
1117	Bridgeford, E. A. Knightsen	Artist Jr. 12 Saddle
1118	Bridgeford, E. A. Knightsen	Alexander 12862 (447) French Draft
2318	Bridgeford, E. A. Knightsen	Mount Whitney 15346 Shire
1085	Byron Draft Horse Co. Byron	Hellien 61961 (73612) Percheron
1075	Christensen, C. W. Danville	Ardent 5953 Belgian
1135	Contra Costa County Per. Assn. Antioch	Meftant 45970 (58004) Percheron
1641	Davis, A. D. Knightsen	Shield Montrose 51 Saddle
1346	Ferreira, Frank and Wm. E. San Ramon	Laton 25130 French Draft
1293	Figearo, Antone Pinole	Border Chief 10345 Clydesdale
1149	Hooper & Co., C. A. Pittsburg	Keota Caywood 7948 Shire
1144	Lonetree Belgian Assn. Brentwood	Joseph 5930 (64534) Belgian
1767	Meek Co., H. W. and W. E. Antioch	Lustre Nair 32235 Percheron
1498	Mt. Diablo Shire Horse Society. Clayton	Rangemore Regent 11109 (27945) Shire
1732	Renas, John T. Oakley	Excellas 58628 Standard
1687	Silva, J. T. Pinole	Sunnyside Prince 47179 Percheron
1047	Thompson, S. C. Concord	El Jafl 74 Arabian
1190	Tassjara Horse Co. Tassjara	Dick 12531 French Draft
1019	The New Walnut Creek Belgian Horse Co. Walnut Creek	Cocardassee 2370 Belgian

Grades.

License Number	Name and address of owner	Name and breed of stallion
560	Alexson, A. ....Byron	Byron A .....Belgian
594	Botelho, J. J.Walnut Creek	Governor PerkinsStandard

Crossbred.

16	Pereira, M. E.Martinez	Bon Crossbred
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Mongrels.

2248	Hansen, J. T.Brentwood	Jeff H Mongrel
2247	Lonetree Belgian Horse Assn..Brentwood	Rolla Mongrel
714	Ruffet, Frank .....Byron	Rock Mongrel
762	Ruffet, Frank .....Byron	Rock Mongrel
760	Silver, John .....Byron	Rock Mongrel
844	Fox, William .....San Pablo	Spy Mongrel

DEL NORTE COUNTY.

Purebreds.

1316	Smith River Draft Horse Co..Smith River	Combattant 2017Belgian
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Mongrels.

906	Bailey, Walter.....Crescent City	Tony Mongrel
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EL DORADO COUNTY.

Purebreds.

982	Carlson, A.Camino	Sultan 70306Percheron
1493	Forni, J. C., and Hill, S.....El Dorado	Janus 79414Percheron

Grades.

589	Hainline & Son, W. S.....Pilot Hill	Fortuny Jr. ....Percheron
588	Sackett, Jas. A.....Smith's Flat	Nusway Standard
2235	Sackett, C. G.....Shingle Springs	Nutwood Standard

Mongrels.

935	Votau, Jas. H.....Uno	Buster Brown .....Mongrel
812	Warner, F. G.....Placerville	Don Arturo .....Mongrel

FRESNO COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
2337	Alviso, T. A. Friant	Vatajours 51350 (63468) Percheron
1690	Andrews, F. A. Riverdale	Calbreuca 2779 (40664) Belgian
1702	Bailey, F. T. Laton	Medaillon 41605 Percheron
1105	Barstow Breeders' Assn. Kerman	Crackajack 12632 (28240) Shire
1417	Cormack, V. A. Selma	Farmer Scott 49866 Percheron
2377	Chaney & Pratt Coalinga	Crown Blue (Vol. 3) Clydesdale
1231	Gardner, W. H. Sanger	Favoni (52599) Percheron
1077	Goodrich, C. F. Tranquility	Clair De Lune 61965 (67183) Percheron
1332	Hancock, H. M. Riverdale	Volumineux 16448 (64126) French Draft
1104	Harriman & Co., F. R. Kerman	Maze Maharajah 1383 (11285) Hackney
1728	Hubbard, Chas. Riverdale	Don McKinney 59001 Standard
1315	Kings River Ranch Co. Kingsburg	Jaquet 79336 (89484) Percheron
1519	Laton French Draft Horse Co. Laton	Eneil 17174 (1193N) French Draft
1286	Laton Percheron Horse Co. Laton	Leopard 43693 (66635) Percheron
1630	Lewis, J. B. Riverdale	Itinus 69565 (80196) Percheron
1253	Long, J. P. Reedley	Ensign 34567 Percheron
1710	Mortensen, Neils Fresno	Boqueston 51771 (62253) Percheron
1040	Nelson, J. H. Selma	Blagdon Yet 13121 (28092) Shire
1041	Nelson, J. H. Selma	Expressive Mac 41523 Standard
1220	Nelson, J. H. Selma	Cyrus de Fonteny 2609 Belgian
1154	Navovin, H. Reedley	Star Envoy 50591 Standard
1288	Overholser, R. N. Monmouth	Fenelon 4424 Belgian
1572	Poytress, J. A. Oleander	Banquete 69177 (65443) Percheron
1719	Saulque, Ed J. Reedley	Uhlund 4753 German Coach
1294	Schrack, J. J. Selma	Roderic 40341 Percheron
2379	Sherman Estate, Minna E. Fresno	Monterey 77132 Percheron
1271	Simpson, Marvin Academy	Majeur 105298 Percheron
1032	Smelley, Chris Wheatville	Moortown Conqueror 11588 (26473) Shire
1132	Stine, L. E. Laton	Jeanron 77313 (85228) Percheron
2400	Tarpey, M. F. Clovis	Big Chief 45973 Thoroughbred
1259	Taylor, J. S. Kerman	Braddy 68633 Percheron
1064	Warlow, Geo. L. Fresno	Black Hall 48685 Standard
1065	Warlow, Geo. L. Fresno	Stanford McKinney 45173 Standard

Grades.

524	Baderksther, A. Oleander	King Percheron
2253	Cerini, John Riverdale	Tarquin Belgian
653	Crawford, C. E. Reedley	Athlone Standard
547	Everssoll, Wm. Burrough	Billy Taft Percheron
724	Fallon, E. H. Coalinga	Oscar S. Standard
639	Frisch, Peter Fresno	Jacob F. Standard
2251	Gilbert, Martin Reedley	Jackson Percheron
729	Green, C. E. Caruthers	Alto Jr. Percheron
539	Harnish, C. M. Laton	Black Ben Percheron
610	Huddleston, C. B. Kingsburg	Ministere II Percheron
758	Jensen, A. Laton	Odin French Draft
605	McFadden, J. H. Fresno	Belgian Prince French Draft
526	Plost, G. W. Laton	Brigadier Jr. Percheron
734	Pratt, W. H. Coalinga	Stuart Standard
2260	Shimman, W. F. Fresno	Brigadier Percheron
584	Stine, L. E. Laton	Speedway Standard
571	Thomas, T. O. Selma	Colonel French Draft
564	Walters, O. A. Selma	Prince Henry III. Belgian
548	Wildermuth Bros. Selma	Barney French Draft

Mongrels.

License Number	Name and address of owner	Name and breed of stallion
917	Baker, C. W. Riverdale	Sam Mongrel
2261	Brown, S. Fresno	Firebaugh Mongrel
845	Cunningham, Jos. Fresno	Highland Duke Mongrel
1041	Curd, F. H. Fresno	Frank Mongrel
2253	Divlonato, Bini Clovis	Sorrel Prince Mongrel
777	Frisch, Peter Fresno	Black Jeff Mongrel
615	Garabidian, Sahag Fresno	Belgium Mongrel
663	Harnish, C. M. Laton	Balleau Mongrel
1018	Hubbard, Chas. Riverdale	Prince Woodbridge Mongrel
970	Marston, J. B. Fowler	Fritz Mongrel
734	Mills, Ralph M. Toll House	Dawn Mongrel
884	Mitchell, J. E. Dunlap	Sidney Mongrel
2310	Myers, G. W. Selma	Pedro Mongrel
618	Nason, E. H. Fowler	Fowler Mongrel
652	Nelson, J. H. Selma	Eleck Mongrel
2255	Neptune, C. W. Clovis	George Mongrel
763	Oliver, Robert Oleander	Dave Mongrel
941	Reason, G. W. Coalinga	Pollomeda Mongrel
2252	Sawall, Emil Kerman	Capp Mongrel
961	Scoggins, Byron Reedley	Cleoc Mongrel
860	Selma Draft Horse Assn. Fowler	Prince Mongrel
2296	Stalhem, Ralph Riverdale	Joaquin Mongrel
2254	Tuck, Wm. R. Tranquility	Barney Mongrel
905	Wheatville Ranch Co. Wheatville	Deck Mongrel

GLENN COUNTY.

Purebreds.

1367	Goettisch, Henry H. Willows	Rinetto 3401 German Coach
1605	Greenwood, W. A. Orland	Nuage 44379 (66747) Percheron
1571	Jameson, H. Glenn	Eclair 41441 (60743) Percheron
1740	Kaiser, A. M. F. Germantown	Furet 41252 (52709) Percheron
1383	Kirkpatrick, J. L. Orland	Arthur Wayland 29854 Standard
1277	Merrill, M. A. Willows	Chatelet 40559 (54422) Percheron
1248	Princeton Breeders' Assn. Glenn	Baron-du-Hoogof 6124 (65304) Belgian
677	Raper, O. L. Glenn	Prince Arthur 2387 Standard
1617	Seearce, Laban Co. Orland	Egmont 5536 Belgian
1501	Shellcoe, J. Germantown	Foro D'Emel 6537 (59156) Belgian
1480	West, H. L. Hamilton City	Hamilton C 6415 Belgian

Grades.

550	Ball, E. S. Willows	Sir Arthur B. Standard
569	Flood, J. T. Newville	Delmont Standard

Mongrels.

815	Collins, J. D. Orland	Nevada Prince Mongrel
794	Hickock, Frank Stony Ford	Fred Mongrel
2332	Jones, William Orland	Barney Mongrel
756	Merrill, M. A. Willows	M A Mongrel
1022	Powers, Austin Orland	Tom Mongrel
986	St. Louis, H. B. Norman	Morriss Mongrel
2274	Thompson, J. M. Princeton	King Mongrel

HUMBOLDT COUNTY.

Purebreds.

Stallion Number	Name and address of owner	Name and breed of stallion
1430	Anderson, Jasper .....Hydesville	Zauvier 41246 (48871).....Percheron
2396	Brown, Geo. L., and Moore, C. W. Ferndale	Uncle Tom 74276.....Thoroughbred
1676	Clark, Otto W.....Petrolia	Lapon 9757.....Percheron
1449	East, W. J.....Rohnerville	Cassene 41365.....Standard
1361	Elliott, A. E., and Zehnder, Geo. Bayside	Loris 99004 (99885).....Percheron
1625	Ferndale Horse Breeders' Assn.....Ferndale	Paltertor Calamint 10552 (25519).....Shire
1626	Ferndale Horse Breeders' Assn.....Ferndale	Sane 5457.....German Coach
1629	German Coach and Belgian Horse Breeders' Assn.....Garberville	Terrol 4835.....German Coach
1736	German Coach and Belgian Horse Breeders' Assn.....Garberville	Tobin 52496.....Belgian
975	Johnson, W. R.....Rohnerville	Sadi Moor 39989.....Standard
1252	McCannaha Bros.....Trinidad	Homogue 53839 (76745).....Percheron
1450	Rohnerville Perch. Horse Co.....Rohnerville	Idumeen 90245 (82894).....Percheron
1627	Yahner, D. L.....Fortuna	Cassiar 20491.....Standard

Grades.

664	Bartlett, E. G.....Rohnerville	Admiral.....Standard
732	Comesto & Alford.....Ferndale	Young Monterey.....Standard
665	Etter, E. J.....Upper Matole	Prince.....German Coach
583	Fonzo, Alburt.....Elder	Major.....Belgian
632	Jenks, E. A.....Harris	Prince.....German Coach

Mongrels.

867	Farrar, J. N.....Eureka	Bonaparte Junior.....Mongrel
2321	The Northern Redwood Lbr. Co.....Korbel	Jeff.....Mongrel

IMPERIAL COUNTY.

Purebreds.

2363	Abrams, Wm., and Ferguson, F. M. Holtville	Iearien 76077.....Percheron
1649	Baaden, Wm., and McCormick.....Brawley	Brimfield Bourbon 43096.....Percheron
2331	Bonder, J. P., and Utley, Geo. H. Imperial	Norberry 33742.....Standard
2366	Booher, Fay.....Calxico	Don Ricadito Tecolote 54766.....Percheron
1330	Calexico Breeding Co.....Calxico	Biff McKinney 46742.....Standard
954	Cross, Harry.....Heber	Santiago 70080.....Percheron
1612	Fleishman, F. A.....El Centro	Lafitte 29944.....Thoroughbred
1576	Griswald, Roy C., and Armstrong, S. A.....Brawley	Romeo 41891.....Percheron
2300	Hazelwood Farm Co.....Holtville	Stylish Prince 83493.....Percheron
1358	Heuvell, E. M. Vanden.....El Centro	Jeannot 79331 (86647).....Percheron
1586	Holland, J. H.....Imperial	Keota Casper 7069.....Shire
1384	Hovley, Peter P.....Brawley	Havane 51246.....Percheron
1714	Howard & Robinson Co.....Seeley	Diogene 40232.....Percheron
2333	Latt, J. D.....Holtville	Ruprecht 3865.....German Coach
1392	Mack, S. C.....Imperial	Judge Taft 49825.....Standard
1344	No. 7 Percheron Horse Co.....Holtville	Gignac 44111.....Percheron
1206	Smith, J. W., and Hill, M. G.....El Centro	McNeer 40960.....Standard
2355	Walker, J. D.....Holtville	Banco 46249.....Percheron

Grades.

License Number	Name and address of owner	Name and breed of stallion
679	Cuin, J. W. Imperial	Marquis Second Percheron
2233	Harlan, D. A. Calexico	Mike Percheron
766	Judson, E. S. Calexico	Kansas Boy Percheron
650	Mack, S. C. Imperial	General Sherwood Standard
565	Shaw, S. H. Alamorio	Buster Brown Percheron

Mongrels.

1042	Ballou, F. M. El Centro	Bristol Mongrel
779	Calexico Breeding Co. Calexico	Stickaway Mongrel
776	Cummins, C. T. Silsbee	Stonewall Mongrel
769	Dye, Drew E. Calexico	Kansas Boy Jr. Mongrel
2237	Forrester, E. E. El Centro	Sam Jr. Mongrel
669	Jones, E. C. Brawley	Prince Mongrel
2324	Loftus, Grover Calexico	Jumbo Mongrel
2276	Packwood, Mrs. M. F. Brawley	Blue Jay Mongrel
1048	Parish, Everett G. Imperial	Mack Wonder Mongrel
2240	Ralphs, Chas. B. Imperial	Prince Mongrel
2323	Sherburne, Fred L. Calexico	Barney Mongrel
885	Schooling, Joseph Brawley	Major Mongrel
886	Schooling, Joseph Brawley	Cyclone Mongrel
600	Schumacher, Geo. H. El Centro	Heinie Schreiner Mongrel
765	Wood, J. W. El Centro	Bayard II Mongrel

INYO COUNTY.

Purebreds.

1620	Bell, J. S. Bishop	Hayresac 44769 Percheron
1578	Clarke, Frank W. Bishop	Beauseigneur 3646 French Coach
2365	Collett, J. B. Bishop	Zowood 60885 Standard
1095	Dunn, E. A. Independence	Golden State's Chief 12771 Clydesdale
1096	Dunn, E. A. Independence	Cody 34160 Percheron
1097	Dunn, E. A. Independence	Ithos 53464 (81061) Percheron
1674	Lane, James Bishop	Lubbens Kanitz 3397 German Coach
1496	Yandell, W. W. Bishop	Bondwilk 55002 Standard

KERN COUNTY.

Purebreds.

1653	Beckes, A. E. Wasco	Ka Ka 57160 Percheron
1507	Boust, E. J. Bakersfield	Athablo 57382 Standard
958	Ekenberry, Leroya A. McFarland	Irais 61351 (79763) Percheron
1506	Hale, W. L. Bakersfield	Jim Hale 55601 Standard
1488	Lockport, Otis Bakersfield	De Moive 64754 Percheron
1543	Rio Brava and Rosedale Horse Assn. Bakersfield	Konsulat 93366 Percheron
1218	Shafter Horse Co. Bakersfield	Hadebout 54215 (74245) Percheron
1001	Union Ave. Belgian Horse Co. Bakersfield	Corcoran B 5063 Belgian

Grades.

735	Azevedo, A. J. Bakersfield	Dick Belgian
769	Heard, H. L. McFarland	Diomeda Jr. Percheron
645	Moore, F. H. Wasco	Romeo German Coach
762	Mull, P. Bakersfield	Jonesa Basler Standard
763	Snow, V. P. Delano	Carnige Clydesdale
726	Timmons, E. E. Delano	Genest Percheron

REPORT OF THE STALLION REGISTRATION BOARD.

Mongrels.

License Number	Name and address of owner	Name and breed of stallion
847	Clark, Fred L. McFarland	Fred Mongrel
947	Corsett, F. H. Bakersfield	Joe Mongrel
2304	Kruger, John Bakersfield	Prince Mongrel
634	Rauth, C. A. Wasco	Bosco Mongrel

KINGS COUNTY.

Purebreds.

1600	Barnett, Z. B. Hanford	Ivoly 54224 (79933) Percheron
1405	Bassett, M. Hanford	Fumiste 40009 (51683) Percheron
1406	Bassett, M. Hanford	Ithos 90754 (83587) Percheron
1466	Borges, E. R. Lemoore	Seigbert 18694 French Draft
1562	Cardoso, M. M. Corcoran	Life Policy 48822 Standard
1556	Dillon, E. O. Hanford	Jadis 87213 Percheron
1727	Kimble & Railsback Hanford	Rolleston Wonder 7931 (22730) Shire
1187	King, C. D. Hanford	Guy Carlton 54846 Standard
1433	Lewelling & Welton Hanford	Haureau 84813 Percheron
1651	McCord, J. W. Hanford	Markeaton Royal Albert 8320 (22570) Shire
1652	McCord, J. W. Hanford	Denbul 1447 Saddle
1633	Merz, G. Lemoore	Black Prince 13018 Clydesdale
1693	Montgomery, E. R., and Barnett, Z. T. Hanford	Argus 6369 (65384) Belgian
1366	Morgan, B. C. Hanford	Monarque de Heurn 6375 Belgian
1669	Scott & Co., B. R. Lemoore	Initial 70275 (82952) Percheron

Grades.

622	Heinlen Co., John Lemoore	Coachy Belgian
2236	Newniss & Perry Hanford	Dan Percheron
718	Reynolds, V. L. Corcoran	Taft Shire

Mongrels.

2251	Baptiste, Joe M. Lemoore	Dexter Mongrel
745	Brown, S. F. Lemoore	Roxa Mongrel
2272	Carlile, Geo. Laton	Sidney C Mongrel
766	Fry, O. Lemoore	Frank Mongrel
744	Heinlen, John Lemoore	Jumbo Mongrel
746	Heinlen Co., John Lemoore	Spot Mongrel
693	Lane, C. G. Lemoore	Enashia Mongrel
1036	Lavino, Frank Hanford	Dexter W Mongrel
2273	Perry, M. R. Hanford	Ira Bassler Mongrel
771	Rognan, G. L. Corcoran	Petigru Jr. Mongrel

LAKE COUNTY.

Purebreds.

1646	Edwards, G. O. Kelseyville	Lit 97565 Percheron
180	Harris, W. T. Middletown	Andacieux (446) French Draft
1000	Meridith, Shepherd Upper Lake	Tuculo 82550 (85537) Percheron
1074	Rush, C. Boyd Lower Lake	Gregoire 5967 (65030) Belgian

Grades.

License Number	Name and address of owner	Name and breed of stallion
728	Green, Steve ----- Upper Lake	Prince B ----- Standard
692	Parker, Frank ----- Middletown	Major ----- Standard

Mongrels.

824	Jones Bros. ----- Lower Lake	Orasco ----- Mongrel
994	Rickabaugh, Emmett ----- Kelseyville	Rowdy ----- Mongrel
814	Swickest, W. H. ----- Middletown	Black Chief ----- Mongrel

LASSEN COUNTY.

Purebreds.

2350	DeForest, L. E., and Ramsey, T. A. ----- Susanville	Balboy 44597 ----- Percheron
2351	DeForest, L. E. ----- Susanville	Giron 98288 ----- Percheron
1724	DeWitt, W. B., and Gibson, B. F. ----- DeWitt	Robin Hood 55077 ----- Percheron
1545	Hall, A. J. ----- Doyle	Lord Marcus 15381 ----- Clydesdale
1600	Randrup, Geo. W. ----- Janesville	Witry 2279 (34200) ----- Belgian
1772	Stampfli, Gus ----- DeWitt	Lardon (55395) ----- Percheron
1742	Standish Shire Horse Assn. ----- Standish	Moulton Roosevelt 12629 ----- Shire

Grades.

2259	Standish Percheron Co. ----- Standish	Prince ----- Percheron
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LOS ANGELES COUNTY.

Purebreds.

1069	Baldwin, Anita ----- Los Angeles	Margio 106634 (106126) ----- Percheron
1070	Baldwin, Anita ----- Los Angeles	Jusque 79515 (85467) ----- Percheron
1435	Bryant, Mrs. Susanna Bixby. Long Beach	Hero 66636 ----- Percheron
1606	Calabasas Belgian Horse Co. ----- Calabasas	Major 4597 ----- Belgian
1465	Cowen, Bert ----- Los Angeles	Arner 31300 ----- Standard
1037	Durfee, W. G. ----- Los Angeles	Cope De Oro 36458 ----- Standard
1038	Durfee, W. G. ----- Los Angeles	Carlokin 52785 ----- Standard
1119	Gillis, Adelaide S. ----- Los Angeles	Don Castano 5631 ----- Saddle
1120	Gillis, Adelaide S. ----- Los Angeles	Highland Monarch 5205 ----- Saddle
1341	Geier, J. H. ----- Los Angeles	Champion 53055 ----- Percheron
2393	Hale, C. F. ----- Owensmouth	Paulus de Promelles 3162 ----- Belgian
1761	Hall, H. L. ----- Inglewood	Alquin (40180) ----- Percheron
1495	Harris & Co., G. A. ----- Long Beach	Kersaint 87203 (96336) ----- Percheron
1642	Mansfield, S. P. ----- Los Angeles	Metayer 40513 (53793) ----- Percheron
1451	McIntyre, F. W. ----- Glendale	De Voë 32797 ----- Percheron
980	Mussachia, B. G. ----- Downey	Surprise 45346 ----- Percheron
978	Nesmith & Sons. ----- Los Angeles	King Lilly Pointer 52223 ----- Standard
1424	Oldham, J. Y. ----- Los Angeles	Kino 89069 ----- Percheron
1121	Packard, A. A. ----- El Monte	Alexis II 33372 ----- Percheron
1165	Percheron Horse Assn. ----- Gardena	Arrivera 41723 (63980) ----- Percheron
984	Richards, I. S. ----- Owensmouth	Robert M 80248 ----- Percheron
1476	Walnut Center Horse Breeders' Assn. ----- Puente	Hugo 67325 ----- Percheron
1534	Willard, E. H. and F. P. ----- Norwalk	Grimpeur 40153 (52589) ----- Percheron
1326	Winter, Chas. W. ----- Alhambra	Alhambra Prince 57367 ----- Standard

REPORT OF THE STALLION REGISTRATION BOARD.

Non-standard.

License Number	Name and address of owner	Name and breed of stallion
2005	Murphy, J. L. Los Angeles	Hancock Johnson 1695. Non-standard

Grades.

745	Brauseom, Ray Norwalk	Zacon Standard
531	Nesmith & Sons. Los Angeles	King Clay Standard
2249	Rogers, E. A. Clearwater	Prince Royal Percheron
1241	Stewart, F. T. Long Beach	Captain Jinks Standard
2242	Stewart, F. T. Long Beach	William Standard
577	Waters, Mrs. Rachel and W. A. Compton	Buster Percheron
751	Young Bros. Los Angeles	Major Belgian

Mongrels.

2308	Graham, J. M. Compton	Jolly Mongrel
2315	Huntington Land and Improvement Co. San Gabriel	King Mongrel

MADERA COUNTY.

Purebreds.

947	Co-operative Land and Trust Co. Fairmead	Gibson 72226 Percheron
2380	Dixie Land Imp. Percheron Horse Assn. Berenda	Mako 106648 Percheron
1784	March, R. A. Chowchilla	Warner 25230 French Draft
1255	Martin, Geo. W. Madera	Sultan de Zee 1459 (25406) Belgian
1256	Martin, Geo. W. Madera	Gallifet 47277 (52152) Percheron
1648	Skaggs, S. L. Madera	Omnium 42191 (62801) Percheron
1068	Wolthers Bros. Madera	Liniment 101509 Percheron

Mongrels.

2313	Anderson, H. P. Madera	Knight of Rossdue Mongrel
929	Brown, August Chowchilla	Billie Mongrel
2351	Dennis, R. Madera	King Mongrel
2331	De Private, F. R. Coarsegold	Bonaparte Mongrel
966	Dillon, W. F. Madera	Monarch Mongrel
617	Hutchinson, F. E. Compton	Todd Mongrel
999	Olcese & Buchanan Berenda	Duke of Pacific Mongrel
878	Schafer, Jacob North Fork	Belgion Mongrel
982	Thorp, W. E. Madera	Nix Napoleon Mongrel
781	Wood, H. S. Raymond	Mortimer Mongrel

MARIN COUNTY.

Purebreds.

2311	Bugeia Bros. Novato	Kenilworth 18655 Thoroughbred
1603	Novato Belgian Horse Assn. Novato	California Chief 6414 Belgian

Grades.

License Number	Name and address of owner	Name and breed of stallion
673	Bugeia, L. M. Novato	Royal Belgian
562	Laveroni, Dave Novato	Novato Prince Belgian

Mongrels.

813	Bassett, W. D. Tomales	Black Prince Mongrel
2329	Franzi, Mrs. A. E. Olema	Robert Mongrel
899	Kirkland, J. E. Tomales	Kentucky Mongrel

MARIPOSA COUNTY.

Mongrels.

871	Grosjean, J. C. Mariposa	Wilson Mongrel
1014	Turner, Geo. D. Hornitos	Jack Mongrel

MENDOCINO COUNTY.

Purebreds.

968	Boonville German Coach Horse Assn. Boonville	Mohikaner 4735 German Coach
1153	Briggs, M. C. Potter Valley	Jonas 92827 (84187) Percheron
1263	Crawford Bros. Ukiah	Juin 95029 Percheron
1650	Eden Valley Ranch Hearst	El Gabilan 4944 Belgian
2391	Frey, Lawrence Covelo	King John 2775 (1162) German Coach
1094	Greenwood Draft Horse Co. Greenwood	Inflammable 54218 (82384) Percheron
1317	Howell & Co., E. D. Ukiah	Anatol 2903 German Coach
1176	Manchester Perch. Horse Co. Manchester	Modal 105296 Percheron
1733	Martin, Martinozzi Ukiah	Captain Woods 10012 Percheron
2384	McClure, Mrs. L. H. and Vic. Ukiah	Philip 100395 Percheron
1217	Mitchell, S. U. Ukiah	Al de Baron 39085 Standard
1365	Mendocino Draft Horse Co. Mendocino	Orleans 16142 (1092) French Draft
1325	Philo Imp. Breeders' Assn. Philo	Pandore 4682 (52490) Belgian
2319	Point Arena Horse Co. Point Arena	Mentonnet 106139 Percheron
1020	Point Arena Horse Co. Point Arena	Marcel de Nevele 6551 Belgian
981	Potter Valley Percheron Horse Co. Ukiah	Alibe 40674 (54883) Percheron
1699	Sisson, H. H. Willits	Corre 6371 (65418) Belgian
1182	Smith, H. B. Ukiah	Sir Poleon 52065 Standard
1577	Spurlock, Frank Covelo	Nateby Manners 8512 (23538) Shire
1682	Spurlock, W. B. Covelo	Ideologue 14819 (63367) French Draft
2375	Ukiah Percheron Horse Co. Ukiah	Chiron 100397 Percheron
1656	Zimmerman, Ed, et al. Point Arena	Avenir de Som 1576 (23522) Belgian

Grades.

536	Andrae, Albert Point Arena	Billy Greenort Thoroughbred
2216	Bevans, W. S. Potter Valley	Dandy Shire
2222	Finnish Colony Calpella	Nick Percheron
2252	Henshaw, Wm. G. Hearst	Duke of Eden German Coach
2247	Linser, August Cummings	Tode Belgian
2229	Robinson, Joe Boonville	Mallo II Shire
506	Warner, Geo. Willits	Rameur Jr. Percheron

Mongrels.

License Number	Name and address of owner	Name and breed of stallion
2271	Anderson, Geo. P. Ukiah	Freddie J. Mongrel
2266	Beatie, C. M. Ukiah	Tommy Fallice Mongrel
902	Fales, Wm. Two Rivers	California Tom II. Mongrel
971	Hackley, E. S. Manchester	Duke Mongrel
650	Hotskin, F. D. Willits	Ned Mongrel
775	Howell, E. D. Ukiah	Tom Dailey Mongrel
976	Hurt, C. H. Covelo	Bummer Mongrel
918	Marshall, R. E. Laytonville	Dick Mongrel
1080	Roberts, Frank Fort Bragg	Johnny Mongrel
916	Round Valley Horse Co. Covelo	Henri Mongrel

MERCED COUNTY.

Purebreds.

1314	Abbott, A. Merced	Lustridon 33192 Standard
1055	Baker, B. O. Merced	Insecte 77311 (79341) Percheron
2338	Borge, J. A. Dos Palos	Robert 49714 Percheron
1497	Clendennin, M. W. Le Grande	Beautiful Prince 32929 Percheron
1585	Dos Palos Shire Horse Co. Dos Palos	Major Oak 12631 (26428) Shire
1066	Gaerte, E. R. Dos Palos	Glorieux 91475 Percheron
1078	Gustine Horse Co. Gustine	Rupert 54917 Percheron
1395	Le Grande Percheron Assn. Le Grande	Jasmin 42099 (63914) Percheron
1749	Manchebo, M. A. Merced	Socrate 5959 Belgian
1052	Menjoulet, J. P. Volta	Don Quichotho 42195 (65594) Percheron
1762	Merced Draft Horse Assn. Merced	Annibal de Pamel (28844) Belgian
1549	Ragsdale, C. H. Merced	Comet McDonald 4688 Saddle
1396	Ragsdale, J. T. Merced	Maxey 56691 Percheron
1397	Ragsdale, J. T. Merced	Victor 50889 Percheron
1398	Ragsdale, J. T. Merced	Golden West 91816 Percheron
1399	Ragsdale, J. T. Merced	Jack Rodgers 4576 Saddle
1400	Ragsdale, J. T. Merced	Orfold Prince II 11667 (27978) Shire
1593	Rider, J. W. Dos Palos	Tempest 4403 German Coach

Grades.

533	De Silva, J. M. Los Banos	Tam Shire
719	Lathrop, R. C. Volta	Scropton Oaks Shire
671	Piekham, R. E. Los Banos	Sam Shire
755	Wisenor, J. H. Atwater	Jim Percheron

Mongrels.

631	Burrgras, F. E. Irwin	Islam Jr. Mongrel
820	Thompson, H. M. Dos Palos	Ethan Allen Mongrel
859	Van Clief, D. C. Stevenson	Don Mongrel
648	Volta Horse Co. Volta	Rube Mongrel

MODOC COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
1640	Cedarville Belgian Horse Co. Cedarville	Pompon de Bossierre (23362) Belgian
1582	Clark, R. B. Adin	General Lawton 50139 Percheron
2398	Dutton, S. G., et al. Davis Creek	Hengst Steinadier (foreign) German Coach
1453	Gould, John Lookout	Modoc Chief 42759 Percheron
2308	Heard, Porter Lake City	Milo 42515 Percheron
1747	Mayfield, W. H., et al. Cedarville	Munich 1583 (28914) Belgian
1768	Peterson Land and Livestock Co. Fort Bidwell	Herbert 4577 German Coach
2395	Renner, M. S. Alturas	Lad-For-Me 26513 Percheron
1613	Robert, J. W. Davis Creek	Pausen 41336 Percheron
1510	Snyder, N. W. Fort Bidwell	Incredule 53346 Percheron

Mongrels.

861	Hobbs, H. Cedarville	Klamath Mongrel
2314	Webb, J. B. Davis Creek	Paddy Mongrel

MONTEREY COUNTY.

Purebreds.

1079	Bianchi, Paul Soledad	Pierre 43682 Percheron
1759	Cholame Valley Draft Horse Co. Parkfield	Vaniteux 41343 (56098) Percheron
1487	Chualar Belgian Horse Co. Chualar	Stephan 1655 (19124) Belgian
1257	Chualar Belgian Horse Co. Chualar	Amouraux 5061 (53546) Belgian
1689	Cornett & Holoday Salinas	Lods 97612 Percheron
1695	Dutton, E. J. Jolon	El Tesoro 49809 Standard
1419	Garside, John Salinas	Chanate 50870 Standard
1506	Ioppini, Albino Soledad	London Prince 15382 (11203) Clydesdale
1006	Johnson, H. N. Moss	Baynard 6733 (72594) Belgian
1185	King City Percheron Horse Co. King City	Humorisme 96668 Percheron
1760	Parkfield Ger. Coach Horse Co. Parkfield	Mann 5111 German Coach
1574	Parsons, Wells Gonzales	Boro Cadet 11591 (27092) Shire
1655	Parsons, Worthington Salinas	G. Albert Mac 51366 Standard
1272	Pinkerton & Rutherford Pleyto	Boro Nobleman 11592 (27097) Shire
1335	Rodriguez, M., Jr. Castroville	Nateby Masterpiece 11589 (27614) Shire
1291	Rohde, L. P. Salinas	Sorrento 70377 Percheron
1261	Romie, Karl T. Soledad	Soldat 41305 (48888) Percheron
1222	Ross, Thos. San Lucas	Keota Smilax 8764 Shire
1223	Ross, Thos. San Lucas	Phenida 11334 French Draft
1083	Salinas Belgian Draft Horse Assn. Salinas	Brilliant de Noirchain 4075 (43374) Belgian
1563	San Lucas Belgian Horse Co. San Lucas	Santiago 2796 (41450) Belgian
1564	San Lucas Perch. Horse Co. San Lucas	Bristol 76731 (58277) Percheron
1583	Soledad Belgian Horse Co. Soledad	Mathy 3323 (33400) Belgian
1490	Storm & Stuart Salinas	Laleu 96021 Percheron
1343	Stuart, Jas. Salinas	Edinbourg 4098 French Coach
1658	Wiley, M. W. Soledad	Labrador 97618 Percheron
1659	Wiley, A. L. and M. Gonzales	Cactus 35618 Percheron

Grades.

572	Bianchi, Paul Soledad	Red Robin Standard
670	Doemsky, W. F. Gonzales	Thomas Bookless Clydesdale

Mongrels.

License Number	Name and address of owner	Name and breed of stallion
2294	Burrows, H. A. Kings City	Commander Jr. Mongrel
835	Brinnan, Thos. San Ardo	Billy Mongrel
948	Cooper, Martha M. Monterey	Blaze Mongrel
1004	Craig, P. S. Chualar	Jim Mongrel
628	Greenlaw, John A. Parkfield	Scottish Chief Mongrel
925	Hayes, Wm. Castroville	Prince Mongrel
747	Kelly, M. P. Gonzales	Silver Pete Mongrel
802	Leoni, Pat Greenfield	Dock Mongrel
643	Lux, C. M. Salinas	King of the Pacific Mongrel
2275	McGlynn, Frank King City	Frank McGlynn Mongrel
888	Moore, A. E. Jolon	Black Prince Mongrel
809	Olson, Otto Paraiso Springs	Buster Mongrel
2293	Rutherford, Charles King City	Jumbo Mongrel
900	Schmidt Bros. Salinas	Chief Mongrel

NAPA COUNTY.

Purebreds.

1717	Monticello Perch. Horse Assn. Monticello	Tranon 50618 (57112) Percheron
2317	Napa Draft Horse Co. Napa	Monton 106144 Percheron
1129	Scally, Michael Napa Junction	Freedom VII 11108 (26948) Shire
1201	Schaeffer, H. C. Pope Valley	Tafta 23494 French Draft
2320	Solano & Cordelia Per. Horse Co. Napa	Krural 105289 Percheron
1204	Wheatley, Henry Napa	Botolph King John (21899) Shire
1205	Wheatley, Henry Napa	Boro Stonewall (28124) Shire
1206	Wheatley, Henry Napa	Bramhope Peel (28133) Shire
1207	Wheatley, Henry Napa	Desford Banker 12999 (29002) Shire
1208	Wheatley, Henry Napa	Ecuador (7785) Hackney
1209	Wheatley, Henry Napa	Harboro Combination (28357) Shire
1587	Wheatley, Henry Napa	Willaston Baronet 8591 (21031) Shire
1302	Yoteny, J. Napa	Salvador 51167 Percheron

Grades.

667	Clark, Rueben Monticello	Turrbine Standard
753	Howard, L. R. Calistoga	Teddy Aldier Standard
559	Moser, C. Rector	King French Draft
655	Scott, Chas. St. Helena	Invermay Standard
698	Watson, G. W. Napa Junction	Prince Don Standard

Mongrels.

670	Penland, L. D. Oakville	Eugene Debbs Mongrel
931	Watson, G. W. Napa Junction	Blaine Jr. Mongrel

NEVADA COUNTY.

Purebreds.

1647	Nevada City Percheron Horse Assn. Nevada City	Yvan 1345 (22518) Belgian
2310	Reed, Walter Spenceville	Brilliant 103201 Percheron
1262	Stuart, H. H., and Barker, C. H. Nevada City	Antares (1565) Standard

Grades.

License Number	Name and address of owner	Name and breed of stallion
683	Huckins, S. H. North San Juan	Paul Jr. Percheron
582	Reed, Walter Spenceville	Bud Percheron

ORANGE COUNTY.

Purebreds.

1477	Borchard Bros. Huntington Beach	Paul 12669 Percheron
956	Douglass, T. J. Santa Ana	Charmant 40112 (53412) Percheron
1512	Forster, F. A. Santa Ana	Swedish King 65587 Thoroughbred
1754	La Habra Belgian Horse Co. La Habra	Windzuiper 6830 (72634) Belgian
1667	Mills, J. H. Los Alamitos	Fumeur 40721 (46179) Percheron
1099	Orange County Draft Horse Co. Garden Grove	Fanfaron II 65726 Percheron
1328	Stewart, Geo. W. Santa Ana	Sampson 73481 Percheron
1771	Thomas, F. M. Santa Ana	Queen's Paul 41275 Percheron

Grades.

517	Douglass, T. J. Santa Ana	Ben Knight Percheron
705	Lawrence, H. W. Santa Ana	Sunlight Standard

Mongrels.

862	Babb, W. S. Santa Ana	George Mongrel
2302	Borchard Land Co. Santa Ana	Raven Mongrel
2241	English, Fred. Santa Ana	Sir William Mongrel
2334	Williams, M. Buena Park	Chino R Mongrel

PLACER COUNTY.

Purebreds.

1589	Bell Estate, F. H. Auburn	Cesar 542N French Draft
1436	Chastain, Henry Auburn	Hoche 91476 (76800) Percheron
1531	Miller, Jacob J. Lincoln	Beunas 12838 Percheron
1171	Mt. Vernon Belgian Horse Co. Auburn	Robuste de Thieusies 4107 (47110) Belgian
1013	Roseville Belgian Horse Co. Roseville	Cabochoard 6819 (70282) Belgian
966	Spurgeon, L. B. Lincoln	Boodle Jr. 34834 Standard

Grades.

720	Rogers, I. N. Lincoln	Black Diamond Percheron
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Mongrels.

826	Bancroft, W. E. Clipper Gap	Fammerlain Mongrel
810	Blackwell & Hendrickson Rocklin	Cesar Jr. Mongrel
846	Walter & Falconer Lincoln	Frank B Jr. Mongrel
991	Mears, Edward T. Auburn	Kid Mongrel

PLUMAS COUNTY.

Purebreds.

1441	Beckwith Percheron Horse Co. Beckwith	Haguenet 41220 (57847) Percheron
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RIVERSIDE COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
1779	Burkart, K. A. Arlington	Esbrsurfe 4075. French Coach
992	Conley, W. R. Ethanac	D'Artagnan 43909 (59167) Percheron
1108	Doble, Budd Hemet	Kinney De Lopez 49954 Standard
2372	French Valley Horse Assn. Auld	Garnon 100631 Percheron
1673	Hall, F. L. Perris	Barnot 89266 Percheron
1109	Hemet Stock Farm Hemet	Wilbur Lou 52595 Standard
1455	Keil, W. F. San Jacinto	Vinus 1916 (32262) Belgian
1539	Keil, W. F. San Jacinto	Keeta Charley 35256 Percheron
1514	Mapes, M. L. Perris	Rapid 4759 German Coach
1429	McEwen, C. E. Winchester	Juge De Paix 41311 (57963) Percheron
1755	Read, Geo. J. Blythe	Col De But 65160 Percheron
1538	Roulston, R. J. San Jacinto	Martin Carter 58005 Standard
1595	Slaughter, R. F. Corona	Lapin 49742 (62624) Percheron
1364	Thompson, J. V. Murrietta	Decoration 3946 (13589) French Draft

Grades.

723	Cantarim, Augusta Temecula	Rex Belgian
666	Garbani, G. Winchester	Dutch Belgian
2244	Langdon, F. C. Coachella	Coachella Boy Percheron
659	Morris, Bruce Hemet	Pico Boy Standard
713	Whiting, L. L. Winchester	Pat Percheron

Mongrels.

614	Dilworth, N. S. Coachella	Mountaineer Mongrel
978	Densmore, W. H. Hemet	King Mongrel
965	Guthridge, W. W. Ethanac	Colonel G Mongrel
2236	Kirkpatrick, W. T. Ethanac	Prince Menefee Mongrel
613	Jensen, N. C. Wildomar	Tom Mongrel
1002	Macy, C. P. Elsinore	King Dunlap Mongrel
645	Ortego, F. A. Moreno	Sampson Mongrel
946	Potter, John San Jacinto	Klondyke Mongrel
964	Williams, J. F. Elsinore	Decurator Mongrel
792	Yoder, S. E. Hemet	Dan Mongrel

SACRAMENTO COUNTY.

Purebreds.

1379	Clay Station Horse Co. Galt	Gallant Boy 35583 Percheron
1739	Davis, C. K. Isleton	Fortuny 34286 (52253) Percheron
2334	Faris, C. M. Sacramento	Callipali 59913 Percheron
1422	Gammon, E. A. Hood	Bouvet 80740 (65796) Percheron
2349	Gardner, I. T. Isleton	Lohengrin 71522 (70520) Percheron
1553	Heilbron, Geo. Sacramento	Lijero 45923 Standard
1471	Kinefick, John Galt	Sensation 8509 Shire
2304	Kingsbury, F. A. Sacramento	Moru 94920 Percheron
1532	Ryde Belgian Horse Co. Ryde	Trinqueur 6379 (65402) Belgian
1615	Shreunk, O. E., and Martin, J. Sacramento	Ramm (2637) German Coach
2383	Sheldon Horse Co. Sheldon	Omar 88749 Percheron
2339	Todhunter, L. H. Sacramento	Peter McKlyo 68009 Standard
1359	White, Terry & Moddisom Sacramento	Houiller 79338 (77206) Percheron

Grades.

License Number	Name and address of owner	Name and breed of stallion
2257	Barmby, W. E. Florin	Jean Bart Jr. Percheron
2218	Casajus, John B. Courtland	Coco de Bothey Belgian
576	Harrison, H. P. Elk Grove	Mastic Jr. Belgian
748	Lauffer, John Sacramento	Money Mac Standard
688	McEnerney, Frank Galt	Jim Percheron
2213	Nielson, George Freeport	Drais McKinney Standard
615	Rubstaller, F. J. Sacramento	Moko Hall Standard

Mongrels.

764	Albach, Jas. Sherman Island	Sherman Mongrel
649	Bettencourt, A. M. Sacramento	Duke Sears Mongrel
865	Brierly, Samuel Ryde	Black Rube Mongrel
2290	Hanson, R. W. Emmaton	Charlie Mongrel
2288	Himebaugh, M. E. Vorden	Clyde Mongrel
736	Johnson, L. F. Elk Grove	Jim Mongrel
699	McEnerney, Joe Galt	Sport Mongrel
2280	Schultz, Christian Franklin	George Mongrel
954	Shreunk, O. E., and Martin, J.	
	..... Sacramento	Duke Mongrel
630	Valley Farm and Stock Co. Clay	Prince of Selma Mongrel

SAN BENITO COUNTY.

Purebreds.

1022	Etcheverry, J. F. Tres Pinos	Huer Huero 54609 Percheron
1023	Etcheverry, J. F. Tres Pinos	Pennington 9159 Shire
1677	Fredson, A. H., Jr. Tres Pinos	Favori 4470 (52418) Belgian
1232	James & Freeman Stone Hollister	Harpiste 43269 Percheron
1258	Garcia, Enos Hollister	Locka Manners 13495 (29559) Shire
1459	Overfelt, C. F. Hollister	Eclatant 1602 (26630) Belgian
1407	Pacheco Cattle Co. Hollister	Captain Newton 7824 Shire
1751	Paicines Ranch Co. Paicines	Fernand 72763 French Draft
1173	Regan, Dan F., and Dooling, Jack Hollister	Boro Excelsior 11598 (27969) Shire
1356	Tomlinson, F. M. Hollister	Bailey 46492 Percheron

Grades.

563	Blacklock, John Hollister	Belgian Bill Belgian
621	Caldera, Manual J. Tres Pinos	Benton Jr. Belgian
2220	Perry, Manuel Hollister	Percheron Percheron

Mongrels.

742	Caldera, M. J. Tres Pinos	Bill Mongrel
951	Jacinto, Antone San Juan	Gage Mongrel
838	Reinoss, J. L. Tres Pinos	Grant Mongrel
641	Rose, M. R. San Juan Batiste	Prince Mongrel
800	Tomlinson, F. M. Hollister	Magnet Jr. Mongrel

SAN BERNARDINO COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
1297	Brightman & Bager.....Redlands	Adepto 4569.....German Coach
987	Chino Percheron Horse Co.....Chino	Halgouet 93602 (76834).....Percheron
1394	Chino Belgian Horse Co.....Chino	Picolo 5943 (60902).....Belgian
1131	Grimes, T. W.....San Bernardino	Lion d'Ormei 2440 (29796).....Belgian
993	Tilton, A. H.....San Bernardino	Denmark 23589.....Percheron
994	Tilton, A. H.....San Bernardino	Hell 91477 (76838).....Percheron
1197	Tilton, A. H.....San Bernardino	Louset 97578.....Percheron

Mongrels.

660	Burbank, N. C.....Chino	General Kruger.....Mongrel
873	Wise, A. B.....San Bernardino	Nig Obert.....Mongrel

SAN DIEGO COUNTY.

Purebreds.

1353	Bradbury, W. N.....Escondido	Gordon 72383.....Percheron
2356	Bushnell, Ralph.....Mesa Grande	Rhineberry 721169.....Thoroughbred
1457	Cabrillas, J. M.....Valley Center	Obolus (3097).....German Coach
1443	Johnson, H. A., and Rooker, J.....Vista	Yoli Coeur 3302.....Belgian
1691	Lohman, Chas.....San Diego	Lochlane Laird 11805 (12211).....Clydesdale
1456	O'Neill, Jerome.....Oceanside	Bruno 4592 (52394).....Belgian
1393	Russell Bros.....San Luis Rey	Siphon 45759 (57800).....Percheron
1598	Stiles, Frank.....Escondido	Badger Please 46372.....Percheron
1511	Wilmit, R. J.....De Luz	Royal Daggen (41032).....Standard

Mongrels.

863	Cabrillas, J. M.....Valley Center	Artesia.....Mongrel
682	Cooper, A. B.....Escondido	Albert.....Mongrel
692	Hillkowitz, S.....San Diego	Prince.....Mongrel
1029	Peavey, N. J.....Nestor	Vorsus.....Mongrel
831	Preciado, Feleciano.....San Luis Rey	Punch.....Mongrel
774	San Diego Land Co.....National City	Ben.....Mongrel

SAN FRANCISCO COUNTY.

Purebreds.

1170	Borden, I. L.....San Francisco	Pink Prince 84819.....Percheron
2364	Christensen, Sven.....San Francisco	Bodaker 49130.....Standard
1611	Drew, Chas. B.....San Francisco	Doos D 42239.....Standard
1494	Gommet, Fleury.....San Francisco	Prince McKinney 51803.....Standard
1757	Howard Cattle Co.....San Francisco	Folville Conqueror 11100 (22373).....Shire
1661	Mastick, Geo. H.....San Francisco	Longis 101513.....Percheron
1345	Saylor, Wm. H.....San Francisco	Contest 50613 (62163).....Percheron
2325	Whitehall Estate, Inc.....San Francisco	Londreitos 97561.....Percheron
2326	Whitehall Estate, Inc.....San Francisco	Jacquard 97141.....Percheron
2327	Whitehall Estate, Inc.....San Francisco	Kapet 96885.....Percheron

Non-standard.

24	Colomb, John N.....San Francisco	Onward McGregor.....Non-standard
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SAN JOAQUIN COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
1264	Alexander, E. F. Ripon	Conseil 80169 (65004) Percheron
1499	Ambrust, Louis Stockton	Richard Alto 55495 Standard
1015	Bethany Belgian Dft. Horse Co. Bethany	Vulcan de la Caboche 5568 Belgian
1420	Clements Bros. Clements	Major 47923 Percheron
1558	Cordway, F. H. Lodi	Ore W 40815 Standard
1072	Curran, E. Tracy	Princier 111612 Percheron
1147	Diggs, E. D. Stockton	McAdrian 45391 Standard
970	Dill Bros. Clements	Black Boy 41376 Percheron
1160	Dolan, Patrick F. Stockton	Captain de Goreux 4202 Belgian
1228	Escalon Horse Co. Escalon	Imbu 44784 (80610) Percheron
1708	Farmington Belgian Draft Horse Co. Farmington	Robuste de Rouvroy 3633 (39892) Belgian
1115	Fowler Estate, J. W. Lodi	Labonner II 1406 (17886) Belgian
1551	Frankenheimer Bros. Stockton	Riconda 80171 Percheron
2322	Griffiths, Frank Stockton	Bayard de Genly 4328 Belgian
963	Groom, F. A. Stockton	Dexter Derby 55825 Standard
1463	Grupe Bros. Linden	Camelia 13551 (647) French Draft
960	Johnston, J. W. Stockton	Brilland 27820 (48398) Percheron
961	Johnston, J. W. Stockton	Sultan 24564 (41475) Percheron
976	Learned, H. G. Stockton	Insurance 93760 Percheron
977	Learned, H. G. Stockton	Pink Paris 69415 Percheron
1306	Linden Horse Co. Linden	Gontran 55938 (71352) Percheron
1211	Lodi Percheron Horse Co. Lodi	Lille 99005 (103237) Percheron
1122	Lund, M. J. Bethany	Castellani 13671 French Draft
1528	Lund, M. J. Stockton	Coureur (26942) Belgian
1764	Mast, George Ripon	Rameur 40785 (58206) Percheron
1244	Megerle, L. J. Lockeford	Labourdette 41262 (53955) Percheron
1775	Megerle Bros. Lockeford	Keota Reasoner 27660 Percheron
1239	Meier, August Lockeford	Par Hazard 4047 (42092) Belgian
1322	Miller, Edmund Stockton	Caladin 4291 French Coach
1541	Moreing Bros. Stockton	Benito 100829 Percheron
1051	Olson, Jas. Stockton	Ed Bailey 85547 Percheron
1777	Parsons, Mr. and Mrs. Robt. Ellsworth	Paul 44681 Percheron
1124	Pennington & Buell Stockton	Fritz 91068 Percheron
2358	Penninger, C. A. Stockton	Bill 105078 Percheron
1240	Powers, E. Manteca	Vulcan 53143 (58789) Percheron
1130	Prater, Wm. L. Ellsworth	Search Light 75227 Percheron
1203	Sanguinetti, J. Peters	Shinole 87456 Percheron
1238	Sanguinetti, Louis Peters	August 60900 Percheron
1224	Seerest, John Stockton	Governor G 69409 Percheron
1225	Seerest, John Stockton	Milton 44684 Percheron
1226	Seerest, John Stockton	Pilote 49736 (66412) Percheron
2374	Seerest, John Stockton	San Joaquin 24564 (41475) Percheron
1043	Seigalhoff, Wm. Lodi	Silver Fox 58014 Standard
983	Stockton Percheron Horse Co. Stockton	Imitable 71719 (79055) Percheron
1007	Tinnin, C. H. Bellota	Loucheur 99098 Percheron
1292	Van Meter Bros. Thornton	Isidore 42834 (48694) Percheron
1081	Wakefield, J. W. Acampo	Caramel 76465 (68960) Percheron
1082	Wakefield, J. W. Acampo	Hola 54360 (78317) Percheron

Grades.

License Number	Name and address of owner	Name and breed of stallion
625	Cansey, Lauren H. Stockton	Black Dick Percheron
738	Carey, W. E. Stockton	Burnham Bill Percheron
593	Chinn, Walter Lathrop	Manteca Boy Standard
759	Finck, Henry Stockton	Prince Percheron
575	Lund, M. J. Stockton	Diamond Dick Belgian
675	McCormick, Walter Stockton	Royal McKinney Standard
2245	McKown, R. Eugene Farmington	Dick Percheron
2258	Miller, E. Stockton	Diggs Percheron
640	Miller, Edmund Stockton	Prince Percheron
716	Murphy, J. A. Clements	Prince Albert Percheron
626	Ohm, John Vernalis	Black March Percheron
691	Pierano, G. Lodi	Alta Genoa Standard
2248	Pierano, W. Lodi	Demonio Prince Standard
2237	Phelps, Wm. Stockton	Undine Percheron
694	Pope, John J. Lodi	Star Percheron
651	Sayles, B. E. Stockton	Alcazar Percheron
706	Schmidt, Sam Tracy	Duke Percheron
641	Thorne, Walter Clements	Frascati II Percheron

Mongrels.

928	Benjamin, C. E. Banta	Dexter Benjamin Mongrel
848	Brandt, C. A. Stockton	Minaut Mongrel
936	Cople Co., Geo. Holt	Tedd Mongrel
691	Dolan, Patrick F. Stockton	Monarch Jr. Mongrel
904	Kelley, C. A. Lodi	Mack Mongrel
869	Garnero, Fred Stockton	Dan Mongrel
896	Gaul, A. Stockton	Monarch Mongrel
874	Hanna, Richard E. Manteca	Tom Mongrel
730	Locke, Geo. F. Lockeford	Guico Guico Mongrel
750	Ohm, John Vernalis	Sandy Mongrel
993	Pettis, J. Ripon	Harry Wilkes Mongrel
910	Podesta, Emile P. Stockton	Duke Mongrel
875	Pope, B. F. Lodi	MacMillan Jr. Mongrel
698	Ratto, J. P. Stockton	Romeo II Mongrel
2318	Squires, L. J. Lathrop	George Mongrel
1023	Stanley & Hough Stockton	Duke Mongrel
793	Sturgeon, A. Stockton	Mack Mongrel
901	Thomas, D. J. Lockeford	Hercules Jr. Mongrel
722	Wetherbee, G. W. Lathrop	Prince Mongrel
913	Wittmier, Simon Lockeford	Barney Mongrel

SAN LUIS OBISPO COUNTY.

Purebreds.

970	Anderson, Victor Paso Robles	Lampion 17364 (64627) Percheron
1155	Andre, J. J. San Luis Obispo	Domino de Leernes 4454 Belgian
2328	Bergman & Wiele Paso Robles	Saint Martin 50617 Percheron
1133	Brown, R. S. San Luis Obispo	Nolac B 48044 Standard
1418	Cal. Polytechnic School San Luis Obispo	Ibidem 44767 (80683) Percheron
1045	Campbell, Rhyme & Cunklaw Paso Robles	Pratt 80947 Percheron
2394	El Nacimiento Rancho Co. San Miguel	Golgotha 3356 Belgian
1637	Ketchum, R. R. Arroyo Grande	El Verona 17611 Percheron
1638	Ketchum, R. R. Arroyo Grande	Highland C 43835 Standard
990	Kneppel, Wm. and Peter Adelaide	Favorio 1619 (23132) Belgian
1246	Lehuhoff, E. Templeton	Vaniteaux 26576 French Draft
1530	Machado, J. B., et al. Morro	Monsieur 5129 (58234) Belgian
1668	Reis, J. M., and Bells, E. J. Morro	Moka 40732 (53353) Percheron
1483	San Luis Obispo Breeders' Assn. San Luis Obispo	Hamster 70239 (76705) Percheron
1380	San Miguel Percheron Horse Co. San Miguel	Gosdubois 61967 (70126) Percheron
1707	Spooner, A. B. San Luis Obispo	Morris A 45046 Standard
2390	Ward, Victor Paso Robles	Corporal Primrose 53591 Standard

Grades.

License Number	Name and address of owner	Name and breed of stallion
721	Bullock, Chas. Pozo	Jack Belgian
574	Claassen, G. J. Paso Robles	Prince Percheron
541	Darrach, Mrs. Jessie Paso Robles	Barney Percheron
537	Johnson, Wm. J. Paso Robles	Black Tom Percheron
2254	Madonna, Paul F. Cayucos	Kleberde II Belgian
558	Mankins, Henry San Luis Obispo	Duke Shire
578	Olsen, O. A. San Luis Obispo	Jim Wood Standard
685	Slaughter, Ed J. Pozo	Wm. J. Bryan Percheron
2255	Tutin, F. W. San Miguel	Highland Dreamgold Saddle
730	Warren, J. A., Sr. Cambria	San Benito Belgian

Mongrels.

881	Andrews, Geo. L. Cholame	Duke Mongrel
642	Carter, Wm. G. Cholame	Teddy Jr. Mongrel
2330	Hathaway, Howard San Luis Obispo	Yellowstone Mongrel
639	Houghton, F. R. San Miguel	Babe Mongrel
2260	Lowe Estate, F. E. San Miguel	Rusau Mongrel
655	Phillips, W. H. Poso	Bradly Mongrel
855	Rougeot, T. H. San Miguel	Tom Mongrel
2291	Truesdale Bros. Shandon	Pat Mongrel
833	Twisselman, Chris Shandon	Joe Mongrel
782	Twitchell, S. M. Templeton	Prince Mongrel
626	Witherow, O. M. Arroyo Grande	Clyde Mongrel

SAN MATEO COUNTY.

Purebreds.

945	Ashe, A. S. Half Moon Bay	Lentulus 99002 Percheron
1136	Easton, Ansel M. Burlingame	Anwick Arthur 14730 (29025) Shire
1765	Francis, John and Joe Woodside	Ambulant 3969 German Coach
1329	Pasckieez, A. San Gregorio	Keota Lorimer 33428 Percheron
2314	Easton & Ward Burlingame	Blackhawk Victor Chief 14738 Shire

Mongrels.

821	Wilson & Son, John E. San Gregorio	Prince Mongrel
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SANTA BARBARA COUNTY.

Purebreds.

1318	Bishop Co., T. B. Goleta	Royal Irwin 16156 (16027) Clydesdale
1319	Bishop Co., T. B. Goleta	Rockwood 17078 Clydesdale
1570	Bissinger, J. G. Lompoc	Debut 51739 (54295) Percheron
1515	Bixby, Fred H. Concepcion	Eastern Governor 9168 (24215) Shire
1235	Calef & McGillivray Los Olivos	Baron Findlater 15149 (15476) Clydesdale
1726	Careaga, B. F. Orby	Francois 36174 Belgian
2359	Donovan, T. J. Lompoc	Reflet 40408 Percheron
2316	DeVaul, J. M. Lompoc	Whitehall Wagoner 8532 Shire
1042	Hector, John H. Los Alamos	Brilliantine (44635) Percheron
1597	Hollister, E. A. Goleta	Belmont 60042 Percheron
2306	Hughes, J. M. Santa Maria	Rupert 5958 Belgian
1336	Huyeh, C. J. Lompoc	Superflu 35566 (46072) Percheron
1178	Oso Flaco Belgian Horse Co. Guadalupe	Vilain de Bove 5567 Belgian
1301	Pearson, C. H. Los Alamos	Valseur 45176 (55436) Percheron
1481	Pezzoni Horse Co., E. J. Guadalupe	Escadron 16143 (1068) French Draft
1027	Shire Horse Co. Santa Maria	Actor 10555 (26873) Shire
988	Treanor, Frank Santa Maria	Giboyeur 42905 (72012) Percheron
989	Treanor, Frank Santa Maria	Email 49715 (63197) Percheron
1089	Troup, John Goleta	John Humphrey 15146 (14171) Clydesdale
1634	Troup, John Goleta	Chief Benedict 18877 Clydesdale

Grades.

License Number	Name and address of owner	Name and breed of stallion
2232	Coleman, Joseph.....Santa Maria	Buster .....Percheron
656	Compodonica, S. ....Guadalupe	Duke .....Percheron
687	Earl, R. W. ....Santa Maria	"R W" .....Standard
2212	Shilling, S. K. ....Lompoc	Major .....Percheron
535	Treanor, Frank .....Santa Maria	Black George .....Percheron
2231	Vegalia, P. ....Santa Maria	Duke .....Percheron
2219	Waite, E. S. ....Lompoc	Skidoo Wilks .....Standard

Mongrels.

968	Jamison, T. B. ....Carpinteria	Xperk .....Mongrel
1085	Robbins, J. W. ....Los Alamos	Sherriff .....Mongrel
2249	Smith, Mary A. ....Santa Maria	Prince .....Mongrel

SANTA CLARA COUNTY.

Purebreds.

1307	Barstow, T. W. ....San Jose	Nearest McKinney 40698.....Standard
2385	Carson, G. T. ....Milpitas	King 27292 .....French Draft
1080	Coyote Horse Breeders' Assn.....Edenvale	Neron 70693 (65066).....Percheron
1018	Doerr, Henry C. ....San Jose	Kaiser 2393 (42162).....German Coach
1229	Evergreen Percheron Horse Assn.....Evergreen	Gland 54093 (71642).....Percheron
1554	Fowler, J. W. ....San Martin	Examinero 35687 .....Standard
1773	Freitos, Tony .....Milpitas	Pride of Oregon 17356.....Clydesdale
1323	Gilroy Belgian Horse Co. ....Gilroy	Mouton d'Erque 4049 (45804).....Belgian
1654	Hansen, James .....Milpitas	Vainqueur 16440 (64105).....Percheron
1745	Jackson, A. J. ....Morgan Hill	Admiral Evans 82762.....Percheron
1031	Jenkins, Oliver P. ....Stanford University	Lucien 53130 (64421).....Percheron
1138	Jenkins, Oliver P. ....Stanford University	Lombard 45905 (59817).....Percheron
1355	Jenkins, Oliver P. ....Stanford University	Albinus 63599 .....Percheron
2323	Jenkins, Oliver P. ....Stanford University	Arthur 100392 .....Percheron
1312	Scott, H. ....San Jose	Owynez 38688 .....Standard
1313	Scott, Henry .....San Jose	Bon McK 56496.....Standard
1750	Russell, Thos. ....Milpitas	Martin 35874 (52034).....Percheron
1299	Turner Bros. ....Gilroy	Boro' Rival 11590 (27103).....Shire
1470	Uhemann, Geo. A. ....San Jose	Implexe 69563 (78753).....Percheron
1103	Whalen, Lane & Morgan.....Milpitas	Major de Leiffe 2000 (23812).....Belgian

Grades.

2250	Bellicetti, A. ....Santa Clara	Wayland W .....Standard
630	Blanchard, J. E. ....San Jose	Diavolo .....Standard
737	Borge, John M. ....Milpitas	Bill .....Belgian
545	Connell, John J. ....Edenvale	Jack .....Percheron
704	Hiatt, E. ....Coyote	Romano Jr. ....Norman
631	Kellogg, H. E. ....Mountain View	Almak .....Standard
561	Main, J. M. ....Los Gatos	Ned .....Percheron
193	Matters, J. A. ....Morgan Hill	Buck .....Percheron
757	McIntoss, G. S. ....Gilroy	Dewey M .....Standard
546	Price, W. N. ....San Jose	Bob .....Belgian
700	Rode, Carl .....San Jose	Black Prince .....Percheron
586	Rose, M. V. ....Lawrence	Prince .....Percheron
644	Ross, O. E. ....Gilroy	David .....Percheron

Mongrels.

License Number	Name and address of owner	Name and breed of stallion
883	Cribari Bros. Morgan Hill	Ike Mongrel
870	Hjohm, Axel Los Gatos	Frank Mongrel
907	Howe, R. C. Morgan Hill	Black Raven Mongrel
898	Mellott, Joseph Alma	George Mongrel
605	Nelson, F. H. San Jose	Danger Mongrel
632	Newman, Thos. Coyote	Silas Mongrel
621	Patton, A. D. San Jose	Black Ranger Mongrel
2259	Pedro, Manuel Enos San Jose	George Mongrel
851	Silva, M. P. Milpitas	Don Mongrel
791	Willson, Edwin Gilroy	Ned Mongrel

SANTA CRUZ COUNTY.

Purebreds.

1599	Mann, R. W. Watsonville	Patrick D 56301 Standard
1005	Pickle, F. C. Santa Cruz	Alexander Malone 35744 Standard
1168	Redman, Jas. Watsonville	Rocker 5624 (57474) Belgian
2335	Silliman, G. F. Watsonville	Premier Paicines 23567 French Draft
1300	Watsonville Draft Horse Co. Watsonville	Marguerit 12801 (54771) French Draft
1440	Whitmore, T. H. Santa Cruz	Alphonse 50875 Percheron

Grades.

733	Akers, G. M. Soquel	Hassan Standard
2240	Silliman, G. F. Watsonville	Captain Percheron
619	Dunlap, John H. Watsonville	Rex Belgian
767	Miller, W. L. Watsonville	Grand Due Belgian
600	Redman, Jas. Watsonville	Van Junior French Draft

Mongrels.

788	Cole, D. W. Watsonville	Model Prince Mongrel
619	Forster, J. E. Watsonville	Chas. Summner Mongrel
599	Locatelli, G. M. Boulder Creek	Nick Mongrel
1025	Mann, Geo. S. Watsonville	Black Diamond Mongrel
1026	Mann, Geo. S. Watsonville	Terry Mongrel

SHASTA COUNTY.

Purebreds.

1509	Arnold, O. P. Redding	Sphinx Baron 38675 Standard
1362	Green & Ames. Ono	Pilot 22415 French Draft
1427	Hunt, J. R., Sr., and Heryford, A. M. Millville	Cousin 43677 (65982) Percheron
1475	Lutz, Mrs. L. C. and John W. Redding	Omer 72385 Percheron
1607	Mills, Andrew Anderson	Tryconnell 37909 Thoroughbred
1305	Murphy, Chas. M. Ono	Stylish Prince 63643 Percheron
1012	Shuler, J. D. Balls Ferry	El Dinero 53055 Standard
1444	Souza, Wm. Gas Point	Joe Sarto 46468 Standard
1706	Winsell, R. A. Redding	Starell 61825 Percheron

Grades.

2256	Lack, M. D. Redding	Don Standard
744	Henriques, Frank Cottonwood	Prince Clydesdale

Mongrels.

License Number	Name and address of owner	Name and breed of stallion
787	Doll, Clifford A. Ono	Tim Mongrel
1033	Dye, J. M. Kennett	Fenox Mongrel
2277	Smith, L. C. Millville	Rock Mongrel

SIERRA COUNTY.

Purebreds.

1770	Dory, Max Loyalton	Nateley Ensign II 19886 (6292) Shire
1437	Sierraville Percheron Assn. Sierraville	Isambert 44359 (83136) Percheron

Grades.

709	Star Ranch Co. Sattley	Smoke Belgian
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SISKIYOU COUNTY.

Purebreds.

1703	Black Mountain Horse Assn. Ager	Monitor 53350 (65816) Percheron
1712	Borba, Manuel Montague	Keota Burgess 5786 Shire
1376	Calloway, H. F. Etna Mills	Superior Medium 46957 Standard
1454	Chandler, E. R. Teenor	Grandmas 13921 Thoroughbred
1455	Chandler, E. R. Teenor	Vuleain 1908 Thoroughbred
1254	Edgewood and Big Springs Horse Co. Edgewood	Kachet 88595 (91689) Percheron
1744	Edgewood Horse Assn. Edgewood	Hier 53340 (73766) Percheron
1058	Fay, Walter M. Scott Valley	Major Domo 54086 Standard
1529	Fort Jones Draft Horse Co. Fort Jones	Baron de Lessines 5062 (52176) Belgian
1432	Gazelle Horse Breeders' Assn. Gazelle	Kantal 88609 (90734) Percheron
1137	Hughes, A. E. Etna Mills	Siskiyou Star 15175 French Draft
1403	Jesne, F. A., et al. Etna Mills	Forban 5085 (58686) Belgian
1473	Lautner, Joseph Dorris	Katillac 88602 (94920) Percheron
1431	Liskey, Wright, Wright & Newton Hornbrook	Buffon 96658 (66472) Percheron
1518	Little Shasta Draft Horse Co. Montague	Dunsmore Victor King 11664 (27980) Shire
1324	McCloud River Lumber Co. McCloud	Hispanique 44358 Percheron
1416	Mitchell Bros. Mount Dome	Konsensus 88590 (91565) Percheron
1492	Montague Belgian Horse Co. Montague	Paul 5942 (62856) Belgian
1381	Oak Bar Horse Co. Oak Bar	President 40114 (52227) Percheron
1584	Rowe, A. E. Edgewood	Marceau (46706) Percheron
1474	Ruby Horse Co. Ruby	Gerfaut de Zweve 3293 (46598) Belgian
1524	Scott Valley Perek. Horse Co. Fort Jones	Lusardi 63594 Percheron
1575	Scott Valley Shire Horse Breeders' Assn. Etna Mills	Catterall-Harold 10657 (25053) Shire
995	Walker & Barnum Etna Mills	Bruno de Promelles 4184 (45552) Belgian
2354	Yreka Horse Co. Yreka	Titus'd Hondzocht 5960 Belgian

Grades.

646	Antone, Birch Thrall	Pete Percheron
752	Cross, Chas. E. Dorris	Nig Percheron
742	Kurt, H. Hornbrook	Dewey Yet Jr. Clydesdale

Mongrels.

License Number	Name and address of owner	Name and breed of stallion
2305	Adams, S. K. Macdoel	Colie Mongrel
2322	Ahlgren, Gus A. Etna Mills	Wallace Mongrel
887	Cavener, S. S. Tecnor	Duke Mongrel
857	Chandler, Elmer R. Tecnor	Sear Face Mongrel
858	Chandler, Elmer R. Dorris	Turk Jr. Mongrel
806	Hearn, Mrs. Sarah E. Hornbrook	Stockings Mongrel
856	Holzhauser, H. B. Tecnor	Tramp Mongrel
834	Liskey, Chas. Hornbrook	Khes Mongrel
607	Maust, H. F. Macdoel	Jim Mongrel
915	McDonald, G. W. Fort Jones	Don Americus Mongrel
969	Morton Bros. Ager	Prince Mongrel
798	Pool, Leander Yreka	Don Mongrel
799	Pool, Leander Yreka	John Mongrel
2289	Redd, W. S. Ager	Ned Mongrel
688	Sargent, Samuel T. Yreka	Clyde Mongrel
741	Spannaus, H. E. Beswick	Cape Horn Prince Mongrel
2281	Sharp, W. W. Fort Jones	Conde Jr. Mongrel
959	Thomas, Lyman G. Yreka	Eclipse Mongrel
1037	Turner, W. W. Dorris	Red Cloud Mongrel
829	Young, R. J. Macdoel	Chief Mongrel

SOLANO COUNTY.

Purebreds.

2307	Chandler Co., F. B. Vacaville	Atherton 22973 French Draft
1546	Coronado, M. P. Vallejo	Bay Prince 12494 Clydesdale
1169	Church, Smith Colvin. Rio Vista	Mestol 31875 Standard
1102	Dixon & Davis Horse Co. Dixon	Havanais 44383 (78346) Percheron
1011	Dixon Percheron Horse Co. Dixon	Mairan 105293 Percheron
959	Felix Drouin & Co. Rio Vista	Sultan De Velle 5566 (56624) Belgian
1107	Elmira Percheron Stock Co. Elmira	Charbonnier 41227 (54301) Percheron
1684	Gurnett & Gregory Suisun	Romeo 11815 French Draft
1713	Joseph, W. G., et al. Rio Vista	Livarat 101835 (103893) Percheron
1591	Lewis, Mrs. Rose Elmira	Brutus 12207 Percheron
943	Matavia, Lou Dixon	Healani 56150 Standard
1311	McCormack Bros. Rio Vista	Severn Pilot 11587 (26668) Shire
1756	Pierce, Wm. Suisun	Bonjour 1297 (22582) Belgian
1213	Rush, B. F. Suisun	Bon McKinney 51480 Standard
1725	Stadtfeld, J. R. Vacaville	Franco 42187 Percheron
1162	Vacaville Percheron Horse Co. Vacaville	Jolicoeur 97567 Percheron
1304	Vallejo Draft Horse Assn. Vallejo	Inquiet 77306 (78891) Percheron
1608	Westgate, E. W. Rio Vista	Tenton Gray Tad 13384 (27849) Shire

Non-standard.

27	Uhl, C. J. Vacaville	Ulati Non-standard
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Grades.

570	Anderson, H. Suisun	Black Prince Norman
699	Burrell, E. C. Cordelia	Fitz Jr. German Coach
661	Comphel, Fred Suisun	Prince Percheron
2228	Dittmer, C. R. Cordelia	Inize Percheron
717	Sparling, Freland Dixon	Falmont Standard

Mongrels.

Licence Number	Name and address of owner	Name and breed of stallion
694	Church, Smith Colvin.....Rio Vista	Fordy King Jr.....Mongrel
656	Dodini, Julius.....Dixon	Florador.....Mongrel
2291	Groux, Sam.....Suisun	Cap.....Mongrel
607	Hackmann, Herman.....Dixon	Pongo.....Mongrel
932	McWilliams, R.....Suisun	Dude.....Mongrel
1031	Mortensen, J. P.....Rio Vista	Chief Harold.....Mongrel
752	Robben, F. W.....Dixon	Cyrus.....Mongrel
610	Schielke, Henry H. C.....Vacaville	Dandy Junior.....Mongrel
611	Schielke, Henry H. C.....Vacaville	King Leopold.....Mongrel
612	Schielke, Henry H. C.....Vacaville	Dandy.....Mongrel
927	Vacaville Livery and Feed Co.....Vacaville	Denmark.....Mongrel

SONOMA COUNTY.

Purebreds.

1303	Barnes, J. K.....Cloverdale	Molock (6923).....German Coach
2401	Bodega Percheron Horse Co.....Bodega	Maleasant 106136.....Percheron
1670	Brandt, O. H.....Shellville	Handicap 67988 (74349).....Percheron
1111	Brittain, Harvey.....Santa Rosa	Baron Fontleroy 12642 (12825).....Clydesdale
946	Dolcini & Dolcini.....Petaluma	McMyrtle 58007.....Standard
2341	Duncan Mills Co.....Duncan Mills	David 100390.....Percheron
1425	Frey, Peter.....Kenwood	Clayton 58683.....Percheron
1378	Leveroni Bros.....Sonoma	Dray Prince II 12957 (27266).....Shire
1265	London, Jack.....Glen Ellen	Nevada Hillside (23601).....Shire
1236	Martinelli Bros.....Santa Rosa	Pastur (21042).....Belgian
1741	Matzen, Peter.....Petaluma	Rokeby Pioneer 6466.....Shire
1334	McNear, G. P.....Petaluma	Brilliant De Momalle 1577 (29316).....Belgian
1298	Mitchell, F. M.....Santa Rosa	The Potrero 59552.....Standard
1731	Mordecai, W. B., et al.....Petaluma	Moliere 105291.....Percheron
1624	Sayers, John R.....Santa Rosa	Glen Wilkes Jr. 32843.....Standard
2381	Sebastopol Belgian Horse Co.....Sebastopol	Boaz 6239.....Belgian
2301	Sonoma County Percheron Horse Co.....Penngrove	Laos 106129.....Percheron
1112	Summerfield, Jas. J.....Santa Rosa	Don Sonoma 36459.....Standard
1113	Summerfield, Jas. J.....Santa Rosa	Matasham 59539.....Standard
1174	Turner, F. S.....Santa Rosa	Guy Dillon 39568.....Standard
2330	Turner, F. S.....Santa Rosa	Exponent Mc 61438.....Standard

Grades.

647	Cannon, L. L.....Penngrove	Stamboul Jr.....Standard
648	Cannon, L. L.....Penngrove	Buffalo Bill.....Shire
599	Cook, Fred B.....Santa Rosa	Sonoma Chief.....Shire
2215	Cook, Fred B.....Santa Rosa	Donald Cadet.....Shire
743	Dougherty, J. M.....Petaluma	Pride of Petaluma.....Belgian
2234	Eckart, Ed.....Cazadero	Bon Coeur Jr.....Percheron
573	Hinshaw, W. P.....Petaluma	Rock.....Shire
2221	Kiser, Ed.....Santa Rosa	Bailey.....Shire
609	Marsh, Chas.....Cotati	Chief.....Shire
696	Mason, F. B.....Healdsburg	Almont Jr.....Percheron
542	McDonald, Alex.....Valley Ford	Garibaldi.....Shire
684	Niestrath, Arthur.....Cazadero	Teddy N.....Percheron
623	Norrbom, Peter.....Sonoma	Prince Washington McKinney.....Standard
551	Olsen, C.....Geyserville	Daniel the Great.....Percheron
552	Olsen, C.....Geyserville	Frank.....French Draft
553	Olsen, C.....Geyserville	Duke of Dominion.....Percheron
554	Olsen, C.....Geyserville	Herald Haarfagne.....Percheron
703	Osborn, E. W.....Healdsburg	Lord Roberts.....Shire
750	Pedroncelli, Frank.....Kenwood	George.....Belgian
561	Pellescio, Walter.....Valleyford	Billy.....Shire
712	Perkins, Dr. R. E.....Petaluma	Oseto W.....Standard
695	Steiger, Erhard E.....Sonoma	Bismark.....Belgian
598	Strong, John.....Santa Rosa	Prince.....Percheron
580	Summerfield, Jas. J.....Santa Rosa	Cotati.....Suffolk

Mongrels.

License Number	Name and address of owner	Name and breed of stallion
2242	Barney, C. E. Santa Rosa	Berryesse Chief Mongrel
2268	Bordman, Al Petaluma	Direct Steinway Mongrel
778	Bork, J. M. C. Petaluma	Burke Sunday Mongrel
1005	Boyd, Geo. Santa Rosa	Ben Jackson Mongrel
2320	Burns, Robt. W. Sebastopol	Tige Mongrel
806	Cannon, L. L. Penngrove	Prince Albert Mongrel
957	Treshour, H. C. Geyserville	Dan Mongrel
662	Hinshaw, W. P. Petaluma	Jack Mongrel
1020	Kee, R. T. Bodega	Prince Mongrel
727	Kieser, Jos. Santa Rosa	Bay Prince Mongrel
627	Langley, John Sebastopol	Leo Mongrel
728	Martinelli Bros. Petaluma	Oakdale Mongrel
695	McGrath, B. W. Cloverdale	Colonel Mongrel
903	Redmond, P. J. Occidental	Robin Mongrel
823	Nufer, T. A. Petaluma	Pollock Mongrel
889	Woodson, G. W. Petaluma	Rolland Mongrel

STANISLAUS COUNTY.

Purebreds.

1665	Adams, W. D. Turlock	Adjutant 55916 (68232) Percheron
1401	Baldwin, Clyde R. Turlock	Ebouriffant 4096 French Coach
1009	Black, Neil Newman	Soliman 1409 Belgian
1559	Broadway Livery Turlock	Brilliant 3956 Percheron
1067	Cheney, T. W. Turlock	Sonoma King 47879 Standard
1377	Costner, W. S. Cooperstown	Klanerk 15608 French Draft
1282	Fairview Draft Horse Co. Turlock	Impromptu 77308 (82306) Percheron
1227	Fernandes Belgian Horse Co. Turlock	Cesar d'Hubamel 5954 Belgian
1603	Hanner, E. R. and J. W. Patterson	Delta 12953 French Draft
1555	Kirkle, W. M. Modesto	Monarch 8755 Percheron
1321	Lewis, M. A. Oakdale	Guy McKinney 37625 Standard
1199	Mains, Eldon P., and Simon, George Turlock	Losange 99000 (99428) Percheron
1063	McGinnis, C. W. Crows Landing	Alfort 51328 (64807) Percheron
1092	Middleton, H. E. Oakdale	Besique H 75146 Percheron
1140	Middleton, H. E. Oakdale	Amos 73144 Percheron
2369	Palmer, A. F. Cooperstown	Mindo 45210 Percheron
2397	Parsons, N. M. Hickman	Governor Major 5860 Saddle
1337	Stearns, J. B. Oakdale	Doctor Bryson 38782 Standard
1628	Turlock Imp. Belgian Horse Co. Turlock	Marteau 106137 Percheron
1324	Turlock Percheron Horse Assn. Turlock	Keota Soltaire 49097 Percheron
1091	Waterford Perch. Horse Co. La Grange	Galoubet 43683 (69774) Percheron

Grades.

708	Allen, David A. Newman	Sky Pointer Jr. Standard
2224	Allen, David A. Newman	Baron Logan Standard
602	Avila, Joe. Crows Landing	Doctor W Standard
2238	Baker, Gilbert L. Oakdale	Irwin D Standard
697	Broadway Livery Turlock	Bonnie Standard
2230	Burrows, M. E. Turlock	Sultan Percheron
2226	Covey, H. Turlock	Chief Percheron
672	Dillwood, A. M. Oakdale	Salisbury Jr. Standard
749	Essen, Bart Turlock	Fritz Nutwood Standard
660	Fisher, O. D. Modesto	Reflector Standard
693	Fleshman, J. J. Turlock	Germain Percheron
2246	Herron, D. W. Modesto	Mae Shire
592	Middleton, H. E. Oakdale	Seal Standard
658	Middleton, H. E. Oakdale	Red Cloak Jr. Standard
24	Mortimer, C. R. Modesto	Floro McKinney Standard
740	Parsons, N. M. Hickman	Charles Sable Percheron
643	Stearns, T. B. Oakdale	Comet Percheron
616	Stuart, Chas. Eugene	Success French Draft

Mongrels.

Stallion Number	Name and address of owner	Name and breed of stallion
2316	Bauman, E. Modesto	Dolly's Charlie Boy Mongrel
2285	Cabral, A. Turlock	Prince Vas Nutwood Mongrel
2262	Elliot, S. J. Turlock	Dick Mongrel
622	Ferriera, Frank Ceres	Jean Mongrel
2278	Hansen, W. C. Oakdale	William C Mongrel
707	Jons, Hans Patterson	Tony-Oak Mongrel
1019	Kernahan, R. S. Newman	Chas. Marvin Mongrel
732	Kimberling, Copp Oakdale	Robin Mongrel
2284	McNabb, J. D. Turlock	Jimmy Mc Mongrel
924	Montgomery, R. L. Cooperstown	Rondo Mongrel
604	Mortimer, C. R. Modesto	Charter Oak Mongrel
601	Nuns, J. B. Newman	Tom Mongrel
2301	Orvis, F. E. Ceres	Jack Mongrel
724	Ramazzina, I. Patterson	Bill Mongrel
623	Spenker, Fred J. Modesto	Monarch Mongrel
1082	Woods, Frank Newman	Van Mongrel

SUTTER COUNTY.

Purebreds.

1542	Schibig, Joseph Meridian	Oconee 31650 Standard
1036	Sutter County Horse Co. Yuba City	Melisey 106142 (105123) Percheron
1044	West Butte Horse Co. Meridian	Makis 104140 Percheron

Grades.

618	Doty, Jake Meridian	Johnnie Miron Percheron
668	Edwards, J. and J. A. Live Oak	Hiram Percheron
666	Jay, Chas. A. Pleasant Grove	Alvon Percheron
689	Keys, G. W. Pleasant Grove	Jim Corbett Shire
674	King, Jos. F. Yuba City	Audacieux Jr. French Draft
568	Michel, F. J. Nicolaus	Prince Percheron

Mongrels.

843	Darrach, P. A. Pleasant Grove	Dexter Mongrel
862	Graffes, A. Tudor	Tom Boy Mongrel
767	Jay, Chas. A. Pleasant Grove	Prince Mongrel
950	Krull & Bender Live Oak	Sidney Mongrel

TEHAMA COUNTY.

Purebreds.

1567	Andrews, J. V. Red Bluff	North California 50141 Standard
1014	Ballard, Merrill O. Red Bluff	Pekin 80970 Percheron
1469	Benjamin, James H. Red Bluff	Master Middleton 16936 (16710) Clydesdale
1002	Carter, Stewart Corning	Palo Prieta 59498 Standard
948	Corning Percheron Horse Assn. Corning	Groom 43264 (72548) Percheron
1214	Frary, Josie S. Red Bluff	Herbert Dillon 44624 Standard
1163	Fuller, David W. Red Bluff	Chilperic 40711 (46619) Percheron
1537	Gilmore, F. E. Red Bluff	Prince de Bursit 4194 Belgian
1143	Goodrum, J. M. Red Bluff	Paul 2780 French Coach
1150	Long, J. R., et al. Jelly	Liverpool 44363 (68381) Percheron
1145	Meyers, F. M. Paskenta	Maxwell 70434 Clydesdale
1059	Morgan, G. G. Corning	Negro 51334 (62669) Percheron
1520	Potter, Earl S. Los Molinos	Jurat 69842 (84666) Percheron
1536	Red Bluff Percheron Horse Co. Red Bluff	Trompeur 41351 (52231) Percheron
1168	Ruff Bros. Paskenta	Cesarewicht 45969 (60250) Percheron
1046	Stone, W. H. Mantona	Duc 3101 German Coach
2368	Urquhart Bros. Paskenta	Model 24485 French Draft

Non-standard.

License Number	Name and address of owner	Name and breed of stallion
26	Monduney, A. A. Red Bluff	Lyn Kinney Non-standard

Grades.

549	Brooke, W. F. Red Bluff	Clyde Standard
627	Frary, F. N. Red Bluff	Corning Standard
608	Godbolt Bros. Red Bluff	Colonel Percheron
715	Hopkins, S. K. Manton	Chris Percheron
597	Lindner Bros. Red Bluff	Cap Percheron
764	Montgomery, Collis Red Bluff	Trompieur Percheron
2261	Pugh, Fred C. Los Molinos	Toney Boy Thoroughbred
532	Zielke, A. L. Henleyville	Billy Bilbouquet French Coach

Mongrels.

822	Baker, J. R. Hooker	Chub Mongrel
625	Boots, J. T. Red Bluff	George Mongrel
667	Butler, Dr. Chauncey Corning	Young Bailey Mongrel
2238	Conklin, M. L. Corning	King Mongrel
686	Goodrum, J. M. Red Bluff	Shannon Mongrel
796	Moller, Frank Corning	Shainrock Mongrel
816	Patterson, C. E. Red Bluff	Prince Mongrel

TRINITY COUNTY.

Purebreds.

1766	Gibson, W. S. Douglas City	Jan II 2895 (2) German Coach
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Mongrels.

676	Twitchell, E. R. Ruth	The Scout Mongrel
677	Twitchell, E. R. Ruth	Barney Ink Mongrel
984	Wilson, T. M. Lewiston	Wallace Mongrel

TULARE COUNTY.

Purebreds.

1048	Adams, John J. Dinuba	Louis de Belle Croix 6610 (65490) Belgian
1054	Bartley, I. M. Lindsay	Noble 55690 Percheron
1371	Campbell, John Tulare	Royal Envoy 36477 Standard
1452	Campbell, R. D. Orosi	Ima 66347 Percheron
1721	Clark, J. G. Tulare	Derbywood 56973 Standard
2332	Chinowth, R. E. Visalia	Silesto 4405 German Coach
1723	Fox & Thompson Angiola	Hainvilliers 70242 (74281) Percheron
1167	Green, J. W. Waukena	Bay King 41895 Percheron
1221	Henderson, T. E. Porterville	Squirrel Montrose 2139 Saddle
1468	Howe, Fred C. Tulare	Gervais 41770 (71715) Percheron
1166	Husback, Thos. Exeter	Maurice 97093 Percheron
1758	Keeley, L. O. Lindsay	Klamath King 42760 Percheron
2389	Kellar, Chas. Kaweah	James 6736 (72598) Belgian
1434	Kirk, R. J. Dinuba	Germain 41239 (55815) Percheron
1748	Lipson, I. M. Tulare	Uganda 53942 Standard
1269	Monroe & Sons. Woodville	Comodore 71711 Percheron
1588	Newman, R. O. Visalia	Best Policy 42378 Standard
985	Percheron Horse Co. Visalia	Istres 54443 (82118) Percheron
1734	Tulare Percheron Horse Assn. Tulare	Garant 42929 (69873) Percheron
1704	Visalia Draft Horse Co. Visalia	Phehil 43260 Percheron
1053	Webb, W. I. Porterville	Ourbells 40322 Standard
1644	Wyseur, L. J. Lindsay	Nestor de Gem 2610 (34456) Belgian

Grades.

License Number	Name and address of owner	Name and breed of stallion
657	Kirk, R. J. Dinuba	Rantstran Standard
767	Leauell, B. W. Exeter	Tom Fish Shire
96	Woods, J. L. Visalia	Doc Percheron

Mongrels.

665	Anderson, W. A. Porterville	Duke II Mongrel
2327	Beckwith, Geo. Tulare	Prince Mongrel
914	Betts, G. W. Porterville	Nero Jr. Mongrel
962	Bressler, B. F. Exeter	Ike Mongrel
721	Chambers, L. P. Alpaugh	Young Madison Jr. Mongrel
701	Foss & Lester. Alpaugh	Cealie Mongrel
836	Kirk, R. J. Dinuba	Norman Mongrel
635	Mosier, J. C. Visalia	Ras Mongrel
866	Sweetland, M. E. Cooperstown	Victor Mongrel
940	Tourtillott, E. L. Lindsay	Major Mongrel
803	Van Loan, F. C. Visalia	Mt. Diablo Mongrel
679	Woods, J. L. Visalia	Chiefton Mongrel
680	Woods, J. L. Visalia	Jim Mongrel

TUOLUMNE COUNTY.

Purebreds.

1056	Diamond, James Tuolumne	Dubne 49795 Thoroughbred
1635	Sonora German Coach Horse Co. Sonora	Bosporus 4017 German Coach
1004	Tuolumne Percheron Horse Breeders' Assn. Jamestown	Bouton 42600 (65358) Percheron

Grades.

754	Van Patten, W. V. Sonora	Dick Percheron
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Mongrels.

678	Childress, O. D. Sonora	Little Sid Mongrel
2245	Childress, O. D., and Richards, E. H. Sonora	Big Jim Mongrel
942	Davis, W. J. Sonora	Rowdy Mongrel
825	Knoop, W. F. Stent	Dan Mongrel
2265	Pedro, A. L. Columbia	Conde Jr. Mongrel
2270	Sharrock, Geo. A. Sonora	Norman Doc Mongrel

VENTURA COUNTY.

Purebreds.

1672	Cook, W. M. Ventura	Escobado 39746 Standard
1643	Johnge, Remi De Oxnard	Bismark 3152 (41986) Belgian
1594	Dinsmore, G. W. Simi	First Choice 18106 Clydesdale
1716	Harris, Frank Montalvo	Prince George 60034 Percheron
1050	Kennedy, M. A. Moorpark	Duke 89544 Percheron
1098	McMillan, Wm. J. Santa Paula	Brilliant 40174 (54555) Percheron
1087	Ojai Percheron Horse Assn. Nordhoff	Duke 78055 Percheron
1482	Runkle, F. J. Simi	Champion 83454 (54823) Percheron
1560	Ventura Belgian Horse Co. Ventura	Margot du Moulin 5565 Belgian

Grades.

License Number	Name and address of owner	Name and breed of stallion
2239	Shaffer, A. G. Ventura	Sunny B Standard

Mongrels.

748	Dent, John Ventura	Champion Mongrel
689	Dunn, J. F. Piru	Duke Mongrel
725	Hoslett, Al Oxnard	Bob Mongrel
880	Runkle, F. J. Simi	Superior Jr. Mongrel

YOLO COUNTY.

Purebreds.

1233	Creighton, Don Winters	Penelope 51335 (63365) Percheron
1061	Considine, John W. Woodland	Robert Bingen 45033 Standard
1581	Davis Breeders' Assn. Davis	Berkeley 46934 Percheron
2376	Duvall, M. J. Clarksburg	Madere 40512 (53741) Percheron
1544	Grafton Live Stock Co. Grafton	Rufus 54916 Percheron
1461	Grieve, A. R. Davis	Tiflis 41517 Percheron
1234	Herold, F. W. Winters	Delmer D 61563 Standard
1374	Hinkley, H. C. Grafton	Postland Pride II 13492 Shire
1230	Hogoboom, H. S. Woodland	Palo King 44910 Standard
2324	Hogoboom, H. S. Woodland	Woodland King 62190 Standard
966	Johnson, Chas. W. Woodland	Airlie Demonio 51640 Standard
1029	Keefer, M. C., and Spencer, C. A. Woodland	The Proof 51956 Standard
1388	Leeman, W. W. Broderick	Byzantin (52233) Percheron
1242	Montgomery, J. E. Davis	Noirhat Docteur 4050 (43494) Belgian
967	Montgomery, J. C. Davis	Dan Logan 45155 Standard
1028	Montgomery, J. E. Davis	Jim Logan 44997 Standard
1060	Madison Belgian Horse Co. Madison	Gladiator 5562 (46944) Belgian
2340	Morris & Son, A. W. Woodland	King Brilliant 97188 Percheron
2362	Ruby & Bowers Davis	Max 4988 Belgian
1557	Scott, Clarence Winters	The Black Prince 102960 Percheron
1031	The Putah Percheron Horse Assn. Davis	Liberateur 5931 Belgian
1057	The Winters Percheron Draft Horse Co. Winters	Laurier 101837 Percheron
2367	Woodland Hackney Stud. Yolo	Lord Lovelace 1665 Hackney
1662	Woodland Stock Farm, Inc. Woodland	Prince Ansel 29220 Standard
1561	Yolo Draft Horse Assn. Yolo	Granier 55299 (71375) Percheron

Grades.

741	Adams Bros. Esparto	Mastique Belgian
620	Colburn, O. M. Woodland	Mastic Jr. Belgian
2225	DuBois, Clarence Madison	Melrose Percheron
638	Herspring, Dr. D. F. Woodland	Don Rasine Standard
613	Hogoboom, H. G. Woodland	Ashon Standard

Mongrels.

2263	Grieve, A. R., and Adamson, J. M. Davis	Black Star Mongrel
784	Hardy, W. C. Woodland	Prince S Jr. Mongrel
2250	Henrich, F. P. Winters	Black Bart Mongrel
720	Pritchett, John W. Brooks	Buster Mongrel
2298	Zimmerman, Geo. Woodland	Dewey Mongrel

YUBA COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
1351	Armstead Bros., et al. Wheatland	Corbiguy 12949 French Draft
1621	Berg, Herman E. Marysville	Mosel 5095 (58680) Belgian
1370	Creps Bros. Wheatland	Croman Premier (30070) Shire
1387	McGrath, Robert Marysville	Pinaud 41344 (55051) Percheron
2360	Sanders, J. H. Smartsville	The Senator 43288 Thoroughbred
1348	Sullivan, L. J. Marysville	Happean 44771 Percheron
1202	Yuba County Percheron Horse Co. Browns Valley	Bayard-de-Mol 4073 (50448) Belgian
181	Yuba and Sutter Breeding Assn. Marysville	Figaro-de-Mater 5083 (57638) Belgian

Grades.

654	Comas Bros. Marysville	McNear Standard
652	Griffith, C. V. Marysville	Dexter Percheron
543	McCune, P. W. Marysville	M D N Standard
612	Sanders, J. H. Smartsville	Sidney Wilkes Standard
765	Sutfin, W. Marysville	Prince French Draft
590	Wood, Joseph Oregon House	Black Diamond Percheron

Mongrels.

827	Griffith, C. V. Marysville	Brigham Mongrel
872	Jaques, E. E. Marysville	Nutwood Mongrel
876	Lazcar, Chas. Marysville	Pete Mongrel
718	Sanders, J. H. Smartsville	Blacksmith Mongrel
704	Young, P. Brown's Valley	Dude Mongrel

LICENSED JACKS IN CALIFORNIA.

ALAMEDA COUNTY.

Purebreds.

License Number	Name and address of owner	Name of jack
1513	Livermore Jack Co. Livermore	Ald El Aad 50824.
1612	Livermore Jack Co. Livermore	Bill Monarch 3800.

AMADOR COUNTY.

Purebreds.

1601	Endicott & Co., E. E. Jackson	Stice's Pride 2095.
1412	Grambart, John Plymouth	Westlake Govoner 2540.

BUTTE COUNTY.

Purebreds.

1448	Elkins & Milligan. Honeut	Frank McClintock (Initiatory).
1157	Hill T. Gridley	Major Duff 5675.
1142	Oroville Standard Jack Co. Oroville	Monarch Jr. 2096.

Grades.

747	Bennett, J. W. Cana	Ragsdale.
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Mongrels.

894	Best, J. G. Chico	Prince.
740	Cartwright, E. C. Chico	Ben.
675	Franks, E. L. Chico	Mammoth Spanish.

CALAVERAS COUNTY.

Purebreds.

1216	Tryon, C. W. Angels Camp	Burt 20293.
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Mongrels.

2239	Botto, Luke Vallecito	Jim.
671	Groves, J. P. Milton	Baxter Ryan.
672	Groves, J. P. Milton	Ben Butler.

COLUSA COUNTY.

Purebreds.

License Number	Name and address of owner	Name of jack
1198	Blevins, A. W. Williams	Jumbo 6519.
1478	Cecil, Logan Grimes	Searchlight 2133.
1479	Cecil, Logan Grimes	Sampson 2667.
1368	Jellison, M. H. Princeton	Prince Albert 2605.

Mongrels.

751	Anderson, Aubrey M. Maxwell	Gold Dust.
893	Arvedson, Chas. A. College City	Clondyke.
997	Boggs, W. B. Colusa	Humboldt.
2295	Jamison Bros. Maxwell	Jock.
974	King, Chas. Williams	Senator.
726	Sartain, H. B. Colusa	W. J. Bryan.
1012	Stovall, H. C. Williams	Jumbo.

CONTRA COSTA COUNTY.

Purebreds.

1602	Brentwood Jack Assn. Brentwood	Kentucky Wonder 2603.
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EL DORADO COUNTY.

Purebreds.

1409	Carlson & Ruaff Placerville	Diaz 4119.
1389	Warner, F. G. Placerville	Maltese Cross 2330.

Mongrels.

945	Ganow Bros. Cool	Tommy.
692	Smith, A. J. Latrobe	Sampson.

FRESNO COUNTY.

Purebreds.

2382	Bailey, F. T. Laton	Black Jumbo 5570.
1106	Barstow Breeders' Assn. Fresno	Jeff 20242.
1039	Eversoll, Wm. Burrough	Christine's Joe Shelby 4145.
1402	Hawthorne, J. R. Selma	Jumbo 20355.
1592	McGovern, Geo. W. Kingsburg	Starlight Jr. 50631.
1287	Monmouth Horse and Jack Co. Monmouth	Young Custer 2104.
2399	Tarpey, M. F. Clovis	Joe Bowers 5526.

Grades.

676	Fink & Rodgers Reedley	Ilharraqy.
686	McBriar, John Reedley	Commodore Perry.
585	Stine, C. F. Laton	Black Warrior.

Mongrels.

License Number	Name and address of owner	Name of jack
2319	Bailey, F. T. Laton	Monte Carlo.
2312	Cerini, John Riverdale	Buffalo Bill.
832	Crawford, C. E. Reedley	Jumbo.
1089	Curd, T. H. Fresno	Dixie.
1021	Helm, Frank M. Fresno	Jumbo.
709	Long, J. P. Reedley	Jenkin's Son.
2244	McKay, J. R. Fresno	Dexter.
735	Mills, Ralph Toll House	Benjoe.
640	Nelson, J. H. Selma	Mocking Bird.
608	Pfost, G. W. Laton	Needmore.
2257	Phillips, C. W. Selma	Big Jim Clark.
1015	Saulque Bros. Reedley	Jackie.
647	Shannon, S. A. Fresno	Ponco the Great.
2256	Shintakn, K. Clovis	Reno.
646	Simpson, Marvin Academy	Stambaul
2307	Wills, Chas. Coalinga	Missouri Joe.
2317	Wells, Daniel Coalinga	Jack.
906	Wheatville Ranch Co. Wheatville	Mike.

GLENN COUNTY.**Purebreds.**

1076	Flood, J. T. Newville	Brigham Jr. 20278.
1352	Hickock, Frank Stony Ford	Andy 9184.
1535	Hull & Burrows Millsaps	Cracker Jack 2222.
1382	Kirkpatrick, J. L. Orland	Eber Best 2233.
1273	Merrill, M. A. Willows	Diablo 21006.
1275	Merrill, M. A. Willows	Jim Snell 7908.
1276	Merrill, M. A. Willows	Frenchy 8999.
1247	Raper, O. L. Glenn	A. Mutt 3602.
1500	Shellooe, Jas. J. Germantown	Jack Johnson 24801.

Mongrels.

868	Dixon, H. B. Elk Creek	Teddy.
955	Searce Estate Orland	King.
987	St. Louis, H. B. Norman	Tom.
1051	St. Louis, H. B. Norman	Jerry.

HUMBOLDT COUNTY.**Mongrels.**

842	Bartlett, E. G. Rohnerville	Paymaster.
912	Linser, Ernest R. Garberville	Pete.

IMPERIAL COUNTY.**Purebreds.**

1331	Calexico Breeding Co. Calexico	Stonewall 20493.
1508	No. 6 Jack Co. Calexico	Black Prince 2098.
997	Palmer, A. F. Heber	Esau 5682.
2352	Walle, W. H. Calipatria	Dos Alphonso 5514.
1666	Williams, H. E. Brawley	Native Son 20566.

Mongrels.

License Number	Name and address of owner	Name of jack
989	Baker, B. L. Holtville	Don.
1024	Beekwith, E. L. El Centro	John J.
1031	Crummer, L. O. Brawley	John.
1006	Crummer, L. O. Brawley	Starlight.
973	Forrester, E. F. El Centro	Governor.
1009	Howard, J. A. Seeley	Napoleon.
930	Kelso, B. F. Holtville	Big Jerry.
633	Uber, F. A. El Centro	Jerry.

INYO COUNTY.**Mongrels.**

2326	Dunn, Ed Independence	Tom.
939	Seymour, Sidney Bishop	Steve.

KERN COUNTY.**Purebreds.**

1404	Bone, J. A. Bakersfield	McIlroy's Pride 2103.
2386	Gibson Jack Co. Wasco	Round Trip 5599.
1787	Heard, H. L. McFarland	Big Buck 2097.
999	Missouri Douglas Jack Co. Bakersfield	Missouri Douglas 5679.
1580	Ramina Ranch Co. Tehachapi	Dandy 50218.
2329	Ruedy, Chris Bakersfield	D. T. Mattock 9386.

Mongrels.

2258	Castro, Luciano Bakersfield	Enos.
624	Kyne, P. C. Annetta	Dick.
949	Neighbors, Don, and Jones, John Bakersfield	Dave.

KINGS COUNTY.**Purebreds.**

1373	Frazer, Frank M. Hanford	Seal 2335.
1308	Ragnon, K. L. Corcoran	Rube Roy Riley 50907.
1184	Runyon, W. D. Lemoore	Dynamite 50501.

Mongrels.

920	Esrey & Son, J. W. Lemoore	Byxbe.
759	Hensley, J. B. Corcoran	Jim.
956	McCord & Reynolds Hanford	Cyclone.
972	McCord, J. W. Hanford	Royal Poition.
1047	McCord, J. W. Hanford	Young Riley.
952	Miles, C. A. Lemoore	Good Enough.
743	Pattison, M. L. Lemoore	Black Joe Jr.
801	Reed & Bros., J. M. Lemoore	Rousseau.

LAKE COUNTY.**Purebreds.**

1413	Jones Bros. Lower Lake	Glen Raven 4958.
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Mongrels.

License Number	Name and address of owner	Name of jack
1032	Boggs, A. M. Highland Springs	Pico.

LASSEN COUNTY.**Purebreds.**

1467	Raker, David Milford	Sample 50127.
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Mongrels.

592	Brown, Albert Coppervale	Lucky John.
975	Otis, Geo. C. Doyle	Casey Jones.

LOS ANGELES COUNTY.**Purebreds.**

1446	Baldwin, Anita Santa Anita	King Bershiba 5585.
1774	Harris, G. A. Long Beach	General Gutherg 2666.

MADERA COUNTY.**Purebreds.**

1385	Madero Coach Horse Assn. Madera	Duke 2390.
1678	McDonald, J. B. O'Neals	Ben Hur 5664.
1679	McDonald, J. B. O'Neals	Snider 5665.
1697	Olcese & Buchanan Berenda	Big Boy 4070.

MARIPOSA COUNTY.**Mongrels.**

979	Price, Jas. D. Cathay	Doc.
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MENDOCINO COUNTY.**Purebreds.**

576	Cox, T. W. Ukiah	Pluto 2387.
1170	Hughes, H. L. Ukiah	Black Republican 2613.
1180	Hughes, H. L. Ukiah	Col. Breckenridge 2094.

Mongrels.

981	Spurlock, Frank and Will Covelo	Star.
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MERCED COUNTY.**Purebreds.**

License Number	Name and address of owner	Name of jack
1548	McCoura & Donaldson.....Merced	Missouri Choice R 4313.
1550	Ragsdale, C. H.....Merced	Rajah Excelsior 4258.
2388	Ragsdale, C. H.....Merced	Woodrow Wilson 4312.

Mongrels.

754	Christian & Son, M.....Dos Palos	Pete.
690	Jorgenson, H. P.....Snelling	Stonewall Jackson.
1044	Ragsdale, C. H.....Merced	Governor Johnson.

MODOC COUNTY.**Mongrels.**

998	Brown, Claude R.....Lookout	Zeik.
773	McCully, L. M.....Cedarville	Teddy.

MONTEREY COUNTY.**Purebreds.**

1565	Casey, Wm., and Blair, Wm.....San Lucas	President Taft 5121.
1237	Diggs, Robert.....King City	Pedro 50502.
1260	Romie, Karl T.....Soledad	Alphonso 3937.

Mongrels.

716	Ross, Thos.....San Lucas	Jerry.
1000	Wiley, A. L. and M.....Gonzales	Cicero.

NAPA COUNTY.**Purebreds.**

1735	Piner, C. S.....Calistoga	Sambo Buch 4067.
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Mongrels.

850	Burge, A. E.....Oakville	Don Pedro.
864	Clark, Rueben.....Monticello	Quartina.
703	Schaeffer, H. C.....Pope Valley	Boyd.

ORANGE COUNTY.**Purebreds.**

955	Douglass, T. J.....Santa Ana	Big Jeff 20354.
957	Douglass, T. J.....Santa Ana	Joe Tribble 5605.

Mongrels.

License Number	Name and address of owner	Name of jack
2303	Borshard, Frank P. Santa Ana	Cyclone.

PLACER COUNTY.**Mongrels.**

958	Shelley, Jerry Roseville	Ruhstaller.
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RIVERSIDE COUNTY.**Purebreds.**

2371	Sheppherd, J. U. San Jacinto	Raggo Fred 3006.
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Mongrels.

2333	Allen, A. L. Perris	Starlight Junior.
1016	Arheis, T. R. Hemet	Pumpkin.
919	Keil, W. F. San Jacinto	Boston.
1007	Pico, Albert San Jacinto	Jerre.

SACRAMENTO COUNTY.**Purebreds.**

1785	Yost, J. P. Fair Oaks	Pay Down 2101.
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Mongrels.

772	Dilliard, C. Elk Grove	John Creason.
629	Valley Farm and Stock Co. Clay	Scotty.

SAN BENITO COUNTY.**Mongrels.**

2279	Littlejohn, Wm. Lone Tree	Jack.
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SAN BERNARDINO COUNTY.**Purebreds.**

1681	Garat, J. B. Chino	Stevens Sampson 2384.
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SAN DIEGO COUNTY.**Purebreds.**

1782	Carpenter, Burton Escondido	Black Joe II 5641.
1327	Coronado Beach Co. San Diego	Floral King 3775.
1391	Harrison, H. H., and Mills, A. D. San Marcos	Mattocks Duca II 4397.

Mongrels.

License Number	Name and address of owner	Name of jack
681	Cooper, A. B. Escondido	Slim.
683	Cooper, A. B. Escondido	Mack Jr.

SAN JOAQUIN COUNTY.

Purebreds.

971	Dill Bros. Clements	Abram Jr. 2099.
972	Dill Bros. Clements	General Lee's Pride 5647.
1320	Lewis & Dawson. Linden	Mogul 2093.
1414	Sayles Bros. Stockton	Black Percy 3885.
2342	Topham, Clarence Lindsay	Kentucky Raglan 5590.
1753	Thornberry, H. B. Stockton	Rajah Junior 5635.
2343	Thornberry, H. B. Stockton	Fox Prince 5586.
2344	Thornberry, H. B. Stockton	Round Trip 5599.

Grades.

760	Finck, Henry Stockton	Honest John.
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Mongrels.

729	Bell, S. P. Lockford	Irish Pet.
2246	Campbell, Wm. Escalon	Hidalgo.
2286	Kelley, C. Lodi	St. Patrick.
2287	Kelley, C. Lodi	Taft.
897	Gaul, A. Stockton	Noricher.
2267	Hanna, Richard E. Manteca	Jerry.
818	Jorgensen, N. J. Ripon	Dewie.
644	Leonardi, L. Linden	Mono.
937	Minges, Geo. E. Ripon	Junbo.
938	Minges, Geo. E. Ripon	Little Joe.
911	Moy, Peter Stockton	Big Tom.
933	Pope, J. H. Lodi	Woodbridge Henry.
705	Sanguinetti, J. Peters	King Rudolph.
2335	Shattick, Chas. B. Stockton	Little Junbo.
723	Wetherbee, G. W. Lathrop	Lathrop Dick.

SAN LUIS OBISPO COUNTY.

Purebreds.

1484	Andrews, Geo. L. Cholame	Sankey Jr. 4566.
1210	Pool, B. San Miguel	St. Michael 50905.
2357	Paso Robles Live Stock Assn. Paso Robles	Duke M 4557.

Grades.

603	Freeman, T. F. Paso Robles	Dixie.
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Mongrels.

License Number	Name and address of owner	Name of jack
1011	Bixby, Fred H. San Miguel	Chris.
908	Dubost, A. Adelaide	David.
909	Dubost, A. Adelaide	Sultan.
967	Lilencrantz, H. T. Creston	Jacob.
853	Rougeot, T. H. San Miguel	George Crow.
661	Tucker, W. L. Shandon	Tennessee.

SANTA BARBARA COUNTY.**Mongrels.**

1050	Cherrie, H. S. Lompoc	Chief B.
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SANTA CLARA COUNTY.**Purebreds.**

1116	Jackson, J. Frank. San Martin	Hassan Kalep 50822.
1438	Jerome & Mast Bros. Morgan Hill	Mast's Teddy 4561.

SANTA CRUZ COUNTY.**Mongrels.**

711	Peterson Bros. Watsonville	Jack.
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SHASTA COUNTY.**Mongrels.**

944	Beidman, H. P. Cottonwood	Joe Genilla.
786	Doll, Clifford A. Ono	Bluejay.
2306	Gardner, H. S. Balls Ferry	Sultan.
977	Maupin, Fred Gas Point	Joe.

SIERRA COUNTY.**Mongrels.**

1034	Toomey, Chas. W. Sattley	Dewey.
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SISKIYOU COUNTY.**Mongrels.**

1027	Cross, Chas. E. Dorris	Jumbo.
780	Hovenden, Walter Etna Mills	Acey.
828	Mitchell Bros. Mt. Dome	Dewey.
797	Pool, Leander Yreka	Jimmy.

SOLANO COUNTY.**Purebreds.**

License Number	Name and address of owner	Name of jack
966	Fink, J. C. Rio Vista	Stonewall Jackson Jr. 2615.
1267	Robbin, F. W. Dixon	Dixon's Pride 9441.
1268	Robbin, F. W. Dixon	Dairy City 9442.

Mongrels.

877	Blacklock, J. W. Suisun	Teddy R.
761	Chandler Co., F. B. Vacaville	Byron II.
811	King, Chas. D. Dixon	Silver.
708	Peters, Chas. Vacaville	Solano.
603	Winchell, H. G. Elmira	"Jack."
830	Wren, Carl Dixon	Allandale.

SONOMA COUNTY.**Mongrels.**

770	Brush, Geo. E. Cloverdale	King Charles.
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STANISLAUS COUNTY.**Purebreds.**

1093	Middleton, H. E. Oakdale	Jumbo 50891.
1139	Middleton, H. E. Oakdale	Royal Prince 50888.
1428	Nelson, G. W. Waterford	Black Warrior 4552.
1568	Stellar, E. A. Empire	Woods Tip Tap (Initiatory).

Mongrels.

808	Costner, W. S. Cooperstown	Jumbo.
636	Crow Estate, Geo. Newman	Dr. Fajo.
637	Crow Estate, Geo. Newman	Newman Boy.
638	Crow Estate, Geo. Newman	Shorty.
2300	Hanna, J. W. and Elmer R. Patterson	Royal Sampson.
731	Kimberling, Copp Oakdale	Brigham.
733	Kimberling, Copp Oakdale	Johnnie.
790	Laughlin, Guy Waterford	Bill Bailey.
923	Morgan, Antony Ceres	Prince Albert.
785	Stearns, J. B. Oakdale	Independence.
2283	Terrill, Richard Newman	Fob.

SUTTER COUNTY.**Purebreds.**

1442	Darrach, P. A. Pleasant Grove	Orphan Boy 2102.
1722	Proper, E. E. Yuba City	Pat Crow 2606.

Mongrels.

License Number	Name and address of owner	Name of jack
768	Jay, Chas. A. Pleasant Grove	Del Paso Jr.
882	King, Jos. F. Yuba City	Abraham.
659	Michels, F. J. Nicolaus	Bismark.
839	Sullenger, W. D. Yuba City	Jumbo.

TEHAMA COUNTY.**Purebreds.**

1251	Broadhurst, R. W. Corning	Ahmad Bey 10434.
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Mongrels.

990	Beauchamp, J. A. Kirkwood	Clipper.
840	Clark, Henry Corning	Nip.
804	Cone Ranch Co. Red Bluff	Baby John.
702	Godbolt Bros. Red Bluff	Dewey.
687	Goodrum, J. M. Red Bluff	Snip.
795	Moller, Frank Corning	Teddy Roosevelt.

TULARE COUNTY.**Purebreds.**

1049	Adams, John J. Dinuba	Diamond Dick 2897.
1447	Averly, C. K. Farmersville	Kentucky's Inca 5584.
2321	Beckwith, Geo. Tulare	Jerry Simpson 3452.
1526	Betts, G. W. Porterville	Lofty 50195.
1573	Councilman, C. C. Porterville	Brigham Young 50726.
1639	Newman, J. B. Tulare	Doctor Leon 4587.
1729	Oliver, Arthur Tipton	Felix Lester 2432.
1780	Wilfong, Geo. M. Dinuba	King Rastus Jr. 2284.
1152	Witten, L. Visalia	Rusan 5043.

Mongrels.

664	Anderson, W. A. Porterville	Black Sam.
963	Bressler, B. F. Exeter	Bressler.
2264	Chinowith, R. E. Visalia	Teddy.
2290	Clevenger, W. R. Woodlake	Irish Boy.
1017	Fox, E. L. Angolia	Red Fox.
891	Fulgham, W. J. Visalia	Johnnie.
654	Hickman, A. G. Orosi	Sampson.
712	Hickman, D. H. Orosi	Teddy.
837	Kirk, R. J. Dinuba	Martin.
753	Monroe & Sons Woodville	Kentucky King.
934	Wells, J. M. Visalia	Drifter.
673	Wells, J. M. Visalia	Plumbpike.
674	Wells, J. M. Visalia	Tulare Sam.
807	The Whitecomb Co. Exeter	Prince Joe.

VENTURA COUNTY.

Purebreds.

License Number	Name and address of owner	Name of jack
1156	Casner, John Fillmore	Lion Jr. 3909.
1746	Crowley, Frank Newbury Park	Pandexter 20629.
1283	Emmet, Dan, Jr. Sonis	Sampson Mac 1673.

Mongrels.

841	Nauman, Gus Oxnard	Tom.
879	Runkle, F. J. Simi	Dewey.

YOLO COUNTY.

Purebreds.

1279	Campbell, Frank Davis	Darknight 4074.
1280	Campbell, Frank Davis	Moss 4075.
1281	Campbell, Frank Davis	Compound Alexander 3298.
1462	Grieve, J. D. Davis	Don 9443.
1375	Hinkley, H. G. Grafton	Fred Keisel 3530.
1086	Ruggles, C. E. Winters	Long John 2092.
1738	Ruggles, C. E. Winters	Kriner 5587.

Mongrels.

738	Colburn, F. B. Woodland	Crackerjack.
2325	DuBois, C. W. Esparto	Black Joe.
749	Johnson, H. B. Madison	Jack.
666	Palmer, F. W., and Rowe, J. D. Davis	Pete.
719	Pritchett, John W. Brooks	Jimmie Britt.
758	Reusch, Fred E. Blacks Station	Tom L. Smith.
1013	Ruggles, Bowman & Wyatt Winters	Sehultz.
2336	Welch & Ogden Dunnigan	Steve.
2297	Zimmerman, Geo. Woodland	Libby.
980	Zimmerman, Mrs. M. E. Woodland	Snider.

YUBA COUNTY.

Purebreds.

1350	Armsted Bros. Wheatland	Gen. Lee Jr. 2606.
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Mongrels.

737	Boardman, Bert Marysville	Black Jack.
2239	Griffith, C. V. Marysville	Tiger.
921	Hutchinson, E. E. Wheatland	Bismark.

STALLIONS CASTRATED AND REPORTED DEAD DURING THE YEAR.

CASTRATED.

ALAMEDA COUNTY.

Purebreds.

Number License	Name and address of owner	Name and breed of stallion
38	Bond, Geo. W.Irvington	Harry B 01835.....Standard

COLUSA COUNTY.

Grades.

138	Ruff, LouisColusa	LindyFrench Coach
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CONTRA COSTA COUNTY.

Mongrels.

310	Salverson, S.Oakley	Black DanMongrel
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FRESNO COUNTY.

Mongrels.

244	Fole, T. C.Burrough	Nigger BoyMongrel
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IMPERIAL COUNTY.

Mongrels.

134	Schooling, JosephBrawley	JerryMongrel
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MARIPOSA COUNTY.

Mongrels.

696	LeValley, LeeMariposa	Ben MasonMongrel
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MONTEREY COUNTY.

Mongrels.

57	Doemsky, W. F.Gonzales	LincolnMongrel
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NEVADA COUNTY.

Grades.

License Number	Name and address of owner	Name and breed of stallion
32	Johnson, Ernest L. Grass Valley	Prince Standard

ORANGE COUNTY.

Grades.

14	Waffle, E. D. Santa Ana	Zomblu Standard
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SACRAMENTO COUNTY.

Purebreds.

228	Casajus, John B. Courtland	Mouton (52766) Percheron
472	Franklin Horse Co. Franklin	Colonel 24022 French Draft

SAN JOAQUIN COUNTY.

Mongrels.

151	Peirano, G. Lodi	Alta Genoa Jr. Mongrel
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SANTA CLARA COUNTY.

Grades.

239	Hubbard, Lester Mt. Hamilton	Major Shire
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Mongrels.

28	Borge, J. M. Milpitas	Darbin Mongrel
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STANISLAUS COUNTY.

Mongrels.

300	Parsons, N. M. Hickman	Prince Ted Mongrel
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DEAD.

ALAMEDA COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
475	Boone, N. S. Haywards	Major De Wal 5127 (41110) Belgian
152	Colldewich, C. H. Livermore	Burnard 70301 Percheron
223	Meyer, John Livermore	Bijou Berni 1290 (23384) Belgian

Mongrels.

251	Martin, Mrs. J. C. Livermore	Young Origen Mongrel
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COLUSA COUNTY.

Purebreds.

382	Ruff, Louis Colusa	Robert Jr. 10090 French Draft
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Mongrels.

212	Ruff, Louis Colusa	Black Diamond Mongrel
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FRESNO COUNTY.

Purebreds.

552	Johns, W. A. Parlier	Wacken 2456 (33834) Belgian
674	Rouch, J. F. Kingsburg	Titus II 32968 Percheron

Grades.

183	Simpson, Marvin Academy	Vince Standard
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Mongrels.

424	Krum, Phillip Sanger	Modoc Mongrel
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IMPERIAL COUNTY.

Mongrels.

2064	Abbott, Frank Holtville	Ted Mongrel
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INYO COUNTY.**Mongrels.**

License Number	Name and address of owner	Name and breed of stallion
2326	Dunn, EdIndependence	TomMongrel

KERN COUNTY.**Mongrels.**

339	Gilli, PeterBakersfield	BillMongrel
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LASSEN COUNTY.**Purebreds.**

657	Barham, R. L.Standish	Keota Jomie 31833.....Percheron
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MADERA COUNTY.**Mongrels.**

263	Skaggs, S. L.Madera	TigerMongrel
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MERCED COUNTY.**Purebreds.**

142	Dunlap, J. W.Irwin	Dexter Prince Jr. 20440.....Standard
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MONTEREY COUNTY.**Mongrels.**

92	Franscioni, M. M.Greenfield	William TellMongrel
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NAPA COUNTY.**Grades.**

115	Scott, Chas.St. Helena	SalvadorStandard
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Mongrels.

2209	Welch, A. D.Napa	YosalanoMongrel
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ORANGE COUNTY.**Purebreds.**

Licence Number	Name and address of owner	Name and breed of stallion
90	Golden West Celery and Produce Co. Huntington Beach	Torpilleur 45760 (54876).....Percheron

RIVERSIDE COUNTY.**Purebreds.**

538	Hemet Stock Farm.....Hemet	Geo. W. McKinney 35573.....Standard
399	Macy, C. P.....Elsinore	Sultan 86218.....Percheron

SACRAMENTO COUNTY.**Mongrels.**

4	Dixon, Wm.Folsom	DukeMongrel
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SAN DIEGO COUNTY.**Mongrels.**

1125	O'Neill, JeromeOceanside	McKinleyMongrel
69	Stevens, G. D.....Bonsall	George .....Mongrel

SAN JOAQUIN COUNTY.**Purebreds.**

239	Cordway, F. H.....Lodi	Bryan 51113Percheron
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Grades.

83	Lund, M. J.....Stockton	Trappiste Jr.Belgian
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Mongrels.

121	Kelley, C. A.....Lodi	Prince JohnMongrel
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SAN LUIS OBISPO COUNTY.**Mongrels.**

381	Flourney, H. L.....Santa Margarita	JackMongrel
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SANTA BARBARA COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
673	Hayes Bros. ....Lompoe	Coudert 40715 (53001).....Percheron
633	Union Sugar Co.....Betteravia	Depute 2374 (34040).....Belgian

Mongrels.

216	Bixby, Fred H.Conception	LouisMongrel
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SUTTER COUNTY.

Mongrels.

298	King, Jos. F.Yuba City	JumboMongrel
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TEHAMA COUNTY.

Grades.

242	Mundancy, A.Red Bluff	DandyGerman Coach
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Mongrels.

2030	Norton, RalphCorning	RastusMongrel
56	Rice, W. H.Paskenta	FrenchyMongrel
348	Warmoth, Joe .....Paskenta	Johnnie .....Mongrel

VENTURA COUNTY.

Purebreds.

856	McGrath Estate Co., D.Oxnard	Valseur 41329 (58964).....Percheron
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YOLO COUNTY.

Purebreds.

411	Campbell, FrankDavis	Bartone Jr. 4073.....Jack
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YUBA COUNTY.

Mongrels.

123	Ruff, W. C.Rackerby	Jack LondonMongrel
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APPENDIX.

APPENDIX A.

Summary of the Number of Stallions and Jacks by Counties.

Counties	Purebred	Grade	Crossbred	Non-standard Incl.	Mongrel	Total	Jacks			Total
							Purebred	Grade	Mongrel	
Alameda	42	17	1		4	64	2			2
Alpine										
Amador	2				3	5	2			2
Butte	15	8			8	31	3	1	3	7
Calaveras	4	4			4	12	1		3	4
Colusa	5	8			4	17	4		7	11
Contra Costa	20	2	1		6	29	1			1
Del Norte	1				1	2				
El Dorado	2	3			2	7	2		2	4
Fresno	33	19			24	76	7	3	18	28
Glenn	11	2			7	20	9		4	13
Humboldt	13	5			2	20			2	2
Imperial	18	5			15	38	5		8	13
Inyo	8					8			2	2
Kern	8	6			4	18	6		3	9
Kings	15	3			10	28	3		8	11
Lake	4	2			3	9	1		1	2
Lassen	7	1				8	1		2	3
Los Angeles	24	7		1	2	34	2			2
Madera	7				10	17	4			4
Marin	2	2			3	7				
Mariposa					2	2			1	1
Mendocino	22	7			10	39	3		1	4
Merced	18	4			4	26	3		3	6
Modoc	10				2	12			2	2
Mono										
Monterey	27	2			14	43	3		2	5
Napa	13	5			2	20	1		3	4
Nevada	3	2				5				
Orange	8	2			4	14	2		1	3
Placer	6	1			4	11			1	1
Plumas	1					1				
Riverside	14	5			10	29	1		4	5
Sacramento	13	7			10	30	1		2	3
San Benito	10	3			5	18			1	1
San Bernardino	7				2	9	1			1
San Diego	9				6	15	3		2	5
San Francisco	10			1		11				
San Joaquin	48	18			20	86	11	1	15	24
San Luis Obispo	17	10			11	38	3	1	6	10
San Mateo	5				1	6				
Santa Barbara	20	7			3	30			1	1
Santa Clara	20	13			10	43	2			2
Santa Cruz	6	5			5	16			1	1
Shasta	9	2			3	14			4	4
Sierra	2	1				3			1	1
Siskiyou	25	3			20	48			4	4
Solano	18	5		1	11	35	3		6	9
Sonoma	20	24			16	60			1	1
Stanislaus	21	18			16	55	4		11	15
Sutter	3	6			4	13	2		4	6
Tehama	18	8		1	7	34	1		6	7
Trinity	1				3	4				
Tulare	22	3			13	38	9		14	23
Tuolumne	3	1			6	10				
Ventura	9	1			4	14	3		2	5
Yolo	25	5			5	35	7		10	17
Yuba	8	6			5	19	1		3	4
Totals	712	268	2	4	350	1,336	114	6	175	295

APPENDIX B.

Classified Summary of Purebred Stallions by Breeds.

Counties	Belgian	Clydesdale	French Couch	French Draft	German Couch	Hackney	Norman	Percheron	American Saddle	Shire	Standard	Arabian	Thorough- bred	Total
Alameda	9				1			18		2	10	2		42
Alpine														
Amador								1			1			2
Butte	2			2	1			8			2			15
Calaveras				1	1			2						4
Colusa	1		1	1				1			1			5
Contra Costa	4	1		4				4	2	3	1	1		20
Del Norte	1													1
El Dorado								2						2
Fresno	3	1		2	1	1		16		3	5		1	33
Glenn	4				1			4			2			11
Humboldt	1				2			5		1	3		1	13
Imperial					1			11		1	4		1	13
Inyo		1	1		1			3			2			8
Kern	1							5			2			8
Kings	2	1		1				6	1	2	2			15
Lake	1			1				2						4
Lassen	1	1						4		1				7
Los Angeles	2							15	2		5			24
Madera	1			1				5						7
Marin	1												1	2
Mariposa														
Mendocino	5			2	3			9		1	2			22
Merced	2				1			10	2	2	1			18
Modoc	2				2			6						10
Mono														
Monterey	6	1	1	1	1			10		4	3			27
Napa				1		1		4		7				13
Nevada	1							1			1			3
Orange	1							6					1	8
Placer	2			1				2			1			6
Plumas								1						1
Riverside	1		1	1	1			7			3			14
Sacramento	1				1			8		1	2			13
San Benito	2			1				3		4				10
San Bernardino	2				1			4						7
San Diego	2	1			1			3			1		1	9
San Francisco								6		1	3			10
San Joaquin	7		1	2				33			5			48
San Luis Obispo	4			1				8			4			17
San Mateo					1			2		2				5
Santa Barbara	3	5		1				8		3				20
Santa Clara	2	1		1	1			10		1	4			20
Santa Cruz	1			2				1			2			6
Shasta				1				4			3		1	9
Sierra								1		1				2
Siskiyou	6			1				11		3	2		2	25
Solano	2	1		2				8		2	3			18
Sonoma	3	1			1			6		3	6			20
Stanislaus	2		1	2				12	1		3			21
Sutter								2			1			3
Tehama	1	2	1	1	1			8			4			18
Trinity					1									1
Tulare	3				1			12	1		5			22
Tuolumne					1			1					1	3
Ventura	2	1						5			1			9
Yolo	4					1		10		1	9			25
Yuba	3			1				2		1			1	8
Totals	104	18	7	35	27	3		336	9	50	109	3	11	712

APPENDIX C.

Classified Summary of Grade Stallions by Breeds.

Counties	Belgian	Clydesdale	American Saddle	French Couch	French Draft	German Couch	Hackney	Norman	Percheron	Shire	Standard	Suffolk	Thorough- bred	Total
Alameda	4								3	2	6			17
Alpine														
Amador														
Butte	1			1					3	1	2			8
Calaveras									2		2			4
Colusa	4			1	1				2					8
Contra Costa	1										1			2
Del Norte														
El Dorado									1		2			3
Fresno	2				1				5		5			19
Glenn											2			2
Humboldt	1					2					2			5
Imperial									4		1			5
Inyo														
Kern	1	1				1			2		1			6
Kings	1								1	1				3
Lake											2			2
Lassen									1					1
Los Angeles	1								2		4			7
Madera														
Marin	2													2
Mariposa														
Mendocino	1					1			2	2		1		7
Merced									1	3				4
Modoc														
Mono														
Monterey		1									1			2
Napa					1						4			5
Nevada									2					2
Orange									1		1			2
Placer									1					1
Plumas														
Riverside	2								2		1			5
Sacramento	2								2		3			7
San Benito	2								1					3
San Bernardino														
San Diego														
San Francisco														
San Joaquin	1								13		4			18
San Luis Obispo	3		1						4	1	1			10
San Mateo														
Santa Barbara									5		2			7
Santa Clara	2							1	6		4			13
Santa Cruz	2				1				1		1			5
Shasta		1									1			2
Sierra	1													1
Siskiyou		1							2					3
Solano						1		1	2		1			5
Sonoma	3				1				7	9	3	1		24
Stanislaus					1				5	1	11			18
Sutter					1				4	1				6
Tehama				1					4		2		1	8
Trinity														
Tulare									1	1	1			3
Tuolumne									1					1
Ventura											1			1
Yolo	2								1		2			5
Yuba					1				2		3			6
Totals	39	4	1	3	11	5		2	101	22	77	1	2	268

APPENDIX D.

At the last session of the legislature the bill entitled, "An Act to regulate the public service of stallions and jacks in the State of California," was amended in sections 1, 2, 3, 4, 6, 7, 8 and 9, and added a new section, which is numbered 11½. These amended sections change the law in a number of places and should be carefully read.

In section 1 of the old law the last sentence is struck out. It is not necessary now to have the license recorded with the county recorder. This will save you the cost of recorder's fee.

In section 2 the words, "and tags," have been added after the words, "stallion or jack license certificates." This means that when a certificate is issued there will also be a metal tag issued bearing the certificate number and designating whether it is purebred, grade, crossbred, non-standard or mongrel.

In section 3 provision is made for the veterinarian to specify on the affidavit if the stallion or jack is affected with any communicable disease or with any of the diseases or unsoundnesses mentioned in section 4 of this act.

In section 4 certain diseases or affections have been added in the amendment and a part of those given in the old law have been dropped.

Section 5 has not been changed.

Section 6 makes provision for the metal tag, above mentioned, to be placed upon the harness or bridle at all times during the breeding season.

In section 7 of the old law the studbooks used were the ones recognized by the United States Department of Agriculture, Washington, D. C. This is changed to read "Studbook recognized by said stallion registration board." This wording also appears in the certificates.

In section 8 the fees for new registrations, transfers and copies have been changed. New certificates are now \$2.75, renewals \$1.25, transfers \$1.25 and copies \$1.25 each. The additional 25 cents added to the old cost covers the cost of the metal tag which is made out with each certificate. The idea is to try and carry out the purport of the law and while there is an additional charge of 25 cents, the amended section 1 saves at least \$1.00 by eliminating the recorder's fees, so there is really no extra tax.

In section 9 provision is made giving this board the power of investigating any complaint and the re-examination of a stallion if deemed necessary.

THE CALIFORNIA STALLION REGISTRATION LAW.

CHAPTER 677, 1911, AND 752, 1915.

An act to regulate the public service of stallions and jacks in the State of California, approved May 1, 1911.

[Amended in 1915. Approved June 12, 1915.]

The people of the State of California, represented in senate and assembly, do enact as follows:

SECTION 1. Every association, person, firm or corporation standing or offering any stallion or jack for public service in this state shall cause the name, description, and pedigree of such stallion or jack to be enrolled by a stallion registration board hereinafter provided for, and secure a license from said board, as provided in section 3 of this act. All enrollment and verification of pedigree shall be done in the office of the secretary of the California state board of agriculture.

SEC. 2. In order to carry out the provisions of this act, there shall be constituted a stallion registration board, whose duty it shall be to verify and register pedigrees; to pass upon certificates of veterinary examination; to provide, when necessary, for veterinary inspection; to issue stallion or jack license certificates and tags; to make all necessary rules and regulations; and to perform such other duties as may be necessary to carry out and enforce the provisions of this act. Said board shall hold meetings at the office of the secretary of the California state board of agriculture the first Tuesday and subsequent days of February, May, August and November of each year, and such other meetings as may be necessary. Said stallion registration board shall be composed of three members, consisting of the president and secretary of the California state board of agriculture and the state veterinarian.

SEC. 3. In order to obtain the license certificate and tag herein provided for, the owner of each stallion or jack shall forward an affidavit on a form which shall be furnished by the stallion registration board and this affidavit shall be made by a veterinarian, legally qualified to practice as such in this state, to the effect that he has personally examined such stallion or jack. If said stallion or jack is free from communicable diseases mentioned in section four of this act, a statement to this effect shall be made on said affidavit by the examining veterinarian. If said examining veterinarian after examination finds such stallion or jack affected with any communicable disease or with any of the diseases or unsoundnesses mentioned in section four of this act, a statement shall be inscribed on such affidavit by said veterinarian specifying the disease or unsoundness so found. The owner of said stallion or jack shall also furnish to the stallion registration board the studbook certificate of registry of the pedigree of said stallion or jack when said stallion or jack is registered, and all other necessary papers relative to his breeding and ownership. Upon verification of pedigree and certificate of breeding (in case of purebred stallions or jacks), and receipt of veterinarian's affidavit as provided for in this act, a license certificate shall be issued to the owner; *provided, however, that no*

license certificate shall be issued to the owner of any stallion or jack in case said animal is affected with any communicable disease; *and provided, further*, that when any stallion or jack is found affected with any of the diseases or unsoundnesses as mentioned in section four of this act, the license certificate so issued to the owner of said animal shall specify the disease or unsoundness with which said animal is affected.

SEC. 4. Any stallion or jack found to be affected with any of the following diseases or unsoundnesses is hereby deemed unsound and likely to transmit such disease or unsoundness to its progeny. and the license certificate issued to the owner of such a stallion or jack shall specify the disease or unsoundness as provided for in section three of this act:

Periodic opthalmia (moon blindness); cataract, laryngeal hemiplegia (roaring or whistling); pulmonary emphysema (heaves, broken wind); chorea (St. Vitus dance, crampiness, shivering, stringhalt); bone spavin, ringbone, sidebone, navicular disease, osteoporosis; curb, when accompanied with faulty confirmation of hock.

SEC. 5. The stallion registration board shall make and keep records of all stallions and jacks enrolled in the State of California; said stallions or jacks to be enrolled as "purebred," "crossbred," "non-standard bred," "grade," or "mongrel," according as the facts may have been determined. Upon making the enrollment of said stallion or jack said stallion registration board shall issue the above said license. The stallion registration board is authorized, in cases of emergency, to grant temporary license certificates without veterinary examination, upon receipt of an affidavit of the owner to the effect that, to the best of his knowledge and belief, said stallion or jack is free from infectious, contagious, or transmissible disease or unsoundness. Temporary license certificate shall be valid only until veterinary examination can reasonably be made.

SEC. 6. The owner of any stallion or jack used for public service in this state shall post and keep affixed, during the entire breeding season, a copy of the license certificate of such stallion or jack, issued under the provisions of this act, in a conspicuous place, both within and upon the outside of the main door leading to every stable or building where the said stallion or jack is used for public service, and at all times during the breeding season shall have attached to the harness or bridle of said stallion or jack a tag which shall be issued with the certificate. Each bill and poster and each newspaper advertisement shall show the enrollment certificate number, and state whether it reads "purebred," "grade," "crossbred," "non-standard," or "mongrel," and it shall be illegal to print or advertise any misleading reference to the breeding of said stallion or jack, his dam or sire.

SEC. 7. The license certificate issued for a stallion or jack whose sire and dam are of pure breeding, and the pedigree of which is registered in a studbook recognized by said stallion registration board, shall be in the following form:

FORM OF CERTIFICATE.

(Section 7 of Registration Law.)

PUREBRED.

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of purebred stallion or jack, No.-----*The pedigree of the stallion or jack (name)*-----*Owned by*-----*Bred by*-----

Described as follows:

Color ----- Breed -----

Foaled in the year-----, has been duly examined and it is hereby certified that the said stallion or jack is registered as number----- in ----- studbook, said studbook being recognized by the stallion registration board of California, and is of pure breeding. The above named stallion or jack has been examined by ----- veterinarian, and is reported as ----- and is licensed to stand for public service in the State of California.

This license expires on -----, 19-----.

Signed-----,

Secretary California Stallion Registration Board.

Dated this -----, 19-----, at Sacramento, Cal.

GRADE.

The license certificate issued for a grade stallion or jack, whose sire or dam is not purebred, shall be in the following form:

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of grade stallion or jack, No.-----*The pedigree of the stallion or jack (name)*-----*Owned by*-----*Bred by*-----

Described as follows:

Color ----- Foaled in the year -----, has

been duly examined, and it is hereby certified that the said stallion or jack is not of pure breeding, and is, therefore, not eligible for registration in any studbook recognized by the stallion registration board of California. The above stallion has been examined by ----- veterinarian, and is reported as ----- and is licensed to stand for public service in the State of California.

This license expires on -----, 19-----.

Signed-----,

Secretary California Stallion Registration Board.

Dated this -----, 19-----, at Sacramento, Cal.

CROSSBRED.

The license certificate issued for a stallion whose sire and dam are purebred, but not of the same breed, shall be in the following form:

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of crossbred stallion, No.-----

The pedigree of the stallion (name)-----

Owned by-----

Bred by-----

Described as follows:

Color ----- Foaled in the year -----, has been duly examined, and it is found that his sire is registered in the ----- studbook as number -----, volume -----, at page -----, and his dam in the ----- studbook as No. -----, volume -----, and page -----.

Such being the case, the said stallion is not eligible for registration in any studbook recognized by the stallion registration board of California. The above named stallion has been examined by -----, veterinarian, and is reported as ----- and is licensed to stand for public service in the State of California.

This license expires on-----, 19-----.

Signed-----,

Secretary California Stallion Registration Board.

Dated this -----, 19-----, at Sacramento, Cal.

NON-STANDARD BRED.

The license certificate issued for a non-standard bred stallion, shall be in the following form:

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of non-standard bred stallion, No.-----

The pedigree of the stallion (name)-----

Owned by-----

Bred by-----

Described as follows:

Color ----- Foaled in the year -----, has been duly examined, and it is hereby certified and found that said stallion is not eligible to registration as standard bred, and for the purpose of this license is not purebred, although recorded in the non-standard department of the American trotting register.

The above named stallion has been examined by -----, veterinarian, and is reported as ----- and is licensed to stand for public service in the State of California.

This license expires on-----, 19-----.

Signed-----,

Secretary California Stallion Registration Board.

Dated this -----, 19-----, at Sacramento, Cal.

MONGREL.

The license certificate issued for a "mongrel" stallion or jack shall be in the following form:

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of "mongrel" stallion or jack, No.-----

The pedigree as far as known or traced, of the stallion or jack (name)-----

Owned by-----

Bred by-----

Described as follows:

Color ----- Foaled in the year -----, has been duly examined, and it is hereby certified that the said stallion or jack is of mongrel breeding, and is not eligible for registration in any studbook recognized by the stallion registration board of California.

The above named stallion has been examined by -----, veterinarian, and is reported as ----- and is licensed to stand for public service in the State of California.

This license expires on -----, 19-----.

Signed-----,

Secretary California Stallion Registration Board.

Dated this -----, 19-----, at Sacramento, Cal.

SEC. 8. A fee of two dollars and seventy-five cents shall be paid to the secretary of the California stallion registration board for the examination and enrollment of each stallion or jack pedigree, and for issuance of a license certificate and tag, in accordance with the breeding of the stallion or jack as above provided, which shall be in force and effect for a period of one year from its date, and for the purpose of carrying out the provisions of this act. The fee shall be paid to the secretary of the California registration board at the time the application is made for enrollment. Upon a transfer of the ownership of any stallion or jack enrolled under the provisions of this act, the certificate of enrollment may be transferred to the transferee by the secretary of the California stallion registration board upon submittal of satisfactory proof of such transfer of ownership, and upon payment of a fee of one dollar and twenty-five cents. A fee of one dollar and twenty-five cents shall be paid annually for the renewal of a license certificate and tag. A fee of one dollar and twenty-five cents shall be paid for a duplicate license certificate and tag upon proof of the loss or destruction of the original certificate.

SEC. 9. Whenever at any time the stallion registration board has reason to believe, or complaint is made, that any stallion or jack has been provided with a license certificate under false or erroneous representation, said stallion registration board is hereby authorized and empowered to cause an investigation to be made, and if in the conduct of such investigation it is deemed necessary by said board to examine said stallion or jack, the owner of said animal shall have the right to select a veterinarian, legally qualified to practice as such in this

state, to act with a veterinarian of said stallion registration board in examining said animal, and in case these two shall fail to agree on a verdict or decision they shall appoint a third qualified veterinarian, with the consent and approval of said board and owner, which third veterinarian shall act as a referee therein and the decision of said referee shall be final. If, as a result of such investigation or examination, or both, it shall have been found that such stallion or jack is not legally entitled to the license certificate as provided for in this act, then said stallion registration board shall revoke the license in force, or provide the owner of said animal with a proper form of license certificate; *provided*, that the owner of any stallion or jack used for public service in this state shall have a lien on all colts sired by said stallion or jack for the service fee for a period of one year from the date of the foaling of said colt, as now provided by law.

SEC. 10. Every association, person, firm or corporation violating any of the provisions of this act, shall be guilty of a misdemeanor, and shall be punished by a fine not exceeding one hundred dollars (\$100) for each offense; or by imprisonment in the county jail not exceeding fifty days, or by both such fine and imprisonment.

SEC. 11. The funds accruing from the above named fees shall be used by the said stallion registration board to defray the expenses of enrollment of pedigrees and issuance of licenses; to provide for the examination of stallions and jacks when necessary; to publish reports or bulletins containing lists of stallions and jacks examined, which shall be not less than one in each year; to encourage the horse breeding interests in this state; to disseminate information pertaining to horse breeding, and for any other purposes as may be necessary to carry out the purposes and enforce the provisions of this act. Each member of the above committee shall receive his actual expenses incurred while in the performance of any duty imposed under the provisions of this act; the secretary of said board shall receive for his services an amount to be fixed and agreed upon by said board. It shall be the duty of the said stallion registration board to enforce the provisions of this act, and to make an annual report, including financial statement, to the governor of the state on September 15th of each year.

SEC. 11½. The secretary of the stallion registration board, at least as often as once each month, and oftener if required so to do, shall report to the state controller the total amount of fees collected, and at the same time he shall pay into the state treasury the entire amount of such receipts. All such receipts shall be credited to the stallion registration board contingent fund, which fund is hereby created, and shall be held subject to the uses of the board as defined in this act.

SEC. 12. This act shall take effect and be in force on August 1st, 1911.

APPENDIX E.

STATES HAVING STALLION REGISTRATION LAWS.

State.	Name and Location.
California-----	Stallion Registration Board, Sacramento
Colorado-----	State Board of Stock, Inspection Commissioners, Denver
Idaho-----	Stallion Registration Board, Moscow
Illinois-----	Stallion Registration Board, Springfield
Indiana-----	Stallion Registration Board, LaFayette
Iowa-----	Stallion Registration Board, Des Moines
Kansas-----	State Livestock Registry Board, Manhattan
Michigan-----	Agricultural College, East Lansing
Minnesota-----	Stallion Registration Board, St. Paul
Montana-----	Bureau of Agriculture, Labor, Industry, and Publicity, Helena
Nebraska-----	Stallion Registration Board, Lincoln
New Jersey-----	Stallion Registration Board, New Brunswick
North Dakota-----	Stallion Registration Board, Fargo
Ohio-----	Division of Stallion Inspection, Columbus
Oregon-----	Stallion Registration Board, Corvallis
Pennsylvania-----	Stallion Registration Board, Harrisburg
South Dakota-----	Stallion Registration Board, Brookings
Utah-----	Stallion Registration Board, Logan
Washington-----	Stallion and Jack Registration Office, State College, Pullman
Wisconsin-----	Stallion Registration Board, Madison

ANNUAL REPORT

OF THE

California

Stallion Registration Board

FOR THE

Year Ending July 31, 1916



CALIFORNIA
STATE PRINTING OFFICE
1916

STALLION REGISTRATION BOARD, 1916.

DIRECTORS.

JOHN M. PERRY-----*President*

DR. CHAS. KEANE-----*State Veterinarian*

CHAS. W. PAINE-----*Secretary*

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SECTION 10. Every association, person, firm or corporation violating any of the provisions of this act, shall be guilty of a misdemeanor, and shall be punished by a fine not exceeding one hundred dollars (\$100) for each offense; or by imprisonment in the county jail not exceeding fifty days, or by both such fine and imprisonment.

LETTER OF TRANSMITTAL.

CALIFORNIA STALLION REGISTRATION BOARD,

SACRAMENTO, October 4, 1916.

To Honorable HIRAM W. JOHNSON, Governor of California.

SIR: We have the honor to submit herewith our fifth annual report, in accordance with the provisions of chapter 677, entitled "An act to regulate the public service of stallions and jacks in the state of California."

This report covers the period of August 1, 1915, to July 31, 1916, and contains a financial statement showing the receipts and disbursements of the board for the above period and a statistical summary showing the number and breeds of the stallions in each county in the state.

While the total number of stallions registered this year is below that of previous years, it will also be noted that there is a substantial decrease in the number of mongrels. Another notable decrease is that of the various breeds, which is due to the slight importation of horses since the beginning of the European war. A number of horses died and quite a number were castrated during the past year, a list of which we intended to publish but which was destroyed by fire.

Respectfully submitted.

JOHN M. PERRY, *President.*

CHARLES KEANE.

CHAS. W. PAINE, *Secretary.*

FINANCIAL STATEMENT.

For year ending July 31, 1916.

SUMMARY.

RECEIPTS.

Cash on hand	\$4,556 70
Receipts for new licenses issued	904 00
Receipts for renewals	1,464 80
Receipts for transfers and copies	153 75
Examination fees by field inspector	5 00
Duplicate tags	1 25
Total	\$7,085 50

DISBURSEMENTS.

Postage	\$380 15
Expenses	1,186 73
Field expenses	274 88
Prizes 1915 county fairs	50 00
Cash on hand	5,193 74
Total	\$7,085 50

FIFTH ANNUAL REPORT

OF THE

CALIFORNIA STALLION REGISTRATION BOARD.

Within the past ten years twenty different states have passed laws requiring that all owners of stallions or jacks, before standing them for public service, shall obtain a license for each animal from the state board created for that purpose. This board examines all pedigree certificates and veterinarians' certificates of soundness submitted, and enrolls and issues license certificates for all stallions and jacks entitled to such enrollment in accordance with the law. Such legislation has been enacted in the following states:

States	Act effective	States	Act effective
Wisconsin	January 1, 1906	Illinois	January 1, 1910
Iowa	March 30, 1907	North Dakota	January 1, 1910
Minnesota	April 23, 1907	Kansas	April 3, 1910
Utah	May 13, 1907	Washington	June 8, 1910
Pennsylvania	January 1, 1908	Oregon	May 20, 1911
New Jersey	September 1, 1908	Nebraska	July 7, 1911
Montana	March 8, 1909	California	August 1, 1911
South Dakota	March 9, 1909	Michigan	August 1, 1911
Idaho	March 15, 1909	Colorado	August 5, 1911
Indiana		Ohio	

The details of these laws vary somewhat in different states, but all are more or less founded on the Wisconsin act, which was the pioneer state in this matter, but all require the submission of certificates of registration in studbooks certified by the United States Department of Agriculture, as evidence of the purity of breeding of stallions licensed as purebred, except that some provide in addition that stallions shall be accepted as purebred which are registered in studbooks of any American studbook or registry association which recognizes and records stallions having five pure top crosses.

That the state stallion law marks a distinct step in advance in our horse-breeding industry is hardly to be questioned. One of the first results of the operation of these laws was to provide data which show the actual facts with regard to the stallions being used for breeding purposes. Other important beneficial results are the rapid elimination of unfit animals and greater care with regard to breeding and registration. Under authority of paragraph 492 of the act of Congress, approved August 5, 1909, the following regulations were issued by the United States Department of Agriculture regarding the importation of animals for breeding purposes, in order to prevent fraud concerning the ancestry of purebred animals, which became effective on February 1, 1912.

RECOGNIZED FOREIGN BREEDS.

The following breeds of horses have been certified to the Secretary of the Treasury as recognized breeds and books of record across the seas:

Name of breed	Book of record	By whom published
Belgian Draft -----	Stud Book des Chevaux de Trait Belges.	Société le Cheval de Trait Belge, Chevalier G. Hynderick, secretary, 20 Rue Royale, Brussels, Belgium.
Clydesdale -----	Clydesdale Studbook -----	Clydesdale Horse Society of the United Kingdom of Great Britain and Ireland, Archibald McNeillage, secretary, 93 Hope street, Glasgow, Scotland.
French Draft -----	Studbook des Chevaux de Trait Français.	Société des Agriculteurs de France, J. C. Villevas, secretary, 8 Rue d'Athènes, Paris, France.
Hackney -----	Hackney Studbook -----	Hackney Horse Society, Frank F. Euren, secretary, 12 Hanover Square, London, W., England.
Percheron -----	Studbook Percheron de France	La Société Hippique Percheronne de France, E. Lemarie, secretary, Nogent-le-Rotrou, France.
Shetland Pony -----	Shetland Pony Studbook..	Shetland Pony Studbook Society, R. W. Walker, secretary, 3 Golden Square, Aberdeen, Scotland.
Shire -----	Shire Horse Society Studbook.	Shire Horse Society, J. Sloughgrove, secretary, 12 Hanover Square, London, W., England.
Suffolk -----	Suffolk Studbook -----	Suffolk Horse Society, Fred Smith, secretary, Rendlesham, Woodbridge, Suffolk, England.
Thoroughbred -----	Australian Studbook ----- Provided that no animal or animals registered in the Australian Studbook shall be certified as purebred unless such animal or animals trace, in all crosses, to animals registered in the General Studbook of England. General Studbook -----	Australian Jockey Club and Victoria Racing Club, A. P. Wilson, keeper, 6 Bligh street, Sidney, New South Wales.
Welsh Pony and Cob.	Welsh Pony and Cob Studbook.	Weatherby & Sons, 6 Old Burlington street, London, W., England. The Welsh Pony and Cob Society, John R. Bache, secretary, Knighton, Radnorshire, Wales.

Recognized breeds and books of record in Canada.—The Canadian National Records are recognized for the following breeds, provided that no animal or animals registered in the Canadian National Records shall be certified by the Secretary of Agriculture as purebred unless such animal or animals trace, in all crosses, to registered animals in the country where the breed originated, or to animals which are proved to the satisfaction of the department to be of the same breed and which have been imported from the country in which the breed originated:

Belgian Draft.
Clydesdale.
Hackney.
Shire.

Standardbred.
Suffolk.
Thoroughbred.
Welsh Pony and Cob.

The complete act to regulate the public service of stallions and jacks in California is given in full in Appendix D, as it will be found useful for reference by those concerned.

In Appendix B the various breeds are given in detail, and the numbers are of considerable interest. No pony-stallions have been registered.

The total number of registered stallions in the state is 1,133, principally classified as follows:

Mongrel, 288; Percheron, 391; Standard, 144; Belgian, 114.

The four leading counties are San Joaquin, with 87; Sonoma, with 58; Stanislaus, with 58, and Fresno with 97 stallions.

SUMMARY.

Breed	Number				
	1912	1913	1914	1915	1916
Arab -----			1	3	5
Belgian -----	146	159	138	143	114
Cleveland Bay -----	1	1			
Clydesdale -----	29	33	25	22	16
Crossbred -----	10	6	2	2	3
French Coach -----	26	23	21	10	8
French Draft -----	57	57	48	46	36
German Coach -----	65	53	29	32	22
Hackney -----	2	4	3	3	2
Mongrel -----	766	707	547	350	288
Nonstandard -----	2	4	3	4	3
Norman -----	3	5	4	2	1
Percheron -----	419	463	410	437	391
Saddle -----	10	7	8	10	9
Shire -----	94	88	71	72	66
Standard -----	165	279	208	186	144
Suffolk -----	1	1	1	1	
Thoroughbred -----	11	15	8	13	16
Trotter -----	150	2			
Welsh Pony -----					
Not classified -----		13	24		9
Totals -----	1,957	1,920	1,552	1,336	1,133
Jacks -----	77	358	111	295	254
Grand totals -----	2,034	2,278	1,663	1,631	1,387

The decrease in the number of stallions licensed is more noticeable in the mongrels, which shows that the stallion law has had its effect for the betterment in breeding.

While the extensive use of the automobile and traction engine has no doubt been the primary factor in this large decrease, yet, on the other hand, the published graded registration of the California Stallion Registration Board has had a tendency to promote better breeding, thus carrying out the purport of the law.

We wish to thank the Stallion Division of the Iowa State Department of Agriculture for the use of the cuts illustrating the various certificates of the Registration Associations given in this report.

STALLION REGISTRATION BOARD.

JOHN M. PERRY.

CHARLES KEANE.

CHAS. W. PAINE.

We are listing below the different classes, owners' names and the breed of the winners and the amount of the prize, given at the various fairs throughout the state during 1916.

Stallion, any breed, and two of his get.

Butte County Spring Exposition, Chico—

Easton & Ward, Burlingame, "Anwick Arthur," No. 29025, Shire-----	\$50 00
---	---------

Sonoma-Marin County Fair, Santa Rosa—

Jack London, Glen Ellen, "Neuadd Hillside," No. 13489, Shire-----	50 00
---	-------

Solano County Fair—

J. L. Kilkenny, Dixon, "Mairian," No. 107106, Percheron-----	50 00
--	-------

Stanislaus Live Stock Show and Exposition, Modesto—

T. W. Cheney, Turlock, "Sonoma King," No. 47879, Standard-----	50 00
--	-------

CLASS A.—Draft Stallion, any breed, and three of his get.

California State Fair, Sacramento—

Easton & Ward, Burlingame, "Anwick Arthur," No. 29025, Shire-----	
-----Trophy Cup and	\$100 00

M. Bassett, Hanford, "Ithos," No. 83537, Percheron-----	60 00
---	-------

M. Bassett, Hanford, "Ithos," No. 83537, Percheron-----	40 00
---	-------

CLASS B.—Standard Stallion, trotter or pacer, and three of his get.

No entries in this class.

CLASS C.—American Saddle Horse Stallion, and three of his get.

Adelaide S. Gillis, Los Angeles, "Highland Monarch," No. 5205-----

-----Trophy Cup and	\$100 00
---------------------	----------

Adelaide S. Gillis, Los Angeles, "Don Castano," No. 5631-----	60 00
---	-------

R. L. English, Chino, "Highland Squirrel King," No. 1881-----	40 00
---	-------

CLASS B.—Jack and three of his get, mules.

No entries in this class.

DESCRIPTION OF DISEASES ENUMERATED IN THE STALLION LAW.

A brief description of the diseases referred to in the California law is given below. This is not offered as a complete treatise, but only such features are mentioned as is thought will be of interest and assistance to persons especially concerned.

Periodic Ophthalmia—Moon Blindness.

This is a disease affecting the eyes of horses, probably caused by a germ. It is quite commonly called moon blindness because it was thought at one time that the moon had some influence on the cause of the disease.

There is undoubtedly a hereditary predisposition to the disease, but there are few cases to indicate that the disease itself is transmitted from parent to offspring, but rather the colt is born with a weakness of the eyes, transmitted by the stallion or dam. Other predisposing factors are low, damp (swampy) pastures, poorly ventilated or insufficiently lighted stables, over-feeding, etc.

The disease comes on with an inflammation usually of one eye. The transparent portion of the eyeball becomes bluish or white in color, most noticeable in the lower part (precipitate in anterior chamber). The eye is kept half closed on account of pain produced by light. Often this is associated by a swelling of the eyelids and reddening of the membrane lining them with a discharge of tears over the face. There is no indication of an injury or more severe inflammation at one point than at another. In one to two weeks these symptoms disappear and the eye may be practically normal to all general appearances for a period of usually one to three months, when another attack occurs more severe than the first. After a few attacks have come and gone the eye has a bluish appearance, looks cloudy instead of clear, the eyeball is shrunken, retracted in the orbit and the lens (inside of eyeball) becomes white (develops a cataract). Not being satisfied with having destroyed one eye the disease frequently affects the other and the history of the first is repeated.

Cataract—Opacity of Lens.

Immediately back of and covering the pupil of the eye is the lens. It is ordinarily not noticed because of its being transparent. Where it becomes clouded (opaque), however, the opaque portion is readily seen. As a rule cataracts soon involve the entire lens and the pupil then looks white, or grayish in color. There are many different classifications of cataract, as congenital, senile, primary, secondary, capsular, traumatic, etc., but as no distinctions are made in the law, the different kinds will not be discussed specifically.

Roaring (Laryngeal-Hemiplegia).

A paralysis, either partial or complete, of one or both recurrent laryngeal nerves. The most frequent causes of roaring are undoubtedly infectious diseases, such as strangles and influenza, and various forms of pneumonia. Heredity probably plays some part as a causative agent and for this reason the condition when present constitutes an unsoundness in stallions.

Paralysis of the recurrent laryngeal nerve leads to disuse of the muscles which tense the vocal cords. Looking into the larynx from in front, these cords can be seen to be stretched across the larynx from above to below, while between the cords and the sides of the larynx are two blind pouches or pockets, the lateral ventricles. Looking into the larynx from behind, the walls are smooth and unobstructed. During normal respiration the vocal cords are drawn to the sides of the larynx and the ventricles closed on inspiration, while on expiration they swing out into the larynx somewhat. In roaring, the cord or cords being paralyzed, hang more or less loosely in the larynx during inspiration and the air rushes into the ventricles.

The most striking symptom, therefore, is a laryngeal sound made on inspiration only. The sound varies from a whistling to a dull roaring, depending upon the degree of paralysis and also varies greatly in intensity from one which is barely perceptible only when the horse is being exercised to one which is so severe that the least movement or excitement may produce very distressing symptoms.

The two symptoms which are the most characteristic of roaring, therefore, are, that the sound is inspiratory only, and that it is greatly reduced or even entirely ceases within a short time after the animal is brought to rest. The best way of testing a horse for roaring is to put him under heavy draft in soft ground or gallop him in a circle with the head pulled in and turned slightly toward the right.

Navicular Disease.

A chronic inflammation involving the navicular bone, the navicular bursa, and the deep flexor tendon.

In this disease heredity, in so far as it influences quality of bone, quality of tendon and set of limbs, undoubtedly plays an important part. Aside from heredity, any factors such as dry and contracted hoofs, constant fast work on hard roads or pavements, and severe strains, as in running or jumping, must be regarded as causes, as they increase concussion or compression in the navicular region.

Navicular lameness is one of the most insidious with which we have to deal. The broad, flat foot, with large frog and open at the heels, is especially predisposed. The lameness usually comes on gradually and irregularly, resulting in a slow, cautious, short gait, with a constant attempt to keep the weight shifted toward the toe. Stumbling is quite characteristic. The animal usually stands with the affected foot in advance of the sound one, or constantly shifts its weight, if both are affected. There is a total absence of heat or swelling. Pain is increased when the animal is made to stand upon an incline or when pressure is put directly upon the frog. Because the weight is shifted toward the toes, the toes become worn short and the heels become high and contracted.

Great care must be taken not to confuse navicular lameness and shoulder lameness, or simple contraction of the heels, especially when accompanied by thrush.

Sidebone.

A transformation of the lateral cartilages into bone. The lateral cartilages are placed on the inner and outer sides of the foot, partly above and partly below the hoof head or coronet. Normally, they should be pliable and easily moved from side to side along their upper border by pressure with the thumb.

External injuries and lack of function, especially when accompanied by a low type of inflammation, are the most fruitful causes. Both these conditions are present in a hoof which, due to prolonged lack of frog pressure, has become dry and contracted, thus more freely transmitting shock which constantly comes to a foot in motion, and at the same time limiting movement and keeping up constant inflammation because of contraction of the hoof. An undue amount of body weight in proportion to the size and quality of hoof are also important factors. This is shown by the fact that some horses work upon city streets constantly shod with high calks and never develop sidebones. Therefore, selection is very important.

Sidebones are more frequent in front feet and in the other cartilage of draft horses. The ossification begins on the lower anterior border and proceeds upward and backward until completed. The first change then is when the hoof, and though we may be suspicious of its presence, a diagnosis can not be made until an ossified portion can be felt. The chief difficulty arises in examining heavy stallions which have very thick, harsh skin. A diagnosis should never be made until the foot has been picked up and the thumbs inserted deeply behind the cartilage, to detect pliability or the absence of it. As soon as ossification can be definitely determined, sidebones can be said to exist. The presence of sidebone seldom causes lameness in farm animals, but when animals so affected are put

to work upon city streets where, because of continued shoeing, the feet become very dry, lameness often results. For this reason, buyers for the city markets object seriously to a horse having sidebones.

Ringbone.

"Ringbone" is an indefinite, collective term for various chronic aseptic inflammatory processes at the coronary joint. It should be divided into two forms, articular, involving the joint, and periarticular, involving the surface of the bone at the attachment of the ligaments around the joints. Ringbones of the first class are the result either of excessive concussion upon the bones of normal quality or ordinary concussion upon bones of poor quality. Ringbones of the second class are due either to excessive straining of the ligaments, due to an unbalanced condition within the foot and limb, or to faulty quality of the bones into which the ligaments are inserted.

It will be seen that the foregoing causes do not include bony growths in this region which result from deep wire cuts or other accidents. True ringbones then are the result of lack of quality or faulty formation, and consequently are very objectionable in breeding animals. It is well for owners to understand, however, that excessive strains may result from lack of trimming or faulty shoeing, and ringbones develop as a result.

Ringbone may involve either the first phalanx, the joints between the first and second phalanges, or the second phalanx, and the joint below it; they may be present in either front or hind limbs, though perhaps are found more commonly behind than in front. The most marked symptom is the presence of a bony enlargement on one or both sides or extending entirely around the joint. Care should be taken not to mistake the naturally prominent joints of young animals for ringbone. There is usually no local pain or heat, though lameness is persistent and severe, especially when the joint is twisted, as in turning short.

Ringbone around the lower joint causes a bulging at the top of the hoof and an irregularity in the production of horn, which leaves the hoof surface at the toe checked and cracked. If lameness is severe, the animal stands with the affected foot relieved of weight, or alternately raises and lowers it. The gait is slow and clumsy and marked by lack of movement in the pastern joint.

Bone Spavin.

Bone spavin is primarily a chronic inflammation of the inner lower tarsal bones and upper head of the metatarsal bones. Disease of the accompanying joints and enlargement upon the surface of the bones are secondary processes. In fact, in some spavins (occult spavin) no enlargement can be detected. Bone spavin, therefore, should not be defined as an enlargement upon the inside of the hock joint, as the enlargement is merely a symptom which may be entirely absent.

The usual cause of spavin is undue compression of the bones of the hock, though overstraining is also undoubtedly a cause. Any conformation, such as being too upright or too crooked either when viewed from the side or behind, as well as lack of quality to stand ordinary uses, are predisposing causes. True spavin, then, like true ringbone, is largely a breeder's problem. Although neither is directly hereditary, it is the predisposition in the form of defective conformation or quality which is hereditary.

The recognition of spavin depends upon the determination of a bony enlargement in the hock, if it be present, and an analysis of the lameness. Either may exist without the other.

The enlargement usually is found on the internal lateral surface of the hock. It may be detected by viewing the region from directly in front, looking between the front legs or from a little angle looking, first at one hock, then crossing over and viewing the other, from a similar angle. The hocks can best be compared by palpation by crouching behind the animal, crossing the arms and passing the forefinger of each hand over corresponding surfaces of the two joints at the same time. Any difference in size or contour can then be detected.

Spavin lameness is quite characteristic. It is usually more severe during the first few steps and gradually disappears with exercise, unless the lameness is

severe, when it is either constant or increases with exercise. In any case there is always lack of flexion of the hock and a tendency to drag the toe which is best seen as the animal is led past the observer. This same lack of flexion necessitates an exaggerated action of the hip, which is best seen from behind as the animal is led away. Again, the animal usually shows pain when turned short upon the affected limb, and lameness is increased by holding the hock flexed for about one minute, and then starting the animal off at the trot.

Bog Spavin.

Bog spavin denotes a serious inflammation of the hock (tibiotarsal) joint. It may be acute at first, originating from a spavin, and finally becoming chronic, or it may be chronic in nature from the first, originating apparently from a congenital (inherited) weakness.

In the first instance there is swelling in the region of the joint, which is firm, painful, hot and causing severe lameness. In the second, more frequent form, there is present a soft, painless, easily compressed swelling, due to distention of the joint capsule, with joint fluid (synovia) which appears most prominently on the inner anterior surface of the joint and can be pushed through to appear on the inner and outer sides behind the joint. The bog spavin which is aimed at chiefly in the stallion law, is the one which is chronic from the first, appearing in the young animal apparently without external cause. The condition can hardly be mistaken from any other, but there is a tendency to excuse slight cases on the ground of being "a little full in the hocks." Whenever there is a distention which can be displaced from one part of the joint to appear in another, the diagnosis of bog spavin should be made, especially in young horses which have not seen service, but old horses which have seen service or have been transported, should not be faulted unless the swelling is hard, hot and accompanied by lameness.

Curb.

Curb denotes an inflammation of the plantar or calcaneo metatarsal ligament, which braces the posterior face of the hock. It is due to an overstraining of this ligament either because of faulty conformation, such as sickle hocks, or to overstraining or slipping while in draft. A swelling appears four or five inches below the point of the hock, over the ligament and confined to it. It is best seen when viewed from the side. There is at first pain on pressure, a slight amount of heat and sometimes lameness.

Chorea.

Chorea is a general term made to include string halt, crampiness and shivering. String halt refers to a spasmodic flexion of the joints of the hind leg, especially noticeable at the hock joint. Its cause is not known, but it is thought to be of nervous origin. In mild cases the excessive flexion may be noticed only during the first few steps or upon turning, while in aggravated cases it is marked at each step. String halt should not be confused with interruptions in the act of progression, which are symptoms of some other conditions, such as muscular cramp, bone spavin and inflammation of the stifle joint.

Shivering is purely of nervous origin and is manifested by irregular and involuntary movements, generally most noticed in the hind quarters. The intensity of the symptoms vary greatly, but an average case may show nothing unusual, so long as it does not become excited, but if stopped suddenly, made to back, is led into strange quarters or up to a strange watering place, marked inco-ordination may take place. The hind feet remain fixed to the ground, the back arched, and the muscles of the quarters tensed, but trembling and shivering. An attempt to raise one hind foot meets with great resistance. The worst cases may be affected with spavin accompanied by rapid pulse, high temperature and distressed breathing.

The course is always prolonged, the condition becomes worse with age and is incurable. Because of these facts and because hereditary predisposition is a strong factor in the production of the disease, it becomes distinctly a breeder's problem.

This board wishes to give credit for the illustrations to Captain Hayes, as they are reprints from his book, "Veterinary Notes for Horse Owners."

CERTIFICATES OF REGISTRATION RECOGNIZED BY
THE CALIFORNIA STALLION REGIS-
TRATION BOARD.

American Trotting Register
OFFICIAL CERTIFICATE
THE TROTTING STANDARD

Presented to MISSISSIPPI, 1934 *Under the year* 1934

Entered as a 1 *colt born* 1911 *of the AMERICAN TROTTING REGISTER,*
and the same is returned to the following person

47944

MISSISSIPPI, 1934, by Superintendent, 7260, Amos Smocks,
by Shenandoah General, 6010; grandam Fanny Caffrey, by Charles
Caffrey, 1043, etc. (See Smocks, Vol. XIV.) Bred by Charles
T. Boxer, Lincoln, Neb. Obtained record of 2:22 as Neumorian.

Superintendent, 7260	<u>Almont Wilkes, 9131</u>
<u>Smocks</u>	<u>Sam</u>
	<u>Shenandoah General, 6010</u>
	<u>Fanny Caffrey</u>
	<u>11th</u>

Owner sends in this to the following person

of Shenandoah 1934

American Trotting Register Association.

The American Association of
Importers and Breeders of Belgian Draft Horses

CERTIFICATE OF REGISTRY

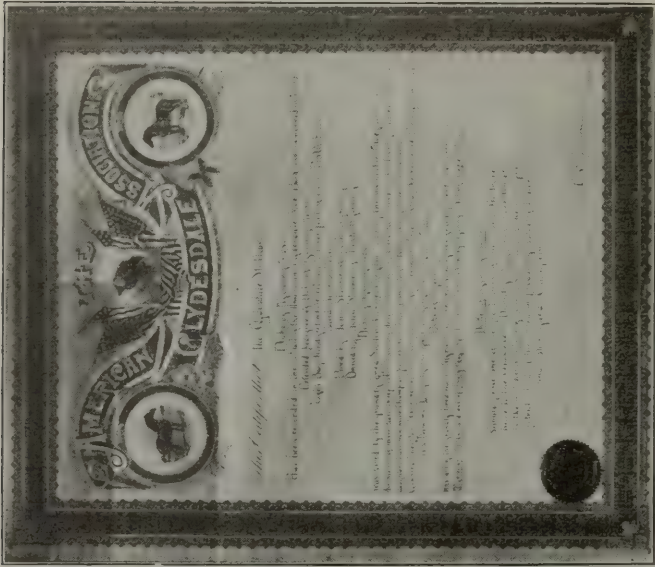
This is to certify that *Mary Ellen W. L. S. & Co.*
London, England are the owners of a horse named *Don't Forget*
born at *London, England* on the *10th* day of *April*, 1900.
The horse is of the breed of *Belgian Draft Horse*.
It is of the color of *Bay*.
Its height is *16.2* hands.
Its weight is *1800* lbs.
It is registered as a stallion.
Its pedigree is as follows:
Don't Forget by *Don't Forget* sired by *Don't Forget*
dam *Don't Forget* bred by *Don't Forget*

In witness whereof I have signed my name and seal of office at *New York City* this *10th* day of *April*, 1900.

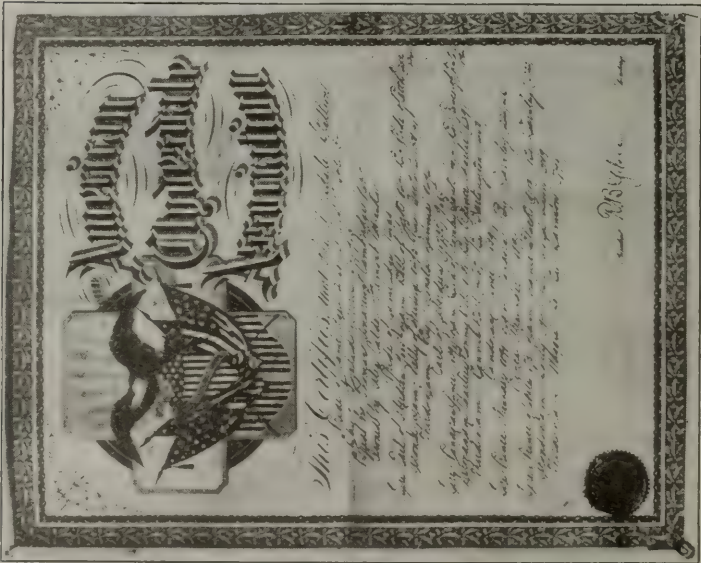
Secretary

Witness my hand and seal of office at *New York City* this *10th* day of *April*, 1900.

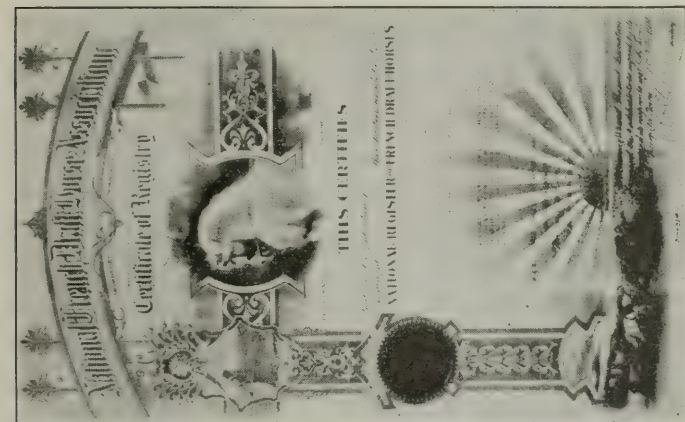
President



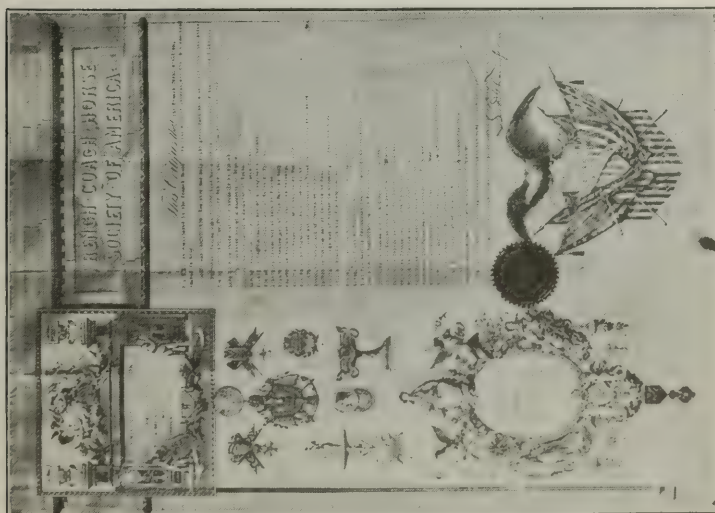
American Clydesdale Association.



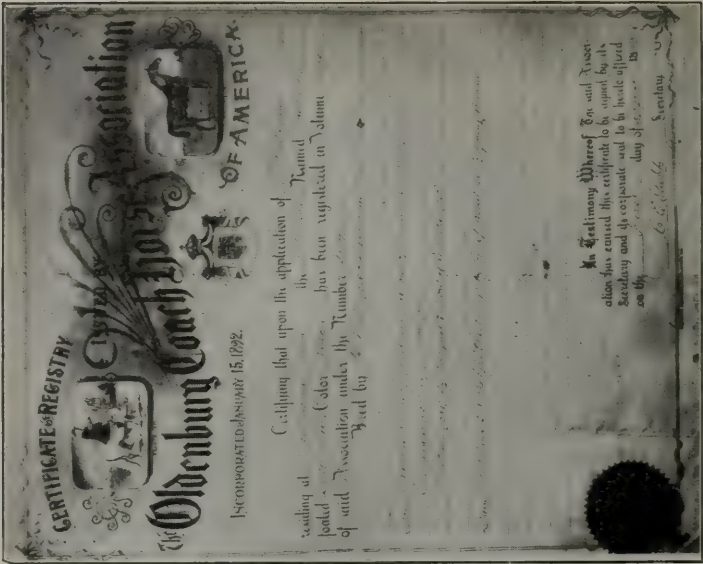
American Clydesdale Association.



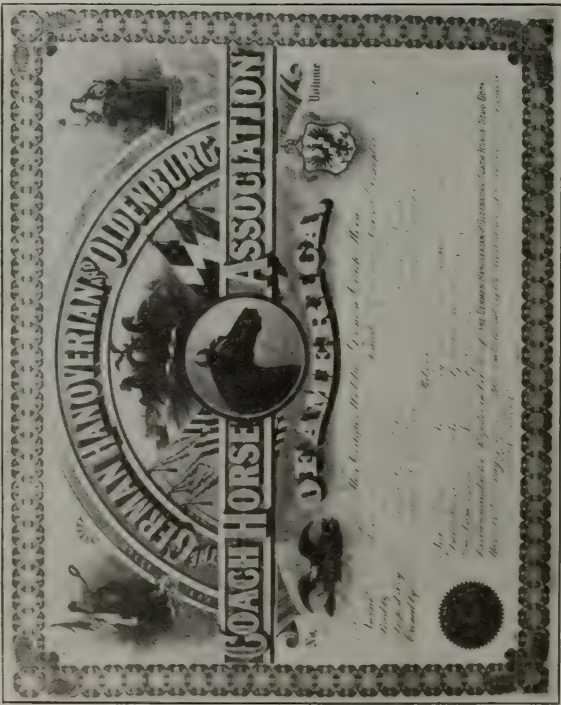
National French Draft Horse Association of America.



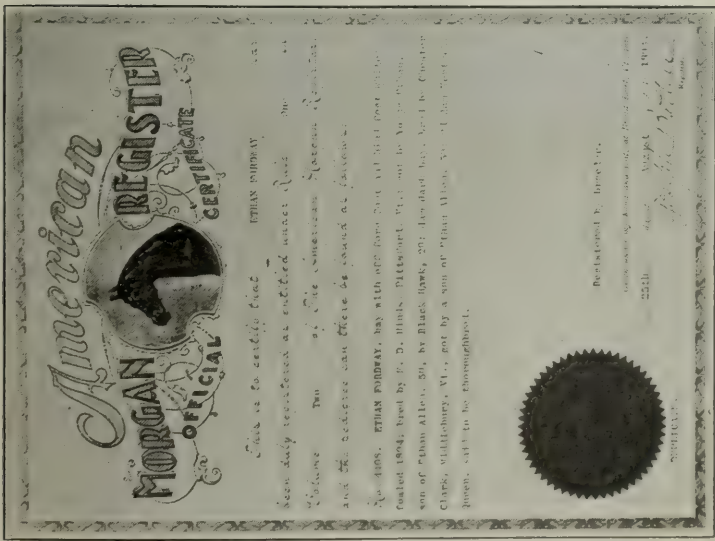
French Coach Horse Society of America.



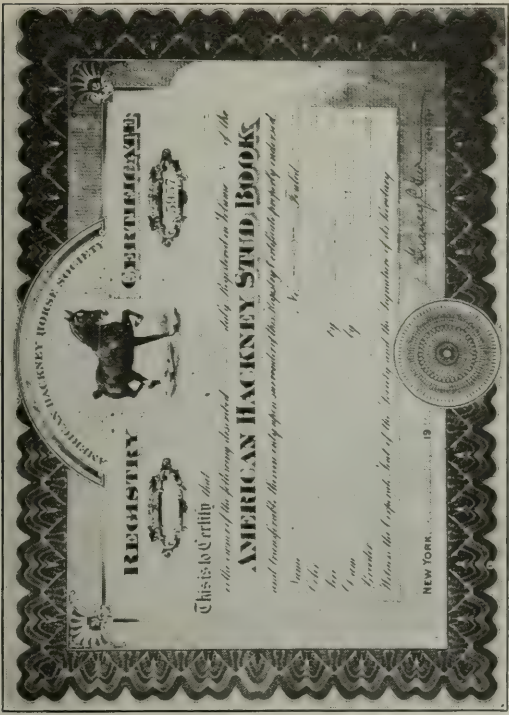
Oldenburg Coach Horse Association. (Now owned by the German Hanoverian and Oldenburg Coach Horse Association of America.)



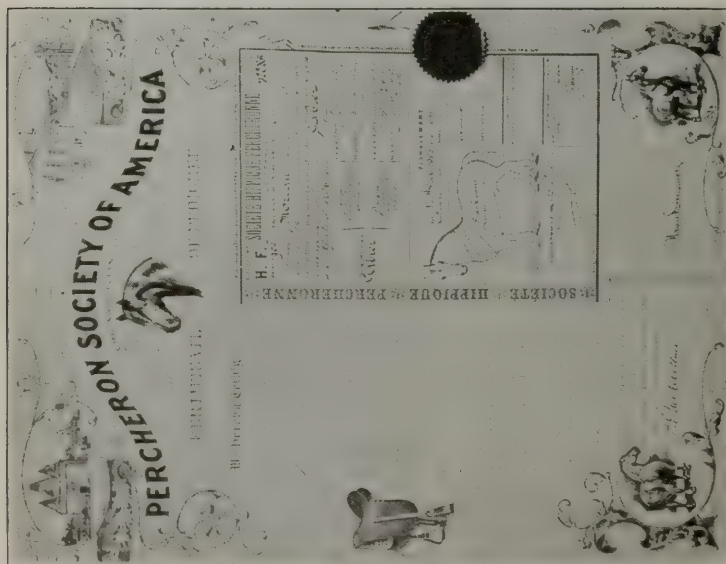
German, Hanoverian and Oldenburg Coach Horse Association of America.



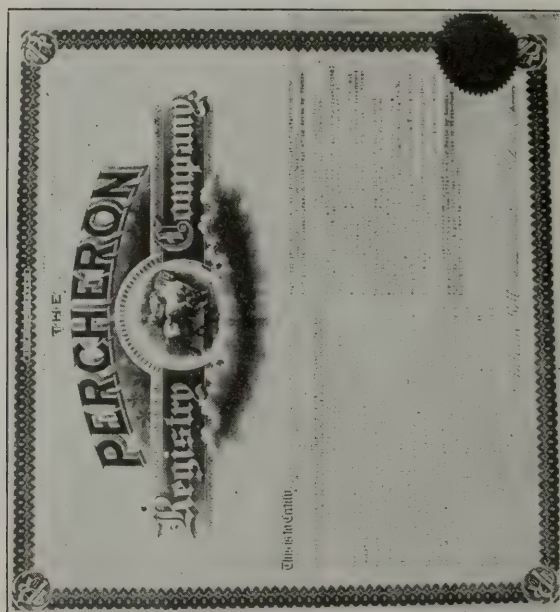
American Morgan Register Association.



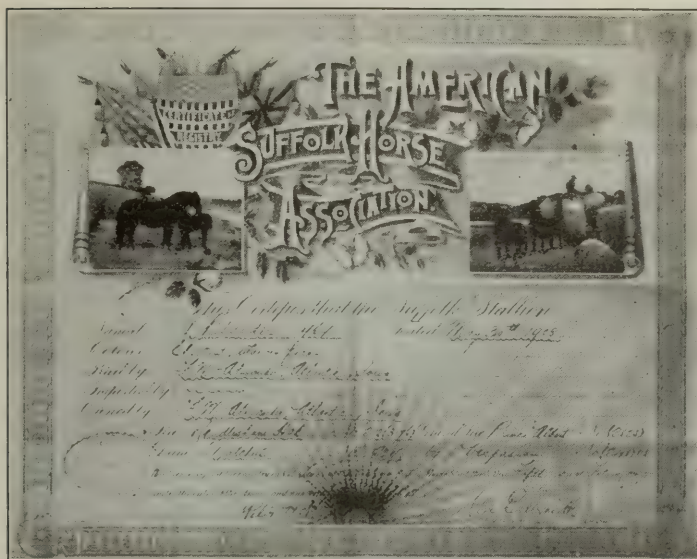
American Hackney Horse Society.



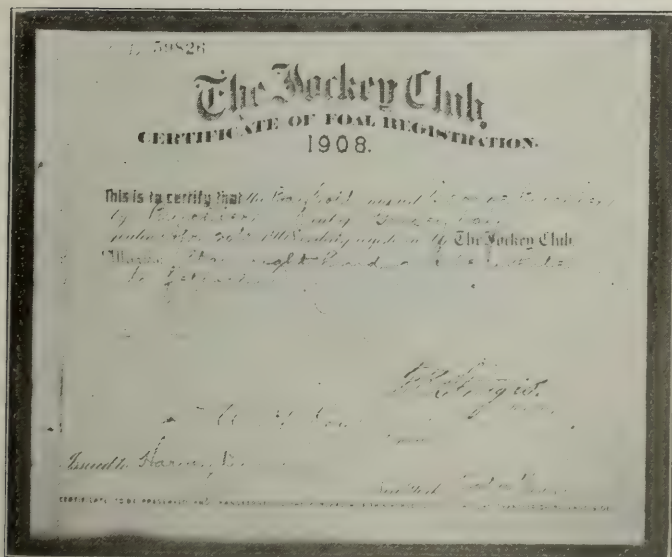
Percheron Society of America.



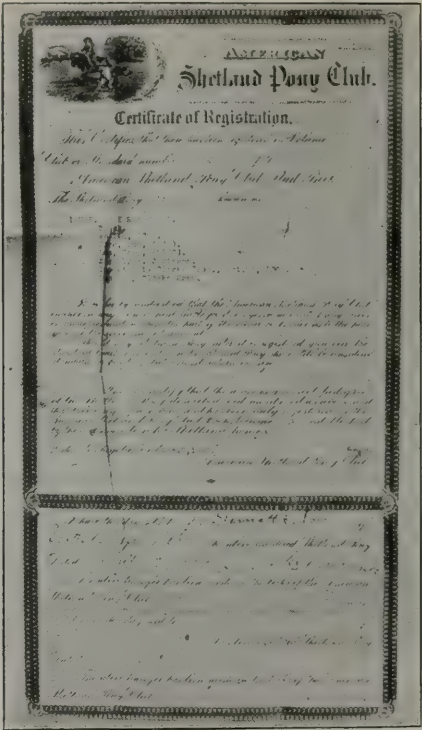
The Percheron Registry Company. (Now owned by the Percheron Society of America.)



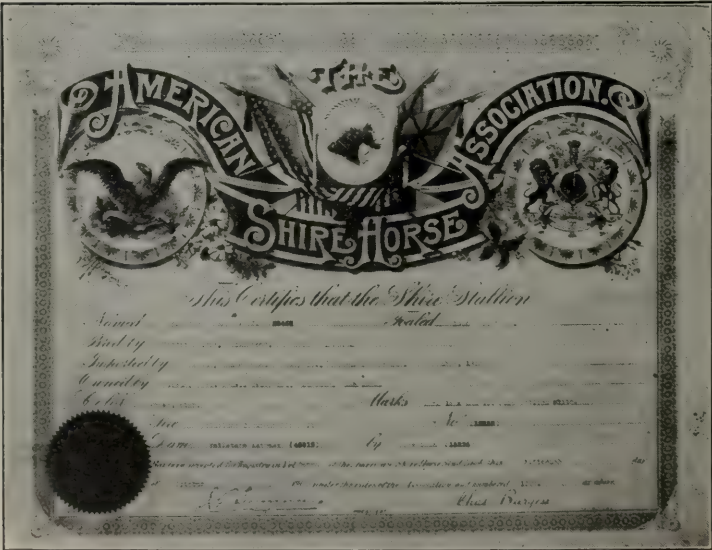
The American Suffolk Horse Association.



The Jockey Club.



American Shetland Pony Club.




The American Shire Horse Association.

[illegible]


American Saddle Horse Breeders' Association.

The American Breeders and Importers Percheron Registry Company.

REPORT OF THE STALLION REGISTRATION BOARD.

No.	<p style="font-size: small;">THIS REGISTRATION CERTIFICATE IS ISSUED BY THE U. S. GOVERNMENT</p> <h1 style="margin: 0;">American Breeders' Association of Jacks and Jennets</h1>	No.
<div style="border: 1px solid black; padding: 5px; margin: 5px auto; width: 150px;"> <p style="text-align: center; font-weight: bold;">CERTIFICATE</p> </div>		<div style="border: 1px solid black; padding: 5px; margin: 5px auto; width: 150px;"> <p style="text-align: center; font-weight: bold;">OF REGISTRY</p> </div>
<p>This is to Certify, that the _____ of _____ here accepted for Registry in the American Breeders' Association of Jacks and Jennets, under the rules of the Association and shall be numbered as above.</p>		
<p>Name of this Entry _____</p> <p>Age _____</p> <p>Sex _____</p> <p>Color _____</p> <p>Markings _____</p> <p>Posted _____</p>	<p>Size _____</p> <p>Weight _____</p> <p>Height _____</p> <p>Length _____</p> <p>Width _____</p> <p>Depth _____</p> <p>Round _____</p> <p>Neck _____</p> <p>Head _____</p> <p>Face _____</p> <p>Mane _____</p> <p>Tail _____</p> <p>Legs _____</p> <p>Feet _____</p> <p>Sound _____</p> <p>Other _____</p>	<p>Signature _____</p> <p>Date _____</p> <p>Place _____</p> <p>Official _____</p> <p>Stamp _____</p>
<p>Given under my hand and seal, at Columbia, Tennessee, this _____ day of _____, A. D. 1911.</p>		

American Breeders' Association of Jacks and Jennets.



The Standard Jack & Jennet Register of America

(INCORPORATED)

CERTIFICATE NO.
5-66

This is to Certify, that SIR LONDON CHIEF JUNIOR.

has been duly registered and the pedigree can be traced in the following form:

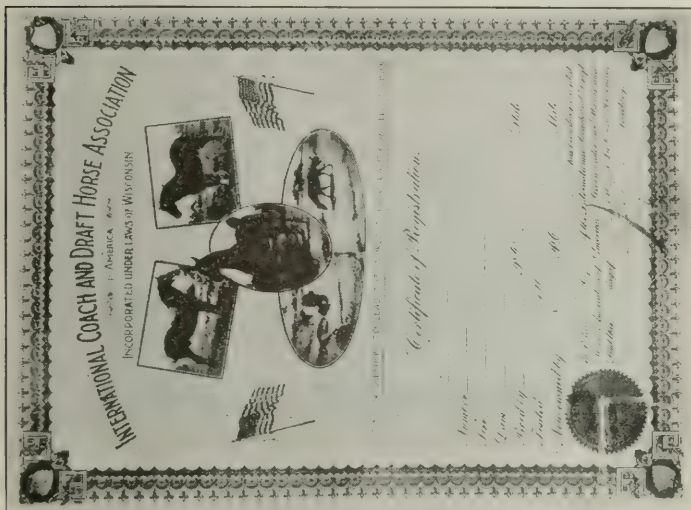
NEW LONDON CHIEF JUNIOR 5896. Jack. Color,
black with white points. Height 66, girth 71,
bone 10. Foaled October 20, 1906. SIRE, New
London Chief by Missouri Chief by Joe out of
Julia; Sire's Dam, Miss Tigress by Young Tiger
and out of Miss Briggs. DAM, Ruby II by General
Jordan by Wade Hampton out of Creole Girl; 2nd
Dam, Ruby by Missouri Chief; 3rd Dam, Jennie Price.
Bred and owned by J. T. Watson, New London, Missouri.

In Witness Whereof, the said Corporation has caused this Certificate to be signed by its duly authorized officers and to be sealed with its Seal of the Corporation at Panama City, Missouri this Twenty-second day of January A.D. 1914.

SECRETARY PETTY CASH

The Standard Jack and Jennet Registry of America.

CERTIFICATES OF REGISTRATION NOT RECOGNIZED BY THE CALIFORNIA STALLION REGIS- TRATION BOARD.



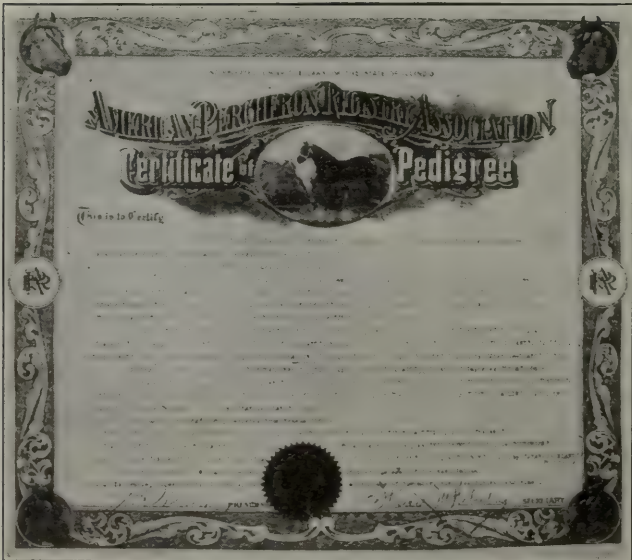
International Coach and Draft Horse Association
of America.



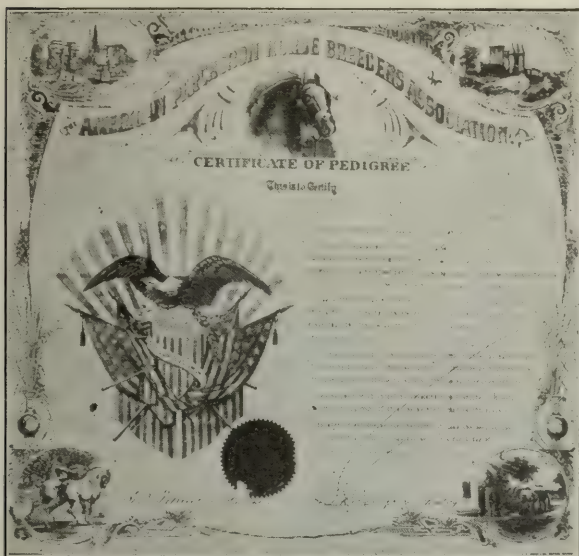
American Horse Registry Association.



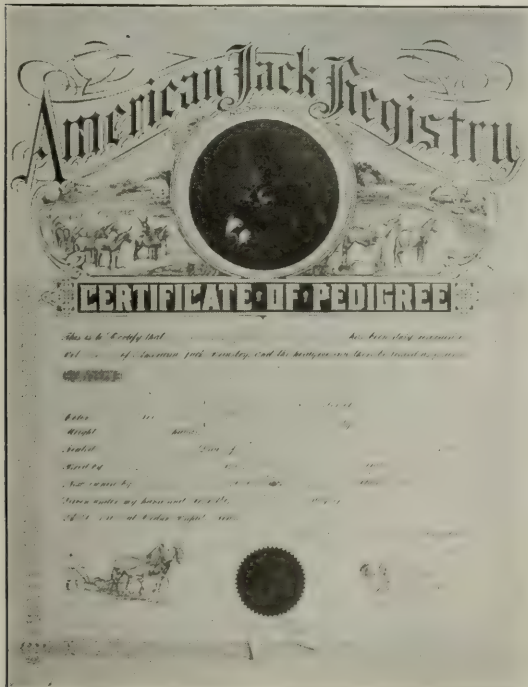
American Percheron Registry Association.



American Percheron Registry Association.



The American Percheron Horse Breeders Association. (Now owned by the Percheron Society of America.) Certificates numbered above 35912 issued by above association, null and void.



American Jack Registry.

LICENSED STALLIONS IN CALIFORNIA.

ALAMEDA COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
96	Algeo, Geo. T. Oakland	Chestnut Tom 43488 Standard
348	Anderson, C. H. Livermore	Adolpha 2674 Belgian
314	Basso, Tony Livermore	Fanforan 68602 Percheron
369	Berlin, Max Livermore	Calino 42210 Percheron
211	Bond, Geo. W. Irvington	Athasham 45026 Standard
634	Bond, Wm. Newark	Eugene 68604 Percheron
402	Bond, Wm. Newark	Inquiet 69564 Percheron
2032	Boone, N. S. Hayward	Blackhawk Marvel 15864 Shire
65	Bunting, John A., Jr. Centerville	Cosaque 41237 Percheron
281	Calmes, Dr. Harry. Berkeley	Palo King 44910 Standard
388	Christensen, H. M. Livermore	Barnum de Limette 26728 Belgian
624	Corwin, Cecil Hayward	William Harold 55296 Standard
289	Dublin Horse Co. Hayward	Mayan 105297 Percheron
357	Edstrom, A. Oakland	Hallie's Star 01968 Standard
2084	Goulart, A. Pleasanton	Enoch 23638 French Draft
243	Henderson, J. W. Berkeley	Zamel 73 Arabian
244	Henderson, J. W. Berkeley	Mubarka 75 Arabian
210	Livermore Belgian Horse Co. Livermore	Felix de Herlaimont 2785 Belgian
296	Livermore Belgian Horse Co. Livermore	Jules Dezulta 4460 Belgian
2064	Livermore Percheron Horse Association Livermore	Koloh 93418 Percheron
347	Livermore Valley Percheron Horse Co. Livermore	Jean Bart 51747 Percheron
267	MacKenzie, R. J. Pleasanton	Vernon McKinney 53803 Standard
494	McLaughlin, Thos. D. Oakland	Marvel 106526 Percheron
496	McLaughlin, Thos. D. Oakland	Insurance 93760 Percheron
2018	Mohr, H. P. Pleasanton	Boro Ruler 11103 Shire
22	Mohr, H. P. Pleasanton	Gomer 6757 Shire
2090	Paine, L. M. Hayward	Electric Forbes 61722 Standard
226	Pendleton, J. W. Oakland	Derbertha Bells 60907 Standard
79	Silva, John F. Newark	Japonais 5969 Belgian
212	Stenzel, F. and H. San Lorenzo	Desire de Saint Gerard 1911 Belgian
185	Summit Percheron Horse Co. Altamont	Karton 88593 Percheron

Nonstandard.

2000	MacKenzie, R. J. Pleasanton	The Anvil Nonstandard
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Grades.

75	Bond, Geo. W. Irvington	Little Giant Percheron
133	Bond, Wm. Newark	Draftsman Percheron
70	Bordes, Sylvian Livermore	Welcome Jr. Standard
88	Brown, John F. Pleasanton	Bob Belgian
73	Cunha, J. P. Hayward	Eden Boy Percheron
67	Cunha, Jos. T., Jr. Niles	Bouncer Standard
65	Dekidas, Domingos Alvarado	Charley Belgian
85	Dutcher, N. D. Livermore	Bay Oak Shire
86	Fragolia, A. Livermore	Ulerna Jr. Percheron
93	Perry, A. Irvington	Dimon Percheron
68	Sampson, J. R. San Lorenzo	Dixie's Herald Standard
74	Seale & Curren. Berkeley	Burbank Standard
2021	Short, E. L. Oakland	Derby Direct Standard
76	Vargus, Antonio F. Mission San Jose	Dan Percheron

Mongrels.

License Number	Name and address of owner	Name and breed of stallion
236	Costa, J. S. Hayward	San Lorenzo Mongrel
2055	Jackson, John Livermore	Norriess Mongrel
176	Mendoza, M. Mission San Jose	Bill Mongrel
267	Stanton, John T. Hayward	Black Prince Mongrel

AMADOR COUNTY.

Purebreds.

315	Elledge, U. F. Ritchey	Dave McKinney 38783 Standard
281	Froelich & Co., C. E. Martell	Compteur 55922 Percheron

Mongrels.

148	Bannan, James Ione	Gold Link Mongrel
22	Littlefield, Fred Plymouth	Dutch Mongrel

BUTTE COUNTY.

Purebreds.

366	Bangor-Wyandotte Percheron Co. Bangor	Kabotin 97570 Percheron
286	Biggs Percheron Co. Biggs	Kababe 99003 Percheron
2077	Brown, C. H. Gridley	Noron de Peis 32366 Belgian
221	Dargie, Albert Chico	Xaintraille 50619 Percheron
163	Franklin, J. A. Durham	Jaseur 87206 Percheron
162	Franklin, J. A. Durham	Cardinal 13949 French Draft
520	Friesleben Estate Co. Oroville	Carnot 69652 Percheron
2062	Friesleben Estate Co. Oroville	Thorium 92752 Percheron
308	Gilstrap, W. W. Gridley	Marius D'Aimeries 2767 Belgian
384	Honeut Percheron Horse Co. Honeut	Haquet 44107 Percheron
2063	Joaquin Dutro Horse Co. Chico	Perfection of Paicines 99322 Percheron
556	Keefer, C. A. Chico	Kentmig 58357 Standard
167	Oroville Percheron Horse Co. Oroville	Limousin 99169 Percheron
502	Powell, C. M. Chico	Bon Arthur 59342 Standard

Grades.

78	Dargie, Albert Chico	Black Diamond Shire
161	Friesleben Estate Co. Oroville	Dick Russell Standard
119	Hendrix, Dan Gridley	Prince Percheron
23	Laney, Asa Gridley	Freddie French Coach
132	Simpson, G. H. Honeut	Bronze McKinney Standard
103	Stephenson, Mrs. E. G. Chico	Brilliant Percheron

Mongrels.

159	Best, J. G. Chico	Jim Mongrel
265	Campbell, Chas. S. Oroville	Jim Mongrel
153	Gianella, Thos. A. Honeut	Barney Mongrel
42	Keith, L. C. Oroville	Spot Mongrel
136	Miller, W. F. Gridley	Perch Mongrel
3	Milligan, A. W. Bangor	G. Washington Jr. Mongrel

CALAVERAS COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
127	Borden, I. L.....Jenny Lind	Pink Prince 84819.....Percheron
321	Gultinger, Henry .....San Andreas	Udan 5109 .....German Coach
279	Holeman, F. E.....Wallace	Morning Star 50303.....Percheron
2071	Holeman, Frank E.....Wallace	Pilote Jr. 119373.....Percheron
424	Tryon, C. W.....Angels Camp	Dauphin 51466 .....Percheron

Grades.

116	Breeze, Wm. ....Jenny Lind	Alto Arabian .....Standard
138	Bund, C. ....Fourth Crossing	Dexter .....Percheron
14	Kennedy, W. E.....Burson	Duke .....Percheron

Mongrels.

2038	Airola, Manuel .....Altaville	Cyclone .....Mongrel
2050	Broden, I. L.....Jenny Lind	Duke .....Mongrel
175	Norton, A. L.....Mountain Ranch	Snowball .....Mongrel
2057	Taylor, Harvey .....Valley Springs	Brigham .....Mongrel
367	Tryon, C. W.....Angels Camp	Prince .....Mongrel
116	Wilcox, J. C.....Milton	Hambletonian Burr .....Mongrel

COLUSA COUNTY.

Purebreds.

527	Finks & Sutton .....Maxwell	Jorian 76069 .....Percheron
56	Love, Pallas .....Williams	Bachelier 12406 .....French Draft
426	Sanders & Caldwell.....Grimes	Malborough de Bierwart 5934.....Belgian

Grades.

208	Allen, B. S.....College City	Blue .....Belgian
47	Aroedesen, Chas. ....College City	Mastic Junior .....Percheron
22	Blevins, C. W.....Williams	Nemo .....Belgian
106	Maham, F. M.....Colusa	George Washington .....Belgian
59	Sartain, Howard .....Colusa	

Mongrels.

146	Hawk, F. S.....Grimes	McAntara .....Mongrel
94	Hickock, Frank .....Stony Ford	Fred .....Mongrel
16	Lane, L. D.....Williams	Chief .....Mongrel
72	Thompson, J. W.....Princeton	King .....Mongrel

CONTRA COSTA COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
385	Antioch, Knightsen & Brentwood Coach Horse Association.....Antioch	Commandeur 3907 .....French Coach
173	Antioch Percheron Horse Co.....Antioch	Miroir 105295 .....Percheron
102	Bishop Bros. ....San Ramon	Pedro of Paicines 23568.....French Draft
2003	Bridgford Company, Inc.....Knightsen	Le Grand McDonald 6360.....Amer. Saddle
2002	Bridgford Company, Inc.....Knightsen	Columbia Model 15245.....Shire
192	Byron & Brentwood Horse Association.....Brentwood	Gillis de Binche 7855.....Belgian
472	Byron Draft Horse Co.....Byron	Hellien 61961 .....Percheron
274	Christensen, C. W.....Danville	Ardent 5953 .....Belgian
188	Contra Costa County Percheron Horse Association .....Antioch	Mefiant 45970 .....Percheron
2026	Forrow, Chas. D.....Walnut Creek	Mouffon 106638 .....Percheron
19	C. A. Hooper & Co.....Pittsburg	Keota Caywood 7948.....Shire
193	Lone Tree Belgian Horse Association.....Brentwood	Joseph 5930 .....Belgian
328	New Walnut Creek Belgian Horse Co. ....Walnut Creek	Cocardassie 2370 .....Belgian
171	Oakley Belgian Horse Co.....Oakley	Dragon 7696 .....Belgian
187	Renas, John F.....Oakley	Excellus 58628 .....Standard
518	Rodericks, Antone .....Pinole	Border Chief 10345.....Clydesdale
209	Thomas, S. C.....Concord	El Jafil 74.....Arabian
377	Williams, Jos., Jr., and S. S. Avila.....Contra Costa	Harbora Combination 28357.....Shire

Grades.

28	Alexson, A. ....Byron	Byron A. ....Belgian
71	Bordes, Sylvian .....Livermore	Klondyke .....Belgian
2011	Renas, J. T.....Oakley	Black PrincePercheron

Crossbred.

1	Pereira, M. E.....Martinez	Ban
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Mongrels.

212	Fox, Wm.San Pablo	SpyMongrel
2016	Landymore, A. J.....Brentwood	MackMongrel
187	Ruffet, Frank .....Byron	Rock .....Mongrel
260	Serpa, F. R.....Lafayette	Rock .....Mongrel
60	Silver, John .....Byron	Rock .....Mongrel

EL DORADO COUNTY.

Purebreds.

177	Carlson, A. ....Camino	Sultan 70306 .....Percheron
504	Forni, J. C., and Hill, S.....El Dorado	Jamis 79414 .....Percheron
2013	Ganow Bros. ....Cool	Joseph 99578 .....Percheron

Grades.

104	W. S. Hainline & Son.....Pilot Hill	Fortuny Jr. ....Percheron
120	Sackett, C. G.....Shingle Springs	NutwoodStandard

Mongrels.

247	Votau, Jas. H.....Uno	Buster BrownMongrel
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FRESNO COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
441	Alviso, T. A. Friant	Vatajours 51350 Percheron
139	Andrews, F. A. Riverdale	Calbrenca 2779 Belgian
288	Bailey, F. T. Laton	Medaillon 41605 Percheron
460	Barstow Breeders' Association... Kerman	Crackajack 12632 Shire
626	Chaney & Pratt Coalinga	Crown Blue Vol. 28 English... Clydesdale
657	Cormack, R. S. Selma	Farmer Scott 49866 Percheron
90	Gardiner, W. H. Sanger	Favori 52599 Percheron
101	Goodrich, C. F. Tranquillity	Clair de Lune 61965 Percheron
581	Griffin, J. W. Sanger	Windzuiper 6830 Belgian
30	Hancock, H. M. Riverdale	Volumineux 16448 French Draft
60	Harriman & Co., F. R. Kerman	Maze Maharjah 1383 Hackney
438	Hubbard, Chas. Riverdale	Dom McKinney 59000 Standard
409	Kings River Ranch Co., The... Kingsburg	Jaquet 79336 Percheron
493	Kirk, R. J. Dinuba	Germain 41239 Percheron
201	Laton French Draft Horse Association Laton	Ecueil 17174 French Draft
457	Lewis, J. B. Riverdale	Ictinus 69565 Percheron
123	Martin, Geo. W. Kerman	Gallifet 47277 Percheron
629	Martinsen, Neils Fresno	Boquestan 51771 Percheron
484	McFadden, J. L. Fresno	Braddy 68653 Percheron
298	Nelson, J. H. Selma	Expressive Mac 41523 Standard
300	Nelson, J. H. Selma	Cyrus de Fonteny 2609 Belgian
299	Nelson, J. H. Selma	Blagdon Yet 13121 Shire
398	Overholser, R. N. Monmouth	Fenelon 4424 Belgian
561	Pugh, Eugene H. Squaw Valley	Ensign 34567 Percheron
486	Poytress, J. A. Oleander	Banquete 69177 (65443) Percheron
17	Schrack, J. J. Selma	Roderic 40541 Percheron
2034	Schrack, J. J. Selma	Woodrow 101374 Percheron
610	Sherman Estate, Minna E. Fresno	Monterey 77132 Percheron
62	Simpson, Marvin Academy	Majeur 105298 Percheron
370	Smelley, Chris Wheatville	Moortown Conqueror 11588 Shire
2054	Smith, Claire W. Kerman	Wilkes Boy Jr. 38958 Standard
303	Stine, L. S. Laton	Jeanron 77313 Percheron
367	Wagner, J. H. Selma	Hal Bingen 58047 Standard
184	Warlow, Geo. L. Fresno	Black Hall 40480 Standard
183	Warlow, Geo. L. Fresno	Stanford McKinney 45173 Standard

Grades.

182	Allen, T. E. Clovis	George Percheron
13	Badertscher, A. Oleander	King Percheron
2017	Baker, Chas. W. Riverdale	Medium Direct Standard
202	Cerini, John Riverdale	Tarquin Belgian
82	Eversoll, Wm. Burroughs	Billy Taft Percheron
210	Frisch, Peter Fresno	Jacob F. Standard
115	Green, C. E. Caruthers	Alto Jr. Percheron
35	Harnish, C. M. Laton	Black Ben Percheron
172	Huddleston, C. B. Kingsburg	Ministere II Percheron
214	Jensen, A. Laton	Odin French Draft
2635	Joseph, Arom Sanger	Star Envoy Standard
145	McFadden, J. H. Fresno	Belgian Prince French Draft
2032	Nelson, J. H. Selma	Frank Iams Belgian
190	Pratt, W. H. Coalinga	Stuart Standard
209	Shimmon, W. F. Fresno	Brigadier Percheron
91	Stine, L. E. Laton	Speedway Standard
108	Thomas, T. A. Selma	Colonel French Draft
25	Walters, O. A. Selma	Prince Henry Third Belgian
60	Wildermuth Bros. Selma	Barney French Draft

Mongrels.

Licenses Number	Name and address of owner	Name and breed of stallion
291	Craven, R. O. Sanger	Cleve Mongrel
2061	Frame, G. E. Coalinga	Steel Mongrel
262	Garabidian, Sabag Fresno	Belgium Mongrel
2088	Gughelmoni, Chas. Burrell	Johnie Mongrel
68	Harnish, G. U. Laton	Balleau Mongrel
223	Hubbard, Chas. Riverdale	Prince Woodbridge Mongrel
230	Mitchell, J. E. Dunlap	Sidney Mongrel
118	Myers, G. W. Selma	Pedro Mongrel
62	Oliver, Robt. Oleander	Dave Mongrel
237	Poytress, J. A. Oleander	Leo Mongrel
190	Reason, G. W. Coalinga	Pollomeda Mongrel
2083	Ruthiford, J. L. Fresno	Dock Iherman Mongrel
161	Sawal, Emil Kerman	Capp Mongrel
5	Stalhem, Ralph Riverdale	Joaquin Mongrel
335	Tuck, Wm. R. Tranquility	Barney Mongrel

GLENN COUNTY.

Purebreds.

294	Goettisch, Henry H. Willows	Rinetta 3401 German Coach
48	Greenwood, W. A. Orland	Nuage 44379 Percheron
453	Greenwood, W. A. Orland	Radium 25057 French Draft
342	Jamison, H. Glenn	Eclairer 41441 Percheron
631	Kaiser, A. M. F. Germantown	Furet 41252 Percheron
112	Merrill, M. A. Willows	Chatelet 40559 Percheron
477	Princeton Breeders' Ass'n Glenn	Baron du Hooghof 6124 (65304) Belgian
476	Raper, O. L. Glenn	Prince Arthur 2387 Standard
595	Searce Co., Laban Orland	Egmont 5536 Belgian

Grades.

111	Ball, E. S. Willows	Sir Arthur B. Standard
84	Flood, J. T. Newville	Delmont Standard

Mongrels.

45	Collins, J. D. Orland	Nevada Prince Mongrel
180	Gauthier, Adolph Orland	King Mongrel
130	Jones, William Orland	Barney Mongrel
74	Merrill, M. A. Willows	M. A. Mongrel
49	St. Louis, H. B. Norman	Morriss Mongrel

HUMBOLDT COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
432	Anderson, Jasper .....Hydesville	Janvier 41246 .....Percheron
395	Brown, Geo. L., and Moore, C. W. ....Ferndale	Uncle Tom 74276.....Thoroughbred
564	Clark, Otto W.....Petrolia	Lapon 97571 .....Percheron
257	Diggs, E. D.....Eureka	McAdrian 45391 .....Standard
667	East, W. J.....Rohnerville	Cassebe 41365 .....Standard
213	Elliott, A., and Zehnder, Geo.....Bayside	Loris 99004 .....Percheron
603	Ferndale Horse Breeders' Ass'n.Ferndale	Palterton Calomint 10552.....Shire
604	Ferndale Horse Breeders' Ass'n.Ferndale	Saul 5457 .....German Coach
38	German Coach and Belgian Horse Breeders' Association .....Garberville	Terrol 4835 .....German Coach
39	German Coach and Belgian Horse Breeders' Association .....Garberville	Tobin 52496 .....Belgian
26	Johnson, W. R.....Rohnerville	Sadi Moor 39989.....Standard
541	McCannaha Bros.....Trinidad	Homongue 53839 .....Percheron
536	Rohnerville Percheron Horse Co.....Rohnerville	Idumeen 90245 .....Percheron
670	Zahner, D. L.....Fortuna	Cassiar 20491 .....Standard

Grades.

171	Bartlett, E. G.....Rohnerville	Admiral .....Standard
211	Carroll, Matt .....Arcata	Captain Tom .....Standard
80	Johns, E. A.....Harris	Prince .....German Coach
169	Johnson, Robert .....Fortuna	Fred Dillon .....Standard
2037	Taylor, R. H.....Bridgeville	Buster Brown .....Standard

Mongrels.

2087	Carr, Louis .....Garberville	Prince .....Mongrel
197	Northern Redwood Lumber Co., The .....Korbel	Jeff .....Mongrel

IMPERIAL COUNTY.

Purebreds.

207	Mack, S. C.....Imperial	Judge Taft 49825.....Standard
2093	Miller, Thos. T.....Calexico	Collard 35004 .....Percheron
515	No. 7 Percheron Horse Co.....Holtville	Gignac 44111 .....Percheron
169	Adams, Wm., and Ferguson, F. M. ....Holtville	Icarian 76077 .....Percheron
382	Boaden, Wm., and McCormick.....Brawley	Brimfield Bourbon 43096.....Percheron
601	Booher, Fay .....Calexico	Don Ricadito Tecolote 54766.....Percheron
571	Chillson, C. S.....Holtville	Romeo 41891 .....Percheron
24	Cross, Harry .....Heber	Santiago 70080 .....Percheron
61	Hazelwood Farm Co.....Covina	Stylish Prince 83493.....Percheron
673	Holland, J. H.....Imperial	Keota Casper 7069.....Shire
4	Hovley, Peter P.....Brawley	Havane 51246 .....Percheron
542	Howard & Robinson.....Seeley	Diogene 40232 .....Percheron
31	Lott, J. D.....Holtville	Ruprecht 3865 .....German Coach
2082	Palmer, A. F.....Heber	Redlock 50491 .....Standard
273	Smith, J. Warren, and Hill, M. G. ....El Centro	McNeer 40960 .....Standard

Grades.

License Number	Name and address of owner	Name and breed of stallion
170	Cuin, J. W. Silsbee	Marquis Second Percheron
61	Gudgeon, E. S. Calexico	Kansas Boy Percheron
174	Lillson, C. S. Holtville	General Sherwood Standard

Mongrels.

2024	Allison, P. J. Palo Verde	Sam Mongrel
232	Calexico Breeding Co. Calexico	Slickaway Mongrel
2037	Davidson, H. V. Calexico	Imperial Duke Mongrel
362	Dye, Drew E. Calexico	Kansas Boy Jr. Mongrel
114	Loftus, Grover Calexico	Jumbo Mongrel
69	Forester, E. E. El Centro	Sam Sr. Mongrel
2018	Griswold, Ray C. Brawley	Colonel Mongrel
2044	Ivy, R. C. Calexico	Joe Mongrel
38	Parish, Everett G. Imperial	Mack Wonder Mongrel
208	Schooling, Joseph Brawley	Major Mongrel
209	Schooling, Joseph Brawley	Cyclone Mongrel
93	Schumacker, G. A. El Centro	Heinie Schreiner Mongrel
123	Sherburne, Fred L. Calexico	Barney Mongrel

INYO COUNTY.

Purebreds.

2075	Barras & Co. and G. W. Garner.	
	..... Bishop	Kab 87292 Percheron
593	Collett, J. B. Bishop	Zowood 60885 Standard

KERN COUNTY.

Purebreds.

2011	Bishop, A. D. Shafter	Seestrum 2947 German Coach
411	Catling, P. J. Annette	Albinus 63599 Percheron
168	Eckenberry, Leroga A. McFarland	Irais 61351 Percheron
2108	Hadlock, Ben Bakersfield	Crescendo B. 57304 Standard
373	Lockhart, Otis Bakersfield	De Moine 64754 Percheron
587	Taylor, H. L. McFarland	Halot 70372 Percheron
386	Rio Bravo and Rosedale Horse Association Bakersfield	Konsulat 93366 Percheron
416	Shafter Horse Co. Bakersfield	Hadebout 54215 Percheron
143	Union Av. Belgian Horse Co. Bakersfield	Corcoran B. 5063 Belgian

Grades.

1	Azevedo, A. G. Bakersfield	Dick Belgian
2028	Cowelti, D. J. East Bakersfield	Black Pride Percheron
200	Snow, V. P. Delano	Carnige Clydesdale
150	Timmons, E. E. Delano	Genest Percheron

Mongrels.

234	Alexander, C. B. Bakersfield	Jack Mongrel
376	Clark, Fred L. McFarland	Fred Mongrel
285	Kruger, John Bakersfield	Prince Mongrel
54	Rauth, C. A. Wasco	Bosco Mongrel
2080	Wafford, Irwin L. Loraine	Ranger Mongrel

KINGS COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
557	Barnett, Z. T. Hanford	Argus 6369 Belgian
553	Barnett, Z. T. Hanford	Ivoly 54224 Percheron
642	Bassett, M. Hanford	Fumiste 40009 Percheron
643	Bassett, M. Hanford	Ithos 90754 Percheron
423	Borges, E. R. Lemoore	Seigbert 18694 French Draft
196	Dillon, E. O. Hanford	Jadis 87213 Percheron
2001	Fry, O., and Lafavor, Wm. Lemoore	Justel 106123 Percheron
125	Kimble & Railsback Hanford	Rolliston Wonder 7931 English Shire
537	McCord, J. W. Hanford	Markeaton Royal Albert 8520 Shire
538	McCord, J. W. Hanford	Denbul 1447 American Saddle
2067	McCord, James W. Hanford	Royal James 15947 Shire
80	Merz, G. Lemoore	Black Prince 13018 Clydesdale
156	Morgan, B. C. Hanford	Monarque de Heurn 6375 Belgian Draft

Mongrels.

111	Brown, S. F. Lemoore	Roza Mongrel
142	Carlille, Geo. Laton	Sidney C. Mongrel
246	Cunningham, Jos. Corcoran	Highland Duke Mongrel
99	Fry, O. Lemoore	Frank Mongrel
106	Heinlen Co., John Lemoore	Spot Mongrel
107	Heinlen Co., John Lemoore	Jumbo Mongrel
2022	Ingram, J. E. Lemoore	Grampas Mongrel
2005	Lemon, Joseph Hanford	King Mongrel
196	Perry, M. R. Hanford	Ira Bassler Mongrel
352	Rogdan, G. L. Corcoran	Petigru Jr. Mongrel

LAKE COUNTY.

Purebreds.

577	Edwards, G. O. Kelseyville	Lit 97565 Percheron
333	Harp, W. H. Middleton	Audacieux 446 French Draft
142	Meredith, Shepherd Upper Lake	Juculo 82550 Percheron

Grades.

5	Green, Steve Upper Lake	Prince B. Standard
62	Parker, Frank Middletown	Major Standard

Mongrels.

340	Adamson, J. M. Lower Lake	Black Star Mongrel
82	Jones Bros. Lower Lake	Orosco Mongrel
2046	Millsap, R. L. Lower Lake	Jack Mongrel
365	Swicest, W. H. Middletown	Black Chief Mongrel

LASSEN COUNTY.

Purebreds.

Stallion Number	Name and address of owner	Name and breed of stallion
2105	De Forest, Chas. V. Susanville	Carabinier 4979 Belgian
641	De Forest, L. E. Susanville	Giron 98288 Percheron
550	Hall, A. J. Doyle	Lord Marcus 15381 Clydesdale
672	Hart, Chas. F. Susanville	Joaquin 77186 Percheron
663	Stampfli, Gus Dewitt	Lardon 53395 Percheron

Grades.

199	Standish Percheron Co. Standish	Prince Percheron
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Mongrels.

2090	Tate, Al. Susanville	Silver Mongrel
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LOS ANGELES COUNTY.

Purebreds.

2050	Baldwin, Anita M. Santa Anita	Rey El Santa Anita (Vol. VI, p. 143)
497	Baldwin, Anita M. Los Angeles	Jusque 79515 Thoroughbred
2044	Baldwin, Anita M. Santa Anita	Adalid 69635 Percheron
2045	Baldwin, Anita M. Santa Anita	Cruzados 22585 Thoroughbred
2046	Baldwin, Anita M. Santa Anita	Althazar 105500 Thoroughbred
2047	Baldwin, Anita M. Santa Anita	Cibolo 134 Percheron
2048	Baldwin, Anita M. Santa Anita	Ibn Mahruss 22 Arabian
2049	Baldwin, Anita M. Santa Anita	Norito 55925 Thoroughbred
32	Bryant, Mrs. Susanna Bixby Long Beach	Hero 66636 Percheron
338	Burbank Percheron Co. Burbank	Mistigré 43689 (66849) Percheron
40	Durfee, Mrs. W. G. Los Angeles	Copa de Oro 52785 Standard
41	Durfee, W. G. Los Angeles	Carlokin 36458 Standard
265	Gillis, Adelaide S. Los Angeles	Don Castano 5631 American Saddle
266	Gillis, Miss Adelaide. Los Angeles	Highland Monarch 5205 American Saddle
648	Harris & Co., G. A. Long Beach	Kersaint 87203 (96396) Percheron
2078	Los Angeles Transfer Co. Los Angeles	Esbrsufe 4075 French Coach
614	Mussachia, B. G. Downey	Surprise 45346 Percheron
153	Nesmith & Sons. Los Angeles	King Lilly Pointer 52223 Standard
3	Oldham, J. Y. Los Angeles	Kino 89668 Percheron
161	Richards, I. S. Owensmouth	Robert M 80248 Percheron
422	Walnut Center Horse Breeders' Assn.	Hugo 67325 Percheron
2000	Ward, E. A. Lancaster	Drusus 104782 Percheron
376	Willard, E. H. and F. P. Norwalk	Grimpeur 40153 Percheron
252	Winter, Chas. W. Alhambra	Alhambra Prince 57367 Standard

Nonstandard.

1	Murphy, J. L. Los Angeles	Hancock Johnson Nonstandard
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Crossbred.

2000	Kee, J. H. Lancaster	Sonoma Pride Percheron and Norman
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Grades.

License Number	Name and address of owner	Name and breed of stallion
206	Branscom, Ray Norwalk	Zocon Standard
2023	Kirk, J. T. Lancaster	Monte Shire
49	Nesmith & Sons Los Angeles	King Clay Standard
212	Royers, E. A. Clearwater	Prince Royal Percheron
168	Waters, Mrs. Rachel, and Waters, W. A. Compton	Buster Percheron
48	Young Bros. Los Angeles	Major Belgian

Mongrels.

152	Graham, J. M. Compton	Jolly Mongrel
2034	Luttge, George Burbank	Sir Alden Mongrel
2081	Stover, T. J., and Keen, W. S. Whittier	Black Bob Mongrel

MADERA COUNTY.

Purebreds.

27	Co-operative Land Co. Fairmead	Gibson 72226 Percheron
364	Dixie Land Imported Percheron Horse Assn. Madera	Mako 106648 Percheron
2070	Fresno Flats Coach Horse Co. Raymond	Young Baron 4625 German Coach
91	Wolthers Bros. Madera	Liniment 101509 Percheron

Grades.

2024	Mathews, G. W. Madera	Big Prince
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Mongrels.

248	Anderson, H. P. Madera	Knight of Rossdue Mongrel
48	De Private, F. R. Coarsegold	Bonaparte Mongrel
163	Dillon, W. F. Madera	Monarch Mongrel
207	Reeder, J. D. Coarsegold	Nix Napoleon Mongrel

MARIN COUNTY.

Purebreds.

2007	Bolinas Breeders Assn. Bolinas	Occo 4033 German Coach
455	Bugeia Bros. Novato	Kenilworth 18655 Thoroughbred
106	Howard, F. P. Olema	Dick 12521 French Draft
343	Novato Belgian Horse Co. Novato	California Chief 6414 Belgian
16	Point Reyes Station Horse Co. Pt. Reyes	Marcel de Nevele 6551 Belgian

Grades.

139	Bugeia, L. M. Novato	Royal Belgian
207	Laveroni, Dave Novato	Novato Prince Belgian

Mongrels.

337	Franzi, Mrs. A. E. Olema	Robert Mongrel
301	Kukland, J. E. Tomales	Kentucky Mongrel
105	Tamalpais Horse Co. Mill Valley	Jackson Mongrel

MARIPOSA COUNTY.

Grades.

License Number	Name and address of owner	Name and breed of stallion
2025	Johnson, D. E. Mariposa	Edward B. Standard

Mongrels.

294	Crosjean, J. C. Mariposa	Wilson Mongrel
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MENDOCINO COUNTY.

Purebreds.

668	Boonville German Coach Horse Assn. Boonville	Mohikaner 4735 German Coach
103	Briggs, M. C. Potter Valley	Jonas 92827 Percheron
528	Crawford Bros. Ukiah	Juin 95029 Percheron
154	Eden Valley Ranch. Hearst	El Gabillon 4944 Belgian
12	Frey, Lawrence Covelo	King John 2775 German Coach
421	Greenwood Draft Horse Co. Greenwood	Inflammable 54218 Percheron
619	Howell & Co., E. D. Ukiah	Anatol 2903 German Coach
111	Manchester Percheron Horse Co. Manchester	Modal 105296 Percheron
531	Martinazzi, Martin Ukiah	Captain Woods 10012 Percheron
341	McClure, Mrs. L. H., and McClure, Vic Ukiah	Philip 100395 Percheron
223	Mitchell, S. U. Ukiah	Al de Baron 55652 Standard
565	Philo Imported Breeders' Assn. Ukiah	Pandore 4682 Belgian
126	Point Arena Horse Co. Point Arena	Mentonnet 106139 Percheron
94	Potter Valley Percheron Horse Co. Ukiah	Alibi 40674 Percheron
669	Sisson, H. H. Willits	Caire 6371 Belgian
250	Smith, H. B. Ukiah	Sir Poleon 52065 Standard
405	Spurlock, Frank Covelo	Nateby Manners 9512 Shire
628	Spurlock, W. B. Covelo	Idologue 14819 French Draft
400	Ukiah Percheron Horse Co. Ukiah	Chiron 100397 Percheron

Grades.

34	Bevans, W. S. Potter Valley	Dandy Shire
11	Finnist Colony Calpella	Niek Percheron
149	Gschwend, Mrs. Julia. Philo	Mallo II Shire
80	Henshaw, Wm. G. Eden Valley	Hearst Duke of Eden. German Coach
63	Keinlen Co., John. Lemoore	Coachy Belgian
56	Linser, August Cummings	Tode Belgian
2	Warner, Geo. Willits	Rameur, Jr. Percheron

Mongrels.

7	Anderson, Geo. P. Ukiah	Freddie J. Mongrel
369	Beatie, C. M. Ukiah	Tommy Falice Mongrel
373	Hackley, E. S. Manchester	Duke Mongrel
313	Hotskin, F. D. Willits	Ned Mongrel
336	Howell, E. H. Ukiah	Tom Dailey Mongrel
55	Roberts, Frank Fort Bragg	Johnny Mongrel
268	Round Valley Horse Co. Covelo	Henri Mongrel
2021	Witherell, Edson William. Ukiah	Bill Morgan Mongrel

MERCED COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
122	Baker, B. O. Merced	Insect 77311 Percheron
351	Borge, J. A. Dos Palos	Robert 49714 Percheron
28	Clendinin, M. W. Le Grand	Beautiful Prince 32929 Percheron
233	Gaerte, E. R. Dos Palos	Glorieux 91475 Percheron
133	Gustine Horse Co. Gustine	Rupert 54917 Percheron
2035	Le Grand Percheron Horse Co. Le Grand	Hesioda 121002 Percheron
339	Menjoulet & Co., J. P. Volta	Don Quichotte 42195 Percheron
417	Merced River Draft Horse Co. Merced	Hemistiehe 44785 Percheron
630	Rider, J. W. Dos Palos	Tempest 4403 German Coach
365	Shockley, Solomon Merced	Black Star 43263 Percheron
2012	Spensley, T. J. Livingston	Creston Samson 6710 Belgian
2031	Wallis, D. W. Los Banos	El Angelo 57039 Standard

Grades.

136	Lathrop, R. C. Volta	Seropton Oaks Shire
2013	Newman, Paul Le Grand	Fred Percheron
31	De Silva, J. M. Los Banos	Sam Shire
2014	Sweet, D. O. Dos Palos	Captain Percheron

Mongrels.

357	Borland, Hugh Merced	Duke Mongrel
181	Burrows, F. E. Irwin	Islam Jr. Mongrel
2032	Rocha, Joe Los Banos	Teddy Mongrel
2043	Tatam, W. M. Le Grand	Jasmin Jr. Mongrel

MODOC COUNTY.

Purebreds.

652	Clark, R. B. Adin	General Lawton 50139 Percheron
353	Gould, John Lookout	Modoc Chief 42759 Percheron
551	Heard, Porter Lake City	Milo 42515 Percheron
660	Mayfield, W. H. et al. Cedarville	Munich 1583 Belgian
646	Renner, M. S. Alturas	Lad-For-Me 26512 Percheron

Mongrels.

2047	Jones, W. T. Lake City	Kid Mongrel
2066	Ward, A. S. Fort Bidwell	Bill Wilks Mongrel

MONTEREY COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
1	Belgian Draft Horse Assn.....Salinas	Brilliant de Norrehain 4075.....Belgian
399	Blanchi, Paul .....Soledad	Pierre 43682 .....Percheron
2052	Brinan, Thos. ....San Ardo	Irun 1908 .....Percheron
2056	Brown, Harlow C. ....San Ardo	Mt. Kaweah 15453 .....Shire
334	Chualar Belgian Horse Co.....Chualar	Amoureux 5061 .....Belgian
485	Chualar Belgian Horse Co.....Chualar	Stephon 1655 .....Belgian
190	Clegg, C. H., and Dinsmore, J. F. ....Valleton	Favoris 1619 .....Belgian
636	Dutton, E. J. ....Jolon	El Tesora 49809 .....Standard
529	Hunter, B. P. ....Bradley	Leopard 43693 .....Percheron
14	Johnson, H. N. ....Moss	Baynard 6733 .....Belgian
297	King City Percheron Horse Co.....King City	Humorisme 96668 .....Percheron
464	Ross, Thos. ....San Lucas	Jasmin 42099 .....Percheron
597	Poppini, Albino .....Soledad	London Prince 15382 .....Clydesdale
2051	Rhodes, Frederick .....Monterey	Nailstone Boxer 13613 .....Shire
372	Rodriguez, M. ....Castroville	Nateby Masterpiece 11589 .....Shire
152	Rohde, L. P. ....Salinas	Sorrento 70377 .....Percheron
305	San Lucas Belgian Horse Co.....San Lucas	Santiago 2796 .....Belgian
499	Soledad Belgian Horse Co.....Soledad	Mathy 3323 (33400) .....Belgian
576	Storm & Stuart.....Salinas	Lalen 96921 .....Percheron
575	Stuart, Jas. ....Salinas	Edinbourg 4098 .....French Coach
500	Wiley, A. L. and M. ....Gonzales	Cactus 35618 .....Percheron
501	Wiley, M. W. ....Soledad	Labrador 97618 .....Percheron

Grades.

129	Blanchi, Paul .....Soledad	Red Robin .....Standard
15	Doemsky, W. F. ....Gonzales	Thomas Booklass .....Clydesdale

Mongrels.

2035	Almstead, A. G., and Casey, Wm. ....San Lucas	Ingrat .....Mongrel
256	Burrows, H. A. ....King City	Commander, Jr. ....Mongrel
277	Cooper, Martha M. ....Monterey	Blaze .....Mongrel
75	Craig, P. S. ....Blanco	Jim .....Mongrel
71	Greenlaw, John A. ....Parkfield	Scottish Chief .....Mongrel
2036	Harris, W. B. ....Bradley	Jim .....Mongrel
210	Kelly, M. P. ....Gonzales	Silver Pete .....Mongrel
263	McGlynn, Frank .....King City	Frank McGlynn .....Mongrel
10	Olson, Otto .....Paraiso Springs	Buster .....Mongrel
358	Schmidt Bros. ....Salinas	Chief .....Mongrel
2049	Titus Bros. ....Salinas	Black Prince .....Mongrel
183	Veach, Don C. ....King City	Jumbo .....Mongrel

NAPA COUNTY.

Purebreds.

89	Boetz, E. B. ....Napa	Ecuador 7785 .....Hackney
87	Bors, J. C. ....Oakville	Branhope Peel 28133 .....Shire
2065	Bruggman, P. H. ....Napa	Brasac 3895 .....French Coach
492	Napa Draft Horse Co.....Napa	Manton 106144 .....Percheron
249	Scally, M. ....Napa Junction	Boro's Rival 11590 .....Shire
137	Schaeffer, H. C. ....Pope Valley	Talfa 23494 .....French Draft
2027	Scott, Chas. ....St. Helena	Gaudron 59912 .....Percheron
2006	St. Helena Percheron Co.....St. Helena	Machefer 107861 .....Percheron
84	Wheatley, Henry .....Napa	Botolph King John 21899 .....Shire
2033	Wheatley, Henry .....Napa	Salvador Forest King 13385 .....Shire
302	Wheatley, Henry .....Napa	Willaston Baronet 8591 .....Shire
85	Wheatley, Henry .....Napa	Desford Banker 12999 .....Shire
81	Yoteny, J. ....Napa	Salvador 51167 .....Percheron

Grades.

License Number	Name and address of owner	Name and breed of stallion
197	Clark, Reuben Monticello	Turbine Standard
180	Gomez, John Napa	San Juan Standard
57	Moser, C. Rector	King French Draft
124	Scott, Chas. St. Helena	Invermay Standard

Mongrels.

359	Clark, Reuben Monticello	Quartina Mongrel
81	Penland, L. D. Oakville	Eugene Debs Mongrel

NEVADA COUNTY.

Purebreds.

666	Ennor, Frank Rough and Ready	Yoan 1345 Belgian
512	Reed, Walter Spenceville	Impur 101616 Percheron
57	Reed, Walter Spenceville	Brilliant 103201 Percheron
2065	Stuart, Rovson & Twichel Nevada City	Nero 121001 Percheron

Grades.

26	Reed, Walter Spenceville	Bud Percheron
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ORANGE COUNTY.

Purebreds.

590	Borchard, Leo Huntington Beach	Paul 12669 French Draft
2041	Clapp, L. F. Santa Ana	Maheru II 52059
653	Forster, F. A. Santa Ana	Swedish King 65587 Thoroughbred
675	McKaughan, N. J. Fullerton	Carpus 33918 Standard
11	Mills, J. H. Los Alamitos	Fumeur 40721 Percheron
355	Murphy, W. R. Santa Ana	Red McK. 43766 Standard
584	Orange Co. Draft Horse Co. Santa Ana	Tanforan II 65726 Percheron
516	Stewart, Geo. W. Santa Ana	Sampson 73481 Percheron

Grades.

4	Douglas, F. J. Santa Ana	Ben Knight Percheron
2036	Hall & Dolley Santa Ana	Flam B.

Mongrels.

317	Babb, W. S. Santa Ana	George Mongrel
350	Williams, M. Buena Park	Chino B. Mongrel

PLACER COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
623	Miller, Jacob J. Lincoln	Bennas 12898 French Draft
415	Mt. Vernon Belgian Horse Co. Auburn	Robuste de Thiesesies 4107 (47110) Belgian

Grades.

187	Maas, A. C. Bowman	Gambretta Percheron
53	Rogers, I. N. Lincoln	Black Diamond Percheron
2004	Rogers, I. N. Lincoln	Henry Ford Percheron

Mongrels.

193	Blackwell & Hendrickson Rocklin	Caesar Jr. Mongrel
258	Mears, Edward T. Auburn	Kid Mongrel

PLUMAS COUNTY.

Purebreds.

118	Beckwith Percheron Horse Co. Beckwith	Haguenet 41220 Percheron
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RIVERSIDE COUNTY.

Purebreds.

446	Beaumont and Banning Percheron Horse Co. Beaumont	Lods 97612 Percheron
54	French Valley Horse Association Auld	Garnon 100831 Percheron
2097	Griffin, Chas. Hemet	Bisbee 97186 Percheron
23	Hemet Stock Farm Hemet	Wilbur Lou 52595 Standard
404	Hill, F. L. Perris	Barnot 89266 Percheron
467	Keil, W. F. San Jacinto	Vinus 1916 Belgian
468	Keil, W. F. San Jacinto	Keota Charley 35256 Percheron
182	Mapes, M. L. Perris	Rapid 4759 German Coach
594	McEwen, C. E. Winchester	Juge de Paix 41311 Percheron
566	Read, Geo. A. Blythe	Colonel de But 65160 Percheron
2079	Read, George J. Blythe	Moorpark Prince 108241 Percheron
227	Slaughter, R. F. Corona	Lapin 49742 (62624) Percheron
546	Thompson, J. V. Murrietta	Decoration 3946 Percheron

Grades.

6	Garbani, G. Winchester	Dutch Belgian
42	Langdon, F. C. Coachella	Coachella Boy Percheron
147	Morris, Bruce Hemet	Pico Boy Standard

Mongrels.

323	Densmore, W. H. Hemet	King Mongrel
224	Jensen, N. C. Wildomar	Tom Mongrel
2020	McFee, G. W. Blythe	Nig Mongrel
189	Ortego, F. A. Moreno	Sampson Mongrel
372	Potter, John San Jacinto	Klondyke Mongrel
2025	Reese, J. S. Blythe	Duke Mongrel
250	Yoder, S. E. Hemet	Dan Mongrel

SACRAMENTO COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
198	Clay Station Horse Co. Galt	Gallant Boy 35583 Percheron
661	Davis, C. K. Isleton	Fortuny 34286 Percheron
608	Duvall, M. J. Clarksburg	Madere 40612 Percheron
549	Galt German Coach Horse Co. Galt	Ambulant 3969 German Coach
322	Gardiner, I. F. Isleton	Lohengrin 97627 Percheron
489	Heilbron, Geo. Sacramento	Lijero 45923 Standard
242	Kenefick, John Galt	Sensation 8509 Shire
2021	Neves, J. F. Ryde	Schley 103315 Percheron
420	Shelley, E. L. Walnut Grove	Kirk Hamilton Dick 9169 Shire
552	Sheldon Horse Co. Sheldon	Omar 88749 Percheron
136	Todhunter, L. H. Sacramento	Peter McKlyo 58009 Standard
510	White, Terry & Moddison. Sacramento	Houiller 79338 (77206) Percheron
499	Yost, J. P. Fair Oaks	Orpheon 43916 Percheron

Grades.

94	Barmby, W. E. Florin	Jean Bart Jr. Percheron
51	Casajus, John B. Courtland	Coco de Bothey Belgian
2001	Dixon, Wm. Folsom	Bobby Percheron
69	Harrison, H. P. Elk Grove	Mastie Jr. Belgian
66	Lauffer, John Sacramento	Money Mac Standard
83	McEnerney, Frank Galt	Percheron Jim Percheron
2022	Owre Bros. Sacramento	Grant Percheron
2015	Riffe, G. C. Galt	Carlock, D. J. R. Standard
52	Ruhstaller, F. J. Sacramento	Moko Hall Standard
77	Silva, C. F. Sacramento	Teddy Bear Standard

Mongrels.

184	Alback, James Emmaton	Sherman Mongrel
37	Gammon, E. A. Hood	George Mongrel
2045	Hicks, Ed Folsom	Prince Mongrel
133	Himebauch, M. E. Vorden	Clyde Mongrel
304	Lausten, C. N. Walnut Grove	Chief Harold Mongrel
2062	Lewis, Frank Sacramento	Chief Mongrel
371	Schreinunk, O. E., and Martin, J. Sacramento	Duke Mongrel
2	Valley Farm and Stock Co. Clay	Prince of Selma Mongrel

SAN BENITO COUNTY.

Purebreds.

2080	Berry, M. L. Hollister	Prospero 94498 Percheron
278	Etcheverry, J. F. Tres Pinos	Pennington 9159 Shire
277	Etcheverry, J. F. Tres Pinos	Huer Huero 54009 Percheron
361	Garcia, Enos Hollister	Locka Manners 13495 Shire
612	Overfelt, O. F. Hollister	Elatant 1602 Belgian
654	Stone, James & Freeman. Hollister	Harpiste 43269 Percheron
320	Tomlinson, F. M. Hollister	Baily 46492 Percheron
607	Zahner, M. J. Hollister	Fred Branch 45525 Standard

Grades.

46	Blacklock, John Hollister	Belgian Bill Belgian
105	Perry, Manuel Hollister	Percheron Percheron

Mongrels.

License Number	Name and address of owner	Name and breed of stallion
2070	Butts, John Hollister	Toky Mongrel
2030	Fredson, A. H., Jr., Hollister	Buffalo Mongrel
2069	Indart, J. M. Tres Pinos	Nevada Mongrel
2040	Littlejohn, Wm. Hollister	Derby Boy Mongrel
198	Littlejohn, Wm. Hollister	Jack Mongrel
101	Reinosa, J. L. Tres Pinos	Grant Mongrel
124	Rose, M. R. San Juan Bautista	Prince Mongrel
170	Tomlinson, F. M. Hollister	Magnet Jr. Mongrel

SAN BERNARDINO COUNTY.

Purebreds.

50	Brightman & Boger Redlands	Adepto 4569 German Coach
337	Chino Belgian Horse Co. Chino	Picolo 5943 Belgian
374	Chino Percheron Co. Chino	Holgouet 93602 Percheron
403	Grimes & Co., T. W. San Bernardino	Lion D'Ormei 2440 Belgian
45	Tilton, A. H. San Bernardino	Louset 97578 Percheron
44	Tilton, A. H. San Bernardino	Denmark 23589 Percheron

Mongrels.

2067	Abbott, A. S. Corona	Prince Mongrel
120	Burbank, N. C. Chino	General Kruger Mongrel

SAN DIEGO COUNTY.

Purebreds.

431	Bradbury, W. N. Escondido	Gordon 72383 Percheron
318	Bushnell, Ralph Mesa Grande	Rhineberry 721169 Thoroughbred
535	Cabrillos, J. M. Valley Center	Obolus (3097) German Coach
356	Johnson, H. A., and Rooker, J. Vista	Yoli Cocur 3302 Belgian
47	O'Neill, Jerome Oceanside	Bruno Belgian
540	Ramona Belgian Horse Ass'n Ramona	Noirhat Bengali 6815 Belgian
2101	Stockton, Louis E. Ramona	Aissey (67292) Percheron

Mongrels.

218	Cooper, A. B. Escondido	Albert Mongrel
138	Hillkowitz, S. San Diego	Prince Mongrel
23	Peavey, N. J. Nestor	Ursus Mongrel

SAN FRANCISCO COUNTY.

Purebreds.

572	Bridgford, E. A. San Francisco	Artist Jr. 12 American Saddle
530	Drew, Chas. B. San Francisco	Docus D. 42259 Standard
563	Galland & Lowenstein San Francisco	Foro D'Emel 6537 Belgian
82	Mastick, Geo. H. San Francisco	Longis 101513 Percheron
256	Saylor, Wm. H. San Francisco	Content 50613 Percheron
237	Whitehall Estate, Inc. San Francisco	Londrecitos 97561 Percheron
236	Whitehall Estate, Inc. San Francisco	Jasquard 97141 Percheron
238	Whitehall Estate, Inc. San Francisco	Kapet 96885 Percheron

Mongrels.

275	Drew & Sons, C. B. San Francisco	Barney Mongrel
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Mongrels.

License Number	Name and address of owner	Name and breed of stallion
2064	Aker, J. Stockton	Orphan Boy Mongrel
17	Benjamin, C. E. Banta	Dexter Benjamin Mongrel
2028	Borovinich, Louis Lathrop	Bill Mongrel
165	Campbell, Wm. Escalon	Hidalgo Mongrel
257	Garnero, Fred Stockton	Dan Mongrel
270	Gaul, A. Stockton	Monarch Mongrel
2059	Johnston, J. W. Stockton	Nifty Mongrel
181	Locke, Geo. H. Lockeford	Cinco Cinco Mongrel
204	Pettis, J. Ripon	Harry Wilkes Mongrel
276	Squires, L. J. Lathrop	George Mongrel
168	Sturgeon, A. A. Stockton	Mack Mongrel
91	Wetherbee, G. W. Lathrop	Prince Mongrel

SAN LUIS OBISPO COUNTY.

Purebreds.

2102	Ambrose, Dan Creston	Salvador Baronet 10343 Shire
155	Andre, J. J. & Co. San Luis Obispo	Domino de Leernes 4454 Belgian
319	Bergmann & Wiebe. Paso Robles	Saint Martin 50617 Percheron
560	Brown, R. S. San Luis Obispo	Nolac B 48044 Standard
613	Cal. Polytechnic School. San Luis Obispo	Ibidem 44767 Percheron
10	Campbell, Rhyme & Cinklaw. Paso Robles	Pratt 80917 Percheron
317	Domingos, A. S. San Luis Obispo	Monsieur 5129 Belgian
95	El Nacimiento Rancho Co. San Miguel	Golgotha 3396 Belgian Draft
2022	Estrella Horse Assn. Estrella	La Creole 25204 Percheron
283	Evans, H., and Gross, G. C. Paso Robles	G. Albert Mac 51336 Standard
2028	Gibson, John H. Templeton	Knightborne Speculator 13638 Shire
471	Kerr Bros. Shandon	Lampion 17364 Percheron
2029	Kneppel, Wm. and Peter. Adelaide	Michel 5622 Belgian
240	Lehufoff, E. Templeton	Vaniteaux Jr. 26576 French Draft
602	Reis, J. M., and Bells, E. J. Moro	Moka 40732 Percheron
344	San Luis Obispo Breeders' Assn. San Luis Obispo	Hamster 70239 Percheron
380	San Miguel Percheron Horse Co. San Miguel	Gosdubois 61967 Percheron
2043	Shandon Horse Breeders' Assn. Shandon	March Coronation 12959 Shire
645	Tutin, F. W. San Miguel	Alto 45968 Percheron
578	Ward, Victor. Paso Robles	Corporal Primrose 59591 Standard

Grades.

29	Claassen, G. J. Paso Robles	Prince Percheron
184	Johnson, Wm. J. Paso Robles	Black Tom Percheron
79	Madonna, Paul F. Cayucos	Kleberde Second Belgian
27	Mankins, Henry San Luis Obispo	Duke Shire
110	Olsen, O. A. San Luis Obispo	Jim Wood Standard
2027	Sebster, Rose E. Linne	Cleve Percheron
183	Slaughter, Ed. J. Pozo	Wm. J. Bryan Percheron
142	Tutin, F. W. San Miguel	Highland Dreamgold American Saddle
151	Warren, J. A., Sr., Estate. Cambia	San Benito Belgian

Mongrels.

273	Carter, Wm. G. Cholame	Teddy Jr. Mongrel
351	Dalidio, Florino Cayucos	Jim Mongrel
284	Hathway, Howard. San Luis Obispo	Yellow Stone Mongrel
28	Houghton, F. K. San Miguel	Babe Mongrel
41	Phillips, W. H. Pozo	Bradley Mongrel
288	Rougeout, T. H. San Miguel	Tom Mongrel
52	Truesdale Bros. Shandon	Pat Mongrel
188	Tucker, W. L. Shandon	Tennessee Mongrel
119	Twisselman, Chris. Shandon	Joe Mongrel
2020	Twisselman Bros. Shandon	Panama Mongrel
6	Twitchell, S. M. Templeton	Prince Mongrel
27	Witheron, I. M. San Luis Obispo	Clyde Mongrel

SAN MATEO COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
451	Easton, Ansel M. Burlingame	Anwick Arthur 14730 Shire
2040	Easton & Ward Burlingame	Devecote King 15957 Shire
2039	Easton & Ward Burlingame	Black Hawk Barn King 15959 Shire
2038	Easton & Ward Burlingame	Blymhill Forester 15958 Shire
2037	Easton & Ward Burlingame	Witchford Albert 15961 Shire
144	Pasckieez A. San Gregorio	Kesta Lorimer 33428 Percheron
2020	Percheron Horse Co. San Gregorio	Liverien 97630 Percheron

Mongrels.

299	Wilson, John E. & Son San Gregorio	Prince Mongrel
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SANTA BARBARA COUNTY.

Purebreds.

276	Bishop, T. B. Co. Goleta	Royal Irwin 16156 Clydesdale
275	Bishop, T. B. Co. Goleta	Rockwood 11078 Clydesdale
180	De Vault, J. M. Lompoc	Whitehall Wagoner 8592 Shire
68	Ellwood Ranch Goleta	Chief Benedict 18877 Clydesdale
401	Elvidge, J. & Sons Santa Maria	Actor 10555 Shire
2091	Fulmer, James Lompoc	Mandator 1903 Thoroughbred
42	Hector, John H. Los Alamos	Brilliantine (44635) Percheron
206	Hughes, J. M. Santa Maria	Rupert 5958 Belgian
340	Huych, C. L. Lompoc	Superflu 35566 Percheron
2086	Mason, Thos. Santa Barbara	Cy Mason 6892 American Saddle Horse
525	Nunis, Manuel Santa Monica	Vilian de Bove 5567 Belgian
20	Pearson, C. H. Los Alamos	Valseur 45176 Percheron
611	Pezzoni, E. J. Guadalupe	Escadroun 16143 French Draft
2053	Rudolph, H. S. Lompoc	Colin 40236 Percheron
260	Treanor, Frank Santa Maria	Email 49715 Percheron
261	Treanor, F. Santa Maria	Giboyeur 42905 Percheron

Grades.

2019	Beadle, M. W. Santa Barbara	Nordwell Standard
137	Coleman, Joseph Santa Maria	Buster Percheron
2029	Craft, J. G. Lompoc	Prince Percheron
64	Shilling, S. K. Lompoc	Major Percheron
87	Treanor, Frank Santa Maria	Black George Percheron
2009	Vear, Frank Santa Maria	Black Jack Percheron
150	Veglia, P. Santa Maria	Duke Percheron

Mongrels.

2071	Lopez Bros. Santa Ynez	Black B Mongrel
2089	Olivera, M. D. Santa Maria	Kilber de Hognoul Mongrel
2000	Smith, Mrs. Mary A. Santa Maria	Prince Mongrel
156	Treanor, Frank Santa Maria	Shapparell Mongrel

SANTA CLARA COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
150	Barstow, T. W. San Jose	Nearest McKinney 40698 Standard
148	Carson, G. T. Milpitas	King 27292 French Draft
2019	Coyote Percheron Horse Assn. Edenvale	Bayard 91894 Percheron
157	Davis, A. D. Palo Alto	Shield Montrose 51 American Saddle
134	Doerr, Henry C. San Jose	Kaiser 2893 German Coach
216	Evergreen Imported Percheron Horse Assn. Evergreen	Gland 54093 Percheron
270	Freitos, Tony Milpitas	Pride of Oregon 17356 Clydesdale
635	Jenkins, Oliver P. Los Altos	Lucien 53130 Percheron
413	Jenkins, Oliver P. Stanford University	Lombard 45905 Percheron
625	Middleton, H. L. San Jose	Bright Raven 57226 Standard
389	Turner Bros. Gilroy	Freedom VII 11108 Shire
2112	Palo Alto Percheron Farm Stanford University	Albert 107996 Percheron
2111	Palo Alto Percheron Farm Stanford University	Abner 107993 Percheron
2110	Palo Alto Percheron Farm Stanford University	Dexter 107994 Percheron
2113	Palo Alto Percheron Farm Stanford University	Ingomar 3395 Belgian
596	Scott, Henry San Jose	Bon McK 56496 Standard
115	Uheman, Geo. A. San Jose	Implexe 69563 Percheron
151	Whalen, Lane & Morgan Milpitas	Major de Liefte 2000 Belgian

Grades.

196	Bellicitti, A. Santa Clara	Wayland W Standard
100	Blanchard, J. E. San Jose	Diavalo Standard
17	Borge, John M. Milpitas	Bill Belgian
45	Connell, John J. Edenvale	Jack Percheron
2063	Hanson, James Milpitas	Vainquer Percheron
188	Kellogg, H. E. Mountain View	Almak Standard
58	Main, J. M. Los Gatos	Ned Percheron
201	McIntosh, G. S. Gilroy	Dewey M Standard
12	Price, W. N. San Jose	Bob Belgian
72	Rose, M. V. Lawrence	Prince Percheron
36	Ross, O. E. Gilroy	David Percheron
2002	Silva & Garcia San Jose	Bill Percheron

Mongrels.

26	Nelson, F. H. San Jose	Danger Mongrel
4	Patton, A. D. San Jose	Black Ranger Mongrel
20	Wilson, Edwin Gilroy	Ned Mongrel

SANTA CRUZ COUNTY.

Purebreds.

205	Hushback, Gus Watsonville	Bristol 76731 Percheron
110	Pickle, F. C. Santa Cruz	Alexander Malone 35744 Standard
354	Redman, James Watsonville	Rocher 5624 Belgian
462	Silliman, G. F. Watsonville	Premier of Paicines 23567 French Draft
311	Watsonville Draft Horse Co. Watsonville	Marguerit 12801 French Draft

Grades.

License Number	Name and address of owner	Name and breed of stallion
215	Dunlap, John H. Watsonville	Rex Belgian
122	Redman, James Watsonville	Van Jr. French Draft
205	Rider, H. M. Watsonville	Ned Standard
204	Rider, H. M. Watsonville	Nig Percheron
140	Sillman, G. F. Watsonville	Captain Percheron

Mongrels.

76	Forster, J. E. Watsonville	Chas. Summer Mongrel
253	Mann, Geo. Watsonville	Jerry Mongrel

SHASTA COUNTY.

Purebreds.

346	Arnold, O. P. Millville	Sphinx Baron 38675 Standard
2016	Glenburn Percheron Horse Co. Glenburn	Kromwell 104046 Percheron
174	Hunt, J. R., Sr., and Heryford, A. M. Millville	Cousin 43677 Percheron
598	Little Shasta Draft Horse Co. Montague	Dunsmore Victor King 11664 Shire
121	Lutz, Mrs. L. C., and Lutz, J. W. Redding	Omer 72385 Percheron
605	Mills, Andrew Anderson	Tryconnel 37909 Thoroughbred
639	Murphy, Chas. M. Ono	Stylish Prince 63643 Percheron
487	Rupert, Wm. Onwood	El Dinero 53055 Standard

Mongrels.

25	Doll, Clifford A. Ono	Tim Mongrel
171	Dye, J. M. Kennett	Fenox Mongrel
64	Smith, Mrs. L. C. Millville	Rock Mongrel

SIERRA COUNTY.

Purebreds.

2081	Lombardi & Laffranchini. Loyalton	Castor 46794 Belgian
21	Sierraville Percheron Assn. Sierraville	Gambert 83136 Percheron

Grades.

123	Star Ranch Co. Sattley	Smoke Belgian
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SISKIYOU COUNTY.

Purebreds.

Number License	Name and address of owner	Name and breed of stallion
617	Black Mountain Horse Assn. Ager	Monitor 53350 Percheron
651	Borba, Manuel Montague	Keota Burgess 5786 Shire
568	Calloway, H. F. Etna Mills	Superior Medium 46957 Standard
583	Chandler, E. R. Tecnor	Grandmas 13921 Thoroughbred
582	Chandler, E. R. Tecnor	Vulcain 1908 Thoroughbred
638	Edgewood Horse Assn. Edgewood	Hier 53340 Percheron
474	Edgewood and Big Springs Horse Co. Edgewood	Kachet 88595 (91689) Percheron
2098	Evans, J. C. Dorris	Starrina 58489 Standard
543	Evans, Ray, and Burton, F. Fort Jones	Baron de Lessines 5062 Belgian
130	Fay, Walter M. Etna Mills	Major Domo 54086 Standard
513	Gazelle Horse Breeders' Assn. Gazelle	Kantal 88609 Percheron
6	Hughes, A. E. Etna Mills	Siskiyou Star 15175 French Draft
29	Jesner, Eller, and Wagners Bros. Etna Mills	Forban 5085 Belgian
49	Lautner, Joseph Dorris	Ketillac 88602 Percheron
69	McCloud River Lumber Co. McCloud	Hispanique 44358 Percheron
105	Mitchell Bros. Mount Dome	Konsensus 88590 Percheron
519	Oak Bar Horse Co. Oak Bar	President 40114 Percheron
117	Ruby Horse Co. Ruby	Bruno de Promellas 4184 Belgian
579	Scott Valley Shire Horse Breeders' Assn. Etna Mills	Catterall Harold 10657 Shire
181	Walker & Barnum Etna Mills	Gerfaut de Ziveve 3293 Belgian
2107	Weed Lumber Co. Weed	Jurieu 87268 Percheron

Grades.

191	Birch, Antone Thrall	Pete Percheron
157	Bray, W. J. & Son Hilt	Prince Belgian

Mongrels.

57	Adams, S. K. Macdoel	Colie Mongrel
319	Chandler, E. R. Tecnor	Turk Jr. Mongrel
318	Chandler, E. R. Tecnor	Scar Face Mongrel
135	Hearn, Mrs. Sarah E. Hornbrook	Stockings Mongrel
321	Holzhauser, H. B. Tecnor	Tramp Mongrel
353	Liskey, Chas. Hornbrook	Kheo Mongrel
333	Maust, H. F. Macdoel	Jim Mongrel
364	McDonald, G. W. Fort Jones	Don Americus Mongrel
312	Redd, W. S. Ager	Ned Mongrel
33	Sargent, Samuel T. Yreka	Clyde Mongrel
287	Seikel, E. J. Klamathon	Kruger Mongrel
166	Spannaus, H. E. Beswick	Cape Horn Prince Mongrel
30	Young, R. J. Macdoel	Chief Mongrel

SOLANO COUNTY.

Purebreds.

616	Chandler, F. B., Jr. Vacaville	El Verona 17611 Percheron
503	Church, Smith Colvin Rio Vista	Mestoe 31875 Standard
323	Coronado, M. P. Vallejo	Bay Prince 12494 Clydesdale
307	Dixon Percheron Horse Co. Dixon	Mairan 105293 Percheron
2004	Drouin, F. & Co. Rio Vista	Livarot 101835 Percheron
109	Drouin, Felix & Co. Rio Vista	Sultan de Velle 5566 Belgian
378	Elmira Percheron Stock Co. Elmira	Charbonnier 41227 Percheron
164	Matavia, Lou Dixon	Healand 56150 Standard
408	Peters, Chas. Vacaville	Brutus 12207 Percheron
662	Pierce, Wm. Suisun	Bonjour 1297 Belgian
622	Stallion Lucon Co. Rio Vista	Lucon 105290 Percheron
98	Suisun Percheron Horse Co. Suisun	Layard 99096 Percheron
20	Vacaville Percheron Horse Co. Vacaville	Jolicoeur 97567 Percheron
2073	Westgate, E. W. Rio Vista	Stow Royalty 15396 Shire

Grades.

License Number	Name and address of owner	Name and breed of stallion
20	Anderson, H. Suisun	Black Prince Norman
89	Dittmer, C. R. Cordelia	Inize Percheron
19	Ferguson, Wm. Dixon	Alton Standard

Mongrels.

255	Church, S. C. Rio Vista	Fordy King Jr. Mongrel
208	Dodini, Julius Dixon	Florador Mongrel
78	Groux, Sam Suisun	Cap Mongrel
12	Hackman, Herman Dixon	Pongo Mongrel
281	McWilliams, R. Suisun	Duke Mongrel
14	Schielke, H. H. C. Vacaville	Dandy Junior Mongrel
15	Schielke, H. H. C. Vacaville	King Leopold Mongrel
314	Uhl, C. J. Vacaville	Denmark Mongrel
2072	Wren, Carl R. Vacaville	Prince Mongrel

SONOMA COUNTY.

Purebreds.

2069	Anderson, Winslow Kenwood	Silkworthy 58175 Standard
336	Barns, J. K. Cloverdale	Molock 6923 German Coach
35	Bodega Percheron Horse Co. Bodega	Maiseant 106136 Percheron
664	Brandt, O. H. Shellville	Handicap 67998 Percheron
2099	Cazadero Percheron Horse Co. Cazadero	Missipi 107858 Percheron
66	Dolcini & Dolcini. Petaluma	McMyrtle Standard
293	Duncan Mills Percheron Co. Duncan Mills	David 100390 Percheron
31	Frey, Peter Kenwood	Clayton 58683 Percheron
350	Hembree, L. F. Windsor	Motif 105933 Percheron
325	The Home Percheron Horse Assn. Two Rock	Knor 106124 Percheron
433	Leveroni Bros. Sonoma	Dray Prince II 12957 Shire
18	London, Jack Glen Ellen	Neuadd Hillside (28601) Shire
335	McNear, G. P. Petaluma	Brillant de Momalle 1577 Belgian
230	Mitchell, F. M. Santa Rosa	The Potrero 59552 Standard
647	Mordecai, W. B., et al. Petaluma	Moliere 105291 Percheron
469	Sebastopol Belgian Horse Co. Sebastopol	Boaz 6239 Belgian
263	Sonoma County Percheron Horse Co. Penngrove	Laos 106129 Percheron
2100	Sonoma Stud Co. Sonoma	Mercure 106650 Percheron
194	Summerfield, Jas. J. Santa Rosa	Don Sonoma 36459 Standard
195	Summerfield, Jas. J. Santa Rosa	Matasham 59539 Standard
176	Turner, F. S. Santa Rosa	Guy Dillon 39568 Standard
175	Turner, F. S. Santa Rosa	Exponent Mc 61438 Standard
2060	Turner, F. S. Santa Rosa	F. S. Montgomery 62819 Standard
2061	Turner, F. S. Santa Rosa	F. S. Jennings 62820 Standard

Crossbred.

2	Cook, Fred B. Santa Rosa	Donald Cadet Shire
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Grades.

License Number	Name and address of owner	Name and breed of stallion
102	Cannon, L. L. Penngrove	Buffalo Bill Shire
101	Cannon, L. L. Penngrove	Stamboul Junior Standard
114	Cook, Fred B. Santa Rosa	Sonoma Chief Shire
178	Dougherty, J. M. Petaluma	Pride of Petaluma Belgian
9	Eckart, Ed. Cazadero	Bon Cœur Jr. Percheron
97	Hinshaw, W. P. Petaluma	Rock Shire
2016	London, Jack Glen Ellen	Guy Sonoma Standard
121	Marsh, Mrs. Elida L. Ootati	Chief Shire
2033	Matzen, Peter Petaluma	Pride of Bliss District Shire
10	McDonald, Alex. Valley Ford	Garibaldi Shire
167	Arx, Victor E. Von. Cazadero	Teddy N. Percheron
24	Norrborn, Peter Sonoma	Prince Washington McKinney Standard
40	Olsen, C. Geyserville	Dan Percheron
39	Olsen, C. Geyserville	Frank French Draft
37	Olsen, C. Geyserville	Herald Haarfagre Percheron
41	Olsen, C. Geyserville	Duke of Dominion Percheron
54	Osborn, E. W. Healdsburg	Lord Roberts Shire
3	Pellascio, Walter Valleyford	Billy Shire
99	Perkins, Dr. R. E. Petaluma	Oseto W Standard
2000	Roberts, W. R. Santa Rosa	Prince Darnley Shire
189	Steiger, Erhard E. Sonoma	Bismarck Belgian
107	Strong, John Santa Rosa	Prince Percheron

Mongrels.

370	Bork, J. M. C. Petaluma	Bork Sunday Mongrel
164	Cannon, L. L. Penngrove	Prince Albert Mongrel
310	Freshour, H. C. Geyserville	Dan Mongrel
34	Langley, John Sebastopol	Leo Mongrel
211	McGrath, B. W. Preston	Colonel Mongrel
264	Nufer, T. A. Petaluma	Pollock Mongrel
300	Redmond, P. J. Sebastopol	Robin Mongrel
349	Woodson, G. W. Petaluma	Rolland Mongrel

STANISLAUS COUNTY.

Purebreds.

412	Abbott, A. Merced	Lustridon 33192 Standard
632	Cheney, T. W. Turlock	Sonoma King 47879 Standard
609	Fairview Draft Horse Co. Turlock	Impromptu 77308 Percheron
352	Fernandes Belgian Horse Co. Turlock	Cesar d'Hubaume 5954 Belgian
671	Kirkle Modesto	Monarch 8755 Percheron
228	Mains, E. P., and Simon, G. Turlock	Losange 99000 Percheron
482	Middleton, H. E. Oakdale	Amos 73144 Percheron
480	Middleton, H. E. Oakdale	Besique H 75146 Percheron
259	Newman Percheron Horse Co. Newman	Julap 83998 Percheron
392	O'Leary, P. J. Modesto	Leake Prince 2d 6649 Shire
285	Stearns, J. B. Oakdale	Doctor Bryson 38782 Standard
128	Turlock Imported Belgian Horse Co. Turlock	Marteau 106137 Percheron
514	Turlock Percheron Horse Assn. Turlock	Keota Soltaire 49097 Percheron
225	Waterford Percheron Horse Co. La Grange	Galoubet 43883 Percheron
656	Westside Horse Assn. Modesto	Harpall 77319 Percheron
2017	Whitmore, Guy O. Ceres	Keota Omer 35246 Percheron

Grades.

License Number	Name and address of owner	Name and breed of stallion
131	Allen, D. A. Newman	Sky Pointer Jr. Standard
195	Avila, Joe. Crows Landing	Doctor W. Standard
130	Broadway Livery Turlock	Bonnie Standard
38	Burrows, M. E. Turlock	Sultan Percheron
185	Dillwood, A. M. Oakdale	Salisbury Junior Standard
125	Essen, Bart Turlock	Fritz Nutwood Standard
96	Herron, D. W. Modesto	Mac Shire
144	Middleton, H. E. Oakdale	Seal Standard
7	Mortimer, C. R. Modesto	Floro McKinney Standard
33	Sawyer, Geo. H. Waterford	Ducasse II French Coach
135	Skow, Herman Waterford	Andacieux Prince Percheron
98	Stearns, J. B. Oakdale	Comet Percheron
21	Stuart, Chas. Eugene	Success French Draft

Mongrels.

346	Bauman, E. C. Modesto	Dolly's Charlie Boy Mongrel
2001	Black, Neil Newman	Ingo Mongrel
296	Cabral, A. Turlock	Prince vas Nutwood Mongrel
2023	Crow, Geo. H., Estate Newman	Region Mongrel
95	Ferriera, Frank Ceres	Jean Mongrel
31	Haney, F. Modesto	Major Mongrel
201	Kimberling, Copp Oakdale	Robin Mongrel
366	McNabb, J. D. Turlock	Jimmy Mc Mongrel
155	Montgomery, R. L. Cooperstown	Rondo Mongrel
2039	Morgan, Antony Ceres	Tom Mongrel
9	Mortimer, C. R. Modesto	Charter Oak Mongrel
100	Nuns, J. B. Newman	Tom Mongrel
125	Ramazzina, I. Patterson	Bill Mongrel
227	Silverd Turlock	Jim Mongrel
97	Spencer, Fred J. Modesto	Monarch Mongrel
115	Woods, Frank Newman	Van Mongrel

SUTTER COUNTY.

Purebreds.

186	West Butte Horse Co. Meridian	Makis 104140 Percheron
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Grades.

113	Doty, Jake Meridian	Johnnie Miron Percheron
175	Jay, Chas. A. Pleasant Grove	Aloon Percheron
128	King, Jos. F. Yuba City	Andacieux Jr. French Draft
192	Michels, F. J. Nicolaus	Prince Percheron

Mongrels.

84	Darrach, P. A. Pleasant Grove	Dexter Mongrel
355	Gaffis, A. Tudor	Tom Boy Mongrel
2068	Powell, Richard Live Oak	Dunkin Mongrel
306	Schwall, Martin Sutter	Prince Mongrel

TEHAMA COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
312	Benjamin, Jas. H. Red Bluff	Master Middleton 16936 Clydesdale
63	Corning Percheron Horse Assn. Corning	Groom 41264 Percheron
545	Frary, Josie S. Red Bluff	Herbert Dillon 44624 Standard
141	Fuller, David W. Red Bluff	Chilperic 40711 Percheron
199	Goodrun, J. M. Red Bluff	Paul 2780 French Draft
569	Foe, J. H. Le. Corning	Negro 51334 Percheron
490	Long, J. R., et al. Jelly	Liverpool 44363 Percheron
77	Palo Prieta Stud Co. Corning	Palo Prieta 59498 Standard
456	Ruff Bros., M. Paskenta	Cesawicht 45969 Percheron
149	Stone, W. H. Manton	Due 3101 German Coach
15	Urguhart Bros. Paskenta	Model 24485 French Draft

Nonstandard.

2	Monduney, A. A. Red Bluff	Lyn Kinney Nonstandard
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Grades.

194	Ball, P. R. Los Molinos	Athadeon Standard
155	Brooke, W. F. Red Bluff	Clyde Standard
627	Frary, F. N. Red Bluff	Corning Boy Standard
158	Godbolt Bros. Red Bluff	Colonel Percheron
143	Gupton, G. D. Corning	Billy Bilbouquet French Coach
127	Hopkins, S. K. Manton	Chris Percheron
160	Lindner Bros. Red Bluff	Cap Belgian
198	Montgomery, Collis Red Bluff	Trompieur Percheron

Mongrels.

96	Baker, J. R. Hooker	Chub Mongrel
80	Boots, J. T. Red Bluff	George Mongrel
32	Butler, Dr. Chauncey Corning	Young Bailey Mongrel
297	Conklin, M. L. Corning	King Mongrel
269	Geer, E. J. Los Molinos	Bristol Mongrel
252	Godbolt Bros. Red Bluff	Dewey Mongrel
121	Goodrun, J. M. Red Bluff	Shannon Mongrel
2073	Grissom, U. B. Los Molinos	Black Beauty Mongrel
293	Moller, Frank Corning	Shamrock Mongrel
298	Patterson, C. E. Red Bluff	Prince Mongrel

TRINITY COUNTY.

Mongrels.

103	Twitcheil, E. R. Ruth	Barney Ink Mongrel
102	Twitcheil, E. R. Ruth	The Scout Mongrel
46	Wilson, T. M. Lewiston	Wallace Mongrel

TULARE COUNTY.

Purebreds.

License Number	Name and address of owner	Name and breed of stallion
119	Adams, John J. Dinuba	Louis de Belle Croix 6610 Belgian
179	Bartley, I. M. Lindsay	Noble 55690 Percheron
436	Chenoweth, R. E. Visalia	Silesto 4405 German Coach
2074	Dudley, B. B. and E. R. Visalia	Hardy 5968 Belgian
444	Fox and Thompson Angiola	Hainvilliers 70242 Percheron
574	Gilmer, T. L., Thompson, W. M., and Ryan, J. J. Tipton	Majeste 5932 Belgian
295	Green, J. W. Waukena	Bay King 41895 Percheron
435	Holsclaw, Joe & Co. Tulare	Grelot 70247 Percheron
241	Husback, Thos. Exeter	Maurice 97093 Percheron
588	Keeley, L. C. Lindsay	Klamath King 42760 Percheron
363	Monroe & Sons Woodville	Commodore 71711 Percheron
637	Newman, R. O. Visalia	Best Polley 42378 Standard
345	Percheron Horse Co. Visalia	Istres 54443 Percheron
165	Visalia Draft Horse Co. Visalia	Themil 43260 Percheron

Grades.

2012	Hamilton, C. S. Visalia	Sandy Saddle
154	Kirk, R. G. Dinuba	Ranstran Standard
2026	Kliewer, B. B. Dinuba	Tom Clydesdale
109	Leauell, B. W. Exeter	Tom Fish Shire
126	Wood, J. L. Visalia	Doc Percheron

Mongrels.

90	Anderson, W. A. Porterville	Duke II Mongrel
59	Beckwith, Geo. Tulare	Prince Mongrel
338	Betts, G. W. Porterville	Nero Jr. Mongrel
2079	Bruce, Dan Tulare	Big Dan Mongrel
137	Chambers, L. P. Alpaugh	Young Madison Jr. Mongrel
2058	Chambers, L. P. Alpaugh	Kid Madison Mongrel
2065	Harwood, Gus Tulare	Tony Mongrel
242	Kirk, R. J. Dinuba	Norman Mongrel
39	Mosier, J. C. Visalia	Ras Mongrel
195	Pedrotti, John Allensworth	Dan Mongrel
2013	Reason, Geo. W. Visalia	Gold Dust Mongrel
178	Van Loan, F. C. Visalia	Mt. Diablo Mongrel
192	Woods, J. L. Visalia	Jim Mongrel
191	Woods, J. L. Visalia	Chieftain Mongrel

TUOLUMNE COUNTY.

Purebreds.

255	Diamond, James Tuolumne	Duhme 49795 Thoroughbred
2068	Nau Bros. Shawmut	Chappaqua 461 Thoroughbred
231	Percheron Horse Breeders' Assn. Jamestown	Bouton 42600 Percheron
330	Shell, Frank Jamestown	Mindo 45210 Percheron

Grades.

213	Pedro, A. L. Columbia	Conde Jr. Thoroughbred
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Mongrels.

License Number	Name and address of owner	Name and breed of stallion
158	Childress, O. D. Sonora	Big Jim Mongrel
157	Childress, O. D. Sonora	Little Sid Mongrel
217	Davis, W. J. Sonora	Rowdy Mongrel
320	Knoop, W. F. Stent	Dan Mongrel
63	Sharrock, Geo. A. Sonora	Norman Doc Mongrel

VENTURA COUNTY.

Purebreds.

620	Cook, W. M. Ventura	Escobado 39746 Standard
640	Dinsmore, G. W. Simi	First Choice 18106 Clydesdale
13	Kennedy, M. A. Moorpark	Duke 89544 Percheron
2094	McNartin, E. G. & Son Nordhoff	His Honor 10418 Clydesdale
491	McMillan, Wm. J. Santa Paula	Brilliant 30174 Percheron
659	Mitchler, Wm. Oxnard	Bismark 3152 Belgian
674	Runkle, R. J. Simi	Champignon 83454 Percheron
600	Selby, John Ventura	Aveline 3694 French Coach

Grades.

112	Shaffer, A. G. Ventura	Sunny B Standard
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Mongrels.

47	Dent, John Ventura	Champion Mongrel
104	Dunne, J. F. Piru	Duke Mongrel
2077	Everett, A. Moorpark	Hugo Mongrel
2078	Everett, A. Moorpark	Victor Hugo Jr. Mongrel
249	Hoslett, Al Oxnard	Bob Mongrel
375	Runkle, F. J. Simi	Superior Jr. Mongrel

YOLO COUNTY.

Purebreds.

215	Creighton, Mrs. Sarah Winters	Penelope 51335 Percheron
507	Herold, F. W. Winters	Delmar D 61563 Standard
222	Johnson, Chas. W. Woodland	Airlie Demonio 51640 Standard
131	Keefer & Spencer Woodland	The Proof 51596 Standard
533	Kermick Bros. & Rowe, J. D. Davis	Havanais 44383 Percheron
203	Madison Belgian Horse Co. Madison	Gladisteur 5562 Belgian
146	Montgomery, Elmo Davis	Noirhat Docteur 4050 Belgian
615	Montgomery, J. C. Davis	Dan Logan 45155 Standard
145	Montgomery, J. E. Davis	Jim Logan 44997 Standard
2030	Ogden, Fred R. Dunnigan	Sunnyside Prince 63650 Percheron
5	Putah Percheron Horse Assn. Davis	Liverateurs 5931 Belgian
73	Ruggles, Bowman & Wyatt. Winters	Pago 71345 Percheron
160	The Winters Percheron Draft Horse Co. Winters	Lourier 101837 Percheron

Grades.

License Number	Name and address of owner	Name and breed of stallion
203	Adams Bros. Esparto	Mastique Belgian
43	Colburn, O. M. Woodland	Mastic Jr. Belgian
81	Du Bois, Clarence Madison	Melrose Percheron
141	Harspring, D. F. Woodland	Don Rosine Standard
165	Hogoboom, H. T. Woodland	Ashon Standard
2018	Hogoboom, H. S. Woodland	Bulletin Standard
2008	Suggett, B. C. Woodland	Diarose Standard

Mongrels.

2053	Elston, Mrs. Hattie B. Woodland	Rimooock Mongrel
144	Lowery, J. F. Runsay	Prince Mongrel
278	Norton, John Woodland	Prince S Mongrel
332	Pritchett, John W. Capay	Buster Mongrel

YUBA COUNTY.

Purebreds.

509	Armstead Bros. et al. Wheatland	Corbiguy 12949 French Draft
200	Berg, Herman E. Marysville	Mosel 5095 Belgian
383	Gallagher, Anthony Wheatland	Conseil 80169 Percheron
418	Sanders, J. H. Smartsville	The Senator 43288 Thoroughbred
585	Sullivan, J. L. Marysville	Happeau 44771 Percheron
358	Yuba and Sutter Breeding Assn.	
	..... Marysville	Figaro de Maeter 5083 Belgian
262	Yuba County Percheron Horse Co.	
	..... Browns Valley	Bayard de Mol 4073 Belgian

Grades.

117	Griffith, C. V. Marysville	Dexter Percheron
8	McCune, P. W. Marysville	M D M Standard
134	Sanders, J. H. Smartsville	Sidney Wilkes Standard
118	Wood, Joseph Oregon House	Black Diamond Percheron

Mongrels.

348	Creps, Chester H. Wheatland	Bismark Mongrel
2031	McGrath, R. E. Marysville	Mosey Mongrel
215	Sanders, J. H. Smartsville	Blacksmith Mongrel
147	Young, Preston Browns Valley	Dude Mongrel

LICENSED JACKS IN CALIFORNIA.

ALAMEDA COUNTY.

Purebreds.

License Number	Name and address of owner	Name of jack
414	Livermore Jack Co. Livermore	Bill Monarch 3809.
264	Livermore Jack Co. Livermore	Ald El Aal 50824.

BUTTE COUNTY.

Purebreds.

419	Elkins & Milligan. Honcut	Frank McClintock Initiatory.
202	Hill, T. Gridley	Major Duff 5675.
166	Oroville Standard Jack Co. Oroville	Monarch Jr. 2096.

Mongrels.

160	Best, J. G. Chicó	Black Prince.
316	Brown, C. H. Gridley	Ben.
35	Franks, E. L. Chicó	Mammoth Spanish.

CALAVERAS COUNTY.

Purebreds.

425	Tryon, C. W. Angels Camp	Burt 20293.
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Mongrels.

86	Botto, Luke Vallecito	Jim.
229	Groves, J. P. Milton	Baxter Ryan.

COLUSA COUNTY

Purebreds.

46	Blevins, A. W. Williams	Jumbo 6519.
523	Cecil, Logan Grimes	Sampson 2667.
522	Cecil, Logan Grimes	Searchlight 2133.
158	Hickock, Frank Stonyford	Andy 9184.
104	Jellison, M. H. Princeton	Prince Albert 2605.

Mongrels.

117	Anderson, Aubrey M. Maxwell	Gold Dust.
88	Arvedsen, Chas. A. College City	Clondyke.
2052	Hagan, Irving Maxwell	Bernard.
108	Sartain, N. B. Colusa	W. J. Bryan.

CONTRA COSTA COUNTY.

Purebreds.

License Number	Name and address of owner	Name of jack
229	Brentwood Jack Assn.-----Brentwood	Kentucky Wonder 2603.
2104	San Ramon Jack Co.-----Lafayette	Selma King 20404.

EL DORADO COUNTY.

Purebreds.

290	Warner, F. G.-----Placerville	Maltese Cross 2330.
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Mongrels.

139	Ganow Bros. -----Cool	Tommy.
208	Smith, A. J.-----Latrobe	Sampson.

FRESNO COUNTY.

Purebreds.

2076	Ashlin -----Kerman	Diamond Prince 5569.
287	Bailey, F. T.-----Laton	Black Jumbo 5570.
461	Barstow Breeders' Assn.-----Fresno	Jeff.
2092	Ellwood, Leonard F.-----Piedra	Kentucky Orphan 1271.
235	Eversoll, Wm. -----Burrough	Christine's Joe Shelby 4145.
655	Hawthorn, J. R.-----Selma	Jumbo 20355.
534	Monmouth Horse and Jack Co.-----Monmouth	Young Custer 2104.
547	McGovran, Geo. W.-----Kingsburg	Starlight Jr. 50631.
2083	Wells, T. M.-----Parlier	Black Dick 6127.

Grades.

164	Byron & Scroggins-----Reedley	Illharraquy Jr.
177	McBrion, John -----Reedley	Commodore Perry.
90	Stine, C. E.-----Laton	Black Warrior.

Mongrels.

271	Baker, C. W.-----Riverdale	Sam.
361	Cerini, John -----Riverdale	Buffalo Bill.
2075	Flake, Elmer -----Fresno	Longfellow.
174	Long, J. P.-----Reedley	Jenkin's Son.
112	Mills, Ralph M.-----Toll House	Benjie.
113	Mills, Ralph M.-----Toll House	Dawn.
344	McNeil, A. -----Fresno	Black Ben.
2008	Nelson, J. H.-----Selma	Kentucky Jumbo.
2007	Nelson, J. H.-----Selma	Newman.
162	Nelson, J. H.-----Selma	Mockingbird.
2082	Pfost, G. W. & Son.-----Laton	Denmark.
283	Pfost, G. W.-----Laton	Dixie.
98	Shannon, S. A.-----Fresno	Ponco the Great.
53	Simpson, Marvin -----Academy	Stamboul.
29	Wells, Daniel -----Coalinga	Jack.
2006	Wildermuth Bros. -----Selma	Stonewall Jackson.

GLENN COUNTY.

Purebreds.

License Number	Name and address of owner	Name of jack
251	Flood, J. F. Newville	Maltese 20278.
2066	Flood, J. T. Newville	Jess Crouch 5515.
2109	Kingsberry, Fred Orland	Mack Giant 20995.
2059	Merrill, Morris A. Willows	Joe 21097.
2058	Merrill, Morris A. Willows	Johnnie 21098.
113	Merrill, M. A. Willows	Diablo 21096.
114	Merrill, M. A. Willows	Frenchy 8999.
478	Raper, O. L. Glenn	A. Mutt 3602.

Mongrels.

322	Seearce, Laban, Estate Orland	King.
50	St. Louis, H. B. Norman	Tom.

HUMBOLDT COUNTY.

Mongrels.

295	Bartlett, E. G. Rohnerville	Paymaster.
259	Linser, Ernest R. Garberville	Pete.

IMPERIAL COUNTY.

Purebreds.

473	Calexico Breeding Co. Calexico	Stonewall II 20493.
440	No. 6 Jack Co. Calexico	Black Prince 2098.
592	Palmer, A. F. Heber	Esan 5682.

Mongrels.

21	Baker, B. L. Holtville	Don.
2033	Crummer, L. O. Brawley	Henry.
83	Crummer, L. O. Brawley	John.
213	Cummins, C. T. El Centro	Stonewall.
70	Forrester, E. E. El Centro	Governor.
173	Murphy, Thos. El Centro	John J.
2015	Tolbert, J. H. El Centro	Blue Pete.

INYO COUNTY.

Mongrels.

327	Seymoure, Sidney Bishop	Steve.
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KERN COUNTY.**Purebreds.**

License Number	Name and address of owner	Name of jack
197	Gibson Jack Co. Wasco	Round Trip 5599.
475	Ruedy, Chris Bakersfield	D. T. Mattlock 9386.
219	Vineland Stock Co. Bakersfield	Burk 2100.

Mongrels.

134	Castro, Luceano Bakersfield	Enos.
2091	Gibson, E. M. Wasco	Blue Bill.
51	Kyne, P. C. Annetta	Dick.

KINGS COUNTY.**Purebreds.**

454	Frazer, Frank M. Hanford	Seal 2335.
633	Rogan, G. L. Corcoran	Rube Roy Riley 50907.
379	Runyon, W. D. Lemoore	Dynamite 50501.

Mongrels.

280	McCord, J. W. Hanford	Royal Potion.
279	McCord & Reynolds Hanford	Cyclone.
110	Pattison, M. L. Lemoore	Black Joe Jr.
251	Reed, J. M. and Bros. Lemoore	Rousean.

LAKE COUNTY.**Purebreds.**

132	Jones Bros. Lower Lake	Glen Raven 4958.
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Mongrels.

77	Rickabough, Dr. R. Kelseyville	Jack.
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LASSEN COUNTY.**Mongrels.**

360	Brown, Albert Coppervale	Lucky John.
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LOS ANGELES COUNTY.**Purebreds.**

498	Baldwin, Anita Santa Anita	King Bersheba 5585.
2085	Rowland, W. R. Puente	Knox 9189.

Mongrels.

2074	Roberts, Earl F. Lancaster	Bob.
2076	Vreeland, Harold D. Lancaster	Jacob.

MADERA COUNTY.**Purebreds.**

License Number	Name and address of owner	Name of jack
2057	Jones, G. L. Raymond	Adam B 4066.
2042	Jones, G. L. Raymond	Jocko II 4068.
606	Mathews, G. W. Madera	Madera Chief 20098.
649	McDonald, J. B. O'Neals	Snider 5665.
650	McDonald, J. B. O'Neals	Ben Hur 5664.

Mongrels.

2026	Walters Bros. Madera	Joe Junior.
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MENDOCINO COUNTY.**Purebreds.**

36	Cox, T. W. Ukiah	Pluto 2387.
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Mongrels.

2003	Blalack, P. E. Hopland	Admiral Togo.
2002	Leak, M. Willits	Panama.
213	Spurlock, Frank and Will. Covelo	Star.

MERCED COUNTY.**Purebreds.**

2095	Clendenin, M. W. Le Grande	Bingo 3d 6429.
591	McCoura & Donaldson. Merced	Missouri Choice R 4313.

Mongrels.

245	Jones, John Dos Palos	Pete.
8	Jorgensen, H. P. Snelling	Stonewall Jackson.
177	Volta Horse Co. Volta	Rube.

MONTEREY COUNTY.**Purebreds.**

268	Casey, Wm., and Blair, Wm. San Lucas	President Taft 5121.
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Mongrels.

254	Wiley, A. L. and M. Gonzales	Cicero.
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NAPA COUNTY.**Mongrels.**

132	Burge, A. E. Oakville	Don Pedro.
2042	Harvey, W. J. Pope Valley	Stony Ford.
85	Schaeffer Pope Valley	Boyd.

ORANGE COUNTY.

Purebreds.

License Number	Name and address of owner	Name of jack
9	Douglas, T. J. Santa Ana	Big Jeff 20354.
7	Douglas, T. J. Santa Ana	Joe Tribble 5606.

Mongrels.

58	Brochard, Frank P. Santa Ana	Cyclone.
2010	Irvine Co., The. Tustin	Bryan.
2011	Irvine Co., The. Tustin	Wilson.

PLACER COUNTY.

Mongrels.

525	Shelley, Jerry Roseville	Ruhstaller.
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RIVERSIDE COUNTY.

Purebreds.

138	Allen, A. L. Perris	Black Jumbo 5570.
466	Keil, W. F. San Jacinto	Raggo Fred 3006.

Mongrels.

87	Allen, A. L. Perris	Starlight Junior.
154	Arkers, T. R. Hemet	Pumpkin.
2086	Gough, J. R. Blythe	Reo.
231	Keil, W. F. San Jacinto	Boston.
363	Kelso, B. S. Lakeview	Big Jerry.
2027	Mapes, M. L., and Greive, A. R. Perris	Monarch.
2054	Seeley, Tony Neighbors	Kidd.

SACRAMENTO COUNTY.

Purebreds.

450	Yost, J. P. Fair Oaks	Pay Down 2101.
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Mongrels.

2041	King, Harvey C. Herald	Harvey.
1	Valley Farm and Stock Co. Clay	Scotty.

SAN BERNARDINO COUNTY.

Purebreds.

567	Garat, J. B. Chino	Stevens Sampson 2384.
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SAN DIEGO COUNTY.

Purebreds.

License Number	Name and address of owner	Name of jack
506	Harrison, J. V. San Marcos	Matlocks Duca 2d 4397.

Mongrels.

219	Cooper, A. B. Escondido	Mack Jr.
220	Cooper, A. B. Escondido	Slim.
13	San Diego Land Co. National City	Ben.

SAN JOAQUIN COUNTY.

Purebreds.

2096	Curry, Thomas T. Stockton	Napoleon Jr. 20235.
99	Dill Bros. Clements	General Lee's Pride 5647.
97	Dill Bros. Clements	Abram Jr. 2099.
2087	Dill Bros. Clements	Dill's Pride 21015.
2088	Dill Bros. Clements	Comet 21010.
2089	Dill Bros. Clements	California Jim 21012.
234	Lewis & Dawson. Linden	Mogul 2093.
397	Sayles Bros. Stockton	Black Percy 3885.

Mongrels.

235	Gaul, A. Stockton	Noricher.
286	Hanna, Richard E. Manteca	Jerry.
56	Jorgenson, N. J. Ripon	Dewie.
169	Kelley, C. Lodi	Taft.
167	Kelley, C. Lodi	St. Patrick.
73	Leonardini, L. Linden	Mono.
331	Minges, Geo. Ripon	Little Joe.
140	Moy, Peter Stockton	Big Tom.
19	Ohm, John Vernalis	Sandy.
199	Sanguinetti, J. Peters	King Rudolph.
326	Shattuck, Chas. B. Stockton	Little Jumbo.
92	Wetherbee, G. W. Lathrop	Lathrop Dick.
2051	Wolfe, Ed Lathrop	Monty.

SAN LUIS OBISPO COUNTY.

Purebreds.

232	Paso Robles Live Stock Assn. Paso Robles	Duke M 4557.
239	Pool, B. San Miguel	St. Michael 50905.

Grades.

44	Freeman, T. P. Paso Robles	Dixie.
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Mongrels.

308	Dubost, A. Adelaide	David.
287	Rougeout, T. H. San Miguel	George Crow.

SANTA BARBARA COUNTY.**Mongrels.**

License Number	Name and address of owner	Name of Jack
261	Cherrie, H. S. ....Lompoc	Chief B.
145	Treanor, Frank.....Santa Monica	Don Brown.

SANTA CLARA COUNTY.**Purebreds.**

396	Jackson, J. Frank.....San Martin	Hassan 50822.
326	Jerome & Mast Bros.....Morgan Hill	Mast's Teddy 4561.

SANTA CRUZ COUNTY.**Mongrels.**

18	Peterson, V. O.....Watsonville	Jack.
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SHASTA COUNTY.**Purebreds.**

439	Councilman, C. C.....Cottonwood	Brigham Young 50726.
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Mongrels.

272	Beidman, H. P.....Cottonwood	Joe Genilla.
24	Doll, Clifford A.....Ono	Bluejay.
129	Gardner, H. S.....Balls Ferry	Sultan.

SISKIYOU COUNTY.**Mongrels.**

324	Hovendon, Walter.....Etna Mills	Accey.
65	Mitchell, H. W.....Mount Dome	Dewey.

SOLANO COUNTY.**Purebreds.**

33	Fink, C. J.....Rio Vista	Stonewall Jackson Jr. 2615.
429	Robben, F. W.....Dixon	Dixon's Pride 9441.
430	Robben, F. W.....Dixon	Dairy City 9442.

Mongrels.

61	Blacklock, Walter .....Suisun	Teddy R.
214	Peters, Charles .....Vacaville	Solano.
221	Robben, F. W.....Dixon	Cyrus.
11	Winchell, H. G.....Elmira	Jack.
345	Wren, Carl .....Dixon	Allandale.

SONOMA COUNTY.

Purebreds.

License Number	Name and address of owner	Name of jack
271	Hughes, H. L. Santa Rosa	Black Republican 2613.
272	Hughes, H. L. Santa Rosa	Col. Breckenbridge 2094.

Mongrels.

238	Brush, Geo. E. Cloverdale	King Charles.
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STANISLAUS COUNTY.

Purebreds.

481	Middleton, H. E. Oakdale	Royal Prince 50888.
479	Middleton, H. E. Oakdale	Jumbo 50891.
17	Nelson, G. W. Waterford	Black Warrior 4552.

Mongrels.

289	Costner, W. S. Coopertown	Jumbo.
128	Crow, Geo., Estate. Newman	Dr. Fajo.
127	Crow, Geo., Estate. Newman	Newman Boy.
126	Crow, Geo., Estate. Newman	Shorty.
330	Dillwood, A. M. Oakdale	Independence.
2060	Elliott, E. R. Modesto	Jim Hill.
200	Kimberling, Copp. Oakdale	Brigham.
202	Kimberling, Copp. Oakdale	Johnnie.
40	Laughlin, Guy. Waterford	Bill Bailey.
302	Terrill, Richard. Newman	Fob.

SUTTER COUNTY.

Purebreds.

360	Carpenter, J. C. Yuba City	Pat Crow 2607.
135	Darrach, P. A. Pleasant Grove	Orphan Boy 2102.

Grades.

2010	King, J. F. Yuba City	Black Hawk.
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Mongrels.

307	Jay, Chas. A. Pleasant Grove	Del Paso Jr.
2014	King, J. F. Yuba City	Jumbo.
205	King, Jos. F. Yuba City	Abraham.
341	Michel, F. J. Nicolaus	Bismark.
2085	Powell, Richard. Pennington	King.
149	Sullenger, W. D. & Co. Yuba City	Jumbo.

TEHAMA COUNTY.

Mongrels.

License Number	Name and address of owner	Name of jack
210	Benjamin, Jas. H. Red Bluff	Jack Johnson.
228	Clark, Henry Corning	Nip.
351	Cone Ranch Co. Red Bluff	Baby John.
122	Goodrun, J. M. Red Bluff	Snip.
292	Moller, Frank Corning	Teddy Roosevelt.

TRINITY COUNTY.

Mongrels.

2084	Russ, Guss Hoaglin	Black Bart.
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TULARE COUNTY.

Purebreds.

120	Adams, John J. Dinuba	Diamond Dick 2897.
313	Averly, C. K. Farmersville	Kentucky's Inca 5584.
78	Beckwith, Geo. Tipton	Jerry Simpson 3452.
627	Betts, G. W. Porterville	Lofty 50195.
2025	Chenoweth, R. E. Visalia	Jack Jumbo C 6037.
2014	Fulgum, W. J. Visalia	Dr. Fago 6199.
2072	Licking, W. F. Harry Tulare	Harry's Jack Johnson 4912.
437	Oliver, Arthur Tipton	Felix Lester 2432.
2103	Parr, Walter A. Tulare	California Monarch 6590.
269	Whitten, L. Visalia	Rusan 5043.

Grades.

2031	Clark, D. R. and D. H. Porterville	Black Betts.
2034	Clark, D. R. and D. H. Porterville	Jim.
2020	Garner Lindsay	Bill.

Mongrels.

89	Anderson, W. A. Porterville	Black Sam.
222	Chinoweth, R. E. Visalia	Teddy.
225	Fox, E. L. Angiola	Red Fox.
309	Hickman, A. G. Orosi	Sampson.
243	Kirk, R. G. Dinuba	Martin.
186	Monroe & Sons. Woodville	Kentucky King.
2019	Sharp, Robert T. Visalia	Felix.
2018	Spraker, E. R. Tulare	Big Ben.
150	Wells, J. M. Visalia	Drifter.
151	Wells, J. M. Visalia	Plumpike.
2017	Wells, J. M. Visalia	Kern County Sam.

VENTURA COUNTY.

Purebreds.

License Number	Name and address of owner	Name of jack
51	Casner, John .....Fillmore	Lion Jr. 3909.
1673	Emmet, Dan Jr.....Somis	Sampson Mc 1673.

Mongrels.

44	Nauman, Gus .....Oxnard	Tom.
374	Rundle, F. J.....Simi	Dewey.

YOLO COUNTY.

Purebreds.

554	Campbell, Frank .....Davis	Compound Alexander 3298.
555	Campbell, Frank .....Davis	Moss 4075.
74	Ruggles, O. E.....Winters	Kriner 5587.

Mongrels.

79	Colburn, F. B.....Winters	Cracker Jack.
141	DuBois, C. W.....Esparto	Black Jack.
354	Pritchett, John W.....Capay	Jimmie Britt.
241	Reusch, Fred E.....Blacks	Tom L. Smith.
2063	Tauzet, G. W.....Davis	Blue Jack.

YUBA COUNTY.

Purebreds.

508	Armstead Bros. et al.....Wheatland	Gen. Leo Jr. 2606.
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Mongrels.

185	Boardman, H. C.....Marysville	Black Jack.
2012	Griffith, C. V.....Marysville	Buck.

APPENDIX.

APPENDIX A.

Summary of the Number of Stallions and Jacks by Counties.

Counties	Purebred	Grade	Crossbred	Non-standard bred	Mongrel	Total	Jacks			Total
							Purebred	Grade	Mongrel	
Alameda	31	14		1	6	52	2			2
Alpine										
Amador	2					2				
Butte	14	6			6	26	3		3	6
Calaveras	5	3			6	14	1		2	3
Colusa	3	5			3	11	5		4	9
Contra Costa	18	3	1		5	27	2			2
Del Norte										
El Dorado	3	2			1	6	1		2	3
Fresno	35	19			15	69	9	3	16	28
Glenn	9	2			6	17	8		2	10
Humboldt	14	5			2	21			2	2
Imperial	17	3			13	33	3		7	10
Inyo									1	1
Kern	9	4			5	18	3		3	6
Kings	13				10	23	3		4	7
Lake	3	2			4	9	1		1	2
Lassen	5	1			1	7	1			1
Los Angeles	24	6	1	1	3	35	2		2	4
Madera	4	1			4	9	5		1	6
Marin	5	2			3	10				
Mariposa		1			1	2				
Mendocino	19	7			8	34			3	3
Merced	12	4			4	20	2		3	5
Modoc	5				2	7				
Mono										
Monterey	22	2			12	36	2		1	3
Napa	13	5			2	20			3	3
Nevada	4					4				
Orange	8	2			2	12	2		3	5
Placer	2	3			2	7			1	1
Plumas	1				1					
Riverside	13	3			7	23	2		7	9
Sacramento	13	10			8	31	1		2	3
San Benito	8	2			6	18				
San Bernardino	6				2	8	1			1
San Diego	7				3	10	1		3	4
San Francisco	8				1	9				
San Joaquin	44	10			12	66	8		13	21
San Luis Obispo	20	9			12	41	2	1	2	5
San Mateo	7				1	8				
Santa Barbara	16	7			4	27			2	2
Santa Clara	18	12			3	33	2			2
Santa Cruz	5	5			2	12			1	1
Shasta	8				3	11	1		3	4
Sierra	2	1				3				
Siskiyou	21	2			13	36			2	2
Solano	14	3			9	26	3		5	8
Sonoma	24	22	1		8	55	2		1	3
Stanislaus	16	13			16	45	13			13
Sutter	1	4			4	9	2	1	6	9
Tehama	11	8		1	10	30			5	5
Trinity					3	3			1	1
Tulare	14	5			14	33	10	3	11	24
Tuolumne	4	1			5	10				
Ventura	8	1			6	15	2		2	4
Yolo	20				4	24	3		5	8
Yuba	7	4			4	15	1		2	8
Totals	615	224	3	3	288	1,133	109	8	137	254

APPENDIX B.

Classified Summary of Purebred Stallions by Breeds.

Counties	Belgian	Clydesdale	French Coach	French Draft	German Coach	Hackney	Percheron	American Saddle	Shire	Standard	Arabian	Thorough- bred	Unclassified	Total
Alameda	6			1			11		3	8	2			31
Alpine								1		1				2
Amador								9		2				14
Butte	2			1										5
Calaveras					1		4							3
Colusa	1			1			1							18
Contra Costa	5	1	1	1			4	1	3	1	1			3
Del Norte														3
El Dorado							3							35
Fresno	4	1		2		1	18		3	6				9
Glenn	2			1	1		4			1				14
Humboldt	1				2		5		1	4		1		17
Imperial					1		11		1	4				9
Inyo														13
Kern	1				1		6			1				3
Kings	2	1		1			5	1	3					5
Lake				1			2							24
Lassen	1	1					3							4
Los Angeles			1				11	2		4	2	4		5
Madera					1		3							19
Marin	2			1	1							1		12
Mariposa														5
Mendocino	3			1	3		9		1	2				13
Merced	1				1		9			1				22
Modoc	1						4							13
Mono														4
Monterey	7	1	1				9		3	1				8
Napa			1	1		1	4		6					13
Nevada	1						3							4
Orange				1			3			2		1	1	8
Placer	1			1										2
Plumas							1							1
Riverside	1				1		10			1				13
Sacramento					1		8		2	2				13
San Benito	1						4		2	1				8
San Bernardino	2				1		3							6
San Diego	3				1		1					1	1	7
San Francisco	1						5	1		1				8
San Joaquin	4		1	2			33		1	2			1	44
San Luis Obispo	4			1			9		3	3				20
San Mateo							2		5					7
Santa Barbara	2	3		1			6	1	2			1		16
Santa Clara	2	1		1	1		8	1	1	3				18
Santa Cruz	1			2			1			1				5
Shasta							4		1	2		1		8
Sierra	1						1							2
Siskiyou	4			1			9		2	3		2		21
Solano	2	1					8		1	2				14
Sonoma	2				1		10		2	9				24
Stanislaus	1						11		1	3				16
Sutter							1							1
Tehama	1			2	1		5			2				11
Trinity														
Tulare	3				1		9			1				14
Tuolumne							2					2		4
Ventura	1	2	1				3			1				8
Yolo	5						6			9				20
Yuba	3			1			2						1	7
Totals	85	12	6	25	20	2	303	7	47	84	5	14	5	615

APPENDIX C.

Classified Summary of Grade Stallions by Breeds.

Counties	Belgian	Clydesdale	American Saddle	French Coach	French Draft	German Coach	Hackney	Norman	Percheron	Shire	Standard	Thoroughbred	Unclassified	Total
Alameda	2								6	1	5			14
Alpine														
Amador														
Butte				1					2	1	2			6
Calaveras									2		1			3
Colusa	3								1				1	5
Contra Costa	2								1					3
Del Norte														
El Dorado														
Fresno	3				4				7		4		1	19
Glenn											2			2
Humboldt						1					3		1	5
Imperial									2		1			3
Inyo														
Kern	1	1							2					4
Kings														
Lake											2			2
Lassen									1					1
Los Angeles	1								2	1	2			6
Madera													1	1
Marin	2													2
Mariposa											1			1
Mendocino	2					1			2	2				7
Merced									2	2				4
Modoc														
Mono														
Monterey		1									1			2
Napa					1				1		3			5
Nevada														
Orange									1				1	2
Placer									3					3
Plumas														
Riverside	1								1		1			3
Sacramento	2								4		3		1	10
San Benito	1								1					2
San Bernardino														
San Diego														
San Francisco														
San Joaquin					1				7		2			10
San Luis Obispo	2		1						4	1	1			9
San Mateo														
Santa Barbara									6		1			7
Santa Clara	2								6		4			12
Santa Cruz	1				1				2		1			5
Shasta														
Sierra	1													1
Siskiyou	1													2
Solano							1		1		1			3
Sonoma	2				1				6	9	4			22
Stanislaus				1	1				3	1	7			13
Sutter					1				3					4
Tehama	1			1					3		3			8
Trinity														
Tulare		1	1						1	1	1			5
Tuolumne												1		1
Ventura											1			1
Yolo														
Yuba									2		2			4
Totals	30	3	2	3	10	2		1	85	19	60	1	8	224

APPENDIX D.

At the last session of the legislature the bill entitled, "An act to regulate the public service of stallions and jacks in the State of California," was amended in sections 1, 2, 3, 4, 6, 7, 8 and 9, and added a new section, which is numbered 11½. These amended sections change the law in a number of places and should be carefully read.

In section 1 of the old law the last sentence is struck out. It is not necessary now to have the license recorded with the county recorder. This will save you the cost of recorder's fee.

In section 2 the words, "and tags," have been added after the words, "stallion or jack license certificates." This means that when a certificate is issued there will also be a metal tag issued bearing the certificate number and designating whether it is purebred, grade, crossbred, non-standard or mongrel.

In section 3 provision is made for the veterinarian to specify on the affidavit if the stallion or jack is affected with any communicable disease or with any of the diseases or unsoundnesses mentioned in section 4 of this act.

In section 4 certain diseases or affections have been added in the amendment and a part of those given in the old law have been dropped.

Section 5 has not been changed.

Section 6 makes provision for the metal tag above mentioned to be placed upon the harness or bridle at all times during the breeding season.

In section 7 of the old law the studbooks used were the ones recognized by the United States Department of Agriculture, Washington, D. C. This is changed to read "Studbook recognized by said stallion registration board." This wording also appears in the certificates.

In section 8 the fees for new registrations, transfers and copies have been changed. New certificates are now \$2.75, renewals \$1.25, transfers \$1.25 and copies \$1.25 each. The additional 25 cents added to the old cost covers the cost of the metal tag which is made out with each certificate. The idea is to try and carry out the purport of the law and while there is an additional charge of 25 cents, the amended section 1 saves at least \$1.00 by eliminating the recorder's fees, so there is really no extra tax.

In section 9 provision is made giving this board the power of investigating any complaint and the re-examination of a stallion if deemed necessary.

THE CALIFORNIA STALLION REGISTRATION LAW.

CHAPTER 677, 1911, AND 752, 1915.

An act to regulate the public service of stallions and jacks in the State of California, approved May 1, 1911.

[Amended in 1915. Approved June 12, 1915.]

The people of the State of California, represented in senate and assembly, do enact as follows:

SECTION 1. Every association, person, firm or corporation standing or offering any stallion or jack for public service in this state shall cause the name, description, and pedigree of such stallion or jack to be enrolled by a stallion registration board hereinafter provided for, and secure a license from said board, as provided in section 3 of this act. All enrollment and verification of pedigree shall be done in the office of the secretary of the California state board of agriculture.

SEC. 2. In order to carry out the provisions of this act, there shall be constituted a stallion registration board, whose duty it shall be to verify and register pedigrees; to pass upon certificates of veterinary examination; to provide, when necessary, for veterinary inspection; to issue stallion or jack license certificates and tags; to make all necessary rules and regulations; and to perform such other duties as may be necessary to carry out and enforce the provisions of this act. Said board shall hold meetings at the office of the secretary of the California state board of agriculture the first Tuesday and subsequent days of February, May, August and November of each year, and such other meetings as may be necessary. Said stallion registration board shall be composed of three members, consisting of the president and secretary of the California state board of agriculture and the state veterinarian.

SEC. 3. In order to obtain the license certificate and tag herein provided for, the owner of each stallion or jack shall forward an affidavit on a form which shall be furnished by the stallion registration board and this affidavit shall be made by a veterinarian, legally qualified to practice as such in this state, to the effect that he has personally examined such stallion or jack. If said stallion or jack is free from communicable diseases mentioned in section four of this act, a statement to this effect shall be made on said affidavit by the examining veterinarian. If said examining veterinarian after examination finds such stallion or jack affected with any communicable disease or with any of the diseases or unsoundnesses mentioned in section four of this act, a statement shall be inscribed on such affidavit by said veterinarian specifying the disease or unsoundness so found. The owner of said stallion or jack shall also furnish to the stallion registration board the studbook certificate of registry of the pedigree of said stallion or jack when said stallion or jack is registered, and all other necessary papers relative to his breeding and ownership. Upon verification of pedigree and certificate of breeding (in case of purebred stallions or jacks), and receipt of veterinarian's affidavit as provided for in this act, a license certificate shall be issued to the owner; *provided, however*, that no license certificate shall be issued to the owner of any stallion or jack in case said animal is affected with any communicable disease; *and*

provided, further, that when any stallion or jack is found affected with any of the diseases or unsoundnesses as mentioned in section four of this act, the license certificate so issued to the owner of said animal shall specify the disease or unsoundness with which said animal is affected.

SEC. 4. Any stallion or jack found to be affected with any of the following diseases or unsoundness is hereby deemed unsound and likely to transmit such disease or unsoundness to its progeny, and the license certificate issued to the owner of such a stallion or jack shall specify the disease or unsoundness as provided for in section three of this act:

Periodic opthemia (moon blindness); cataract, laryngeal hemiplegia (roaring or whistling); pulmonary emphysema (heaves, broken wind); chorea (St. Vitus dance, crampiness, shivering, stringhalt); bone spavin, ringbone, sidebone, navicular disease, osteoporosis; curb, when accompanied with faulty confirmation of hock.

SEC. 5. The stallion registration board shall make and keep records of all stallions and jacks enrolled in the State of California; said stallions or jacks to be enrolled as "purebred," "crossbred," "non-standard bred," "grade," or "mongrel," according as the facts may have been determined. Upon making the enrollment of said stallion or jack said stallion registration board shall issue the above said license. The stallion registration board is authorized, in cases of emergency, to grant temporary license certificates without veterinary examination, upon receipt of an affidavit of the owner to the effect that, to the best of his knowledge and belief, said stallion or jack is free from infectious, contagious, or transmissible disease or unsoundness. Temporary license certificate shall be valid only until veterinary examination can reasonably be made.

SEC. 6. The owner of any stallion or jack used for public service in this state shall post and keep affixed, during the entire breeding season, a copy of the license certificate of such stallion or jack, issued under the provisions of this act, in a conspicuous place, both within and upon the outside of the main door leading to every stable or building where the said stallion or jack is used for public service, and at all times during the breeding season shall have attached to the harness or bridle of said stallion or jack a tag which shall be issued with the certificate. Each bill and poster and each newspaper advertisement shall show the enrollment certificate number, and state whether it reads "purebred," "grade," "crossbred," "nonstandard," or "mongrel," and it shall be illegal to print or advertise any misleading reference to the breeding of said stallion or jack, his dam or sire.

SEC. 7. The license certificate issued for a stallion or jack whose sire and dam are of pure breeding, and the pedigree of which is registered in a studbook recognized by said stallion registration board, shall be in the following form:

FORM OF CERTIFICATE.

(Section 7 of Registration Law.)

PUREBRED.

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of purebred stallion or jack, No.-----*The pedigree of the stallion or jack (name)*-----*Owned by*-----*Bred by*-----

Described as follows:

Color ----- Breed -----

Foaled in the year-----, has been duly examined and it is hereby certified that the said stallion or jack is registered as number----- in----- studbook, said studbook being recognized by the stallion registration board of California, and is of pure breeding. The above named stallion or jack has been examined by-----, veterinarian, and is reported as----- and is licensed to stand for public service in the state of California.

This license expires on-----, 19-----.

Signed-----,

Secretary California Stallion Registration Board.

Dated this-----, 19-----, at Sacramento, Cal.

GRADE.

The license certificate issued for a grade stallion or jack, whose sire or dam is not purebred, shall be in the following form:

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of grade stallion or jack, No.-----*The pedigree of the stallion or jack (name)*-----*Owned by*-----*Bred by*-----

Described as follows:

Color ----- Foaled in the year -----, has been duly examined, and it is hereby certified that the said stallion or jack is not of pure breeding, and is, therefore, not eligible for registration in any studbook recognized by the stallion registration board of California. The above stallion has been examined by-----, veterinarian, and is reported as----- and is licensed to stand for public service in the state of California.

This license expires on-----, 19-----,

Signed-----,

Secretary California Stallion Registration Board.

Dated this-----, 19-----, at Sacramento, Cal.

CROSSBRED.

The license certificate issued for a stallion whose sire and dam are purebred, but not of the same breed, shall be in the following form:

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of crossbred stallion, No.-----

The pedigree of the stallion (name)-----

Owned by-----

Bred by-----

Described as follows:

Color----- Foaled in the year-----, has been duly examined, and it is found that his sire is registered in the----- studbook as number-----, volume-----, at page-----, and his dam in the----- studbook as No.-----, volume-----, and page-----.

Such being the case, the said stallion is not eligible for registration in any studbook recognized by the stallion registration board of California. The above named stallion has been examined by-----, veterinarian, and is reported as----- and is licensed to stand for public service in the state of California.

This license expires on-----, 19-----.

Signed-----,
Secretary California Stallion Registration Board.

Dated this-----, 19-----, at Sacramento, Cal.

NONSTANDARD BRED.

The license certificate issued for a nonstandard bred stallion, shall be in the following form:

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of nonstandard bred stallion, No.-----

The pedigree of the stallion (name)-----

Owned by-----

Bred by-----

Described as follows:

Color----- Foaled in the year-----, has been duly examined, and it is hereby certified and found that said stallion is not eligible to registration as standard bred, and for the purpose of this license is not purebred, although recorded in the nonstandard department of the American trotting register.

The above named stallion has been examined by-----, veterinarian, and is reported as----- and is licensed to stand for public service in the state of California.

This license expires on-----, 19-----,

Signed-----,
Secretary California Stallion Registration Board.

Dated this-----, 19-----, at Sacramento, Cal.

MONGREL.

The license certificate issued for a mongrel stallion or jack shall be in the following form:

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of mongrel stallion or jack, No.-----

The pedigree, as far as known or traced, of the stallion or jack

(name) -----

Owned by -----

Bred by -----

Described as follows:

Color----- Foaled in the year-----, has been duly examined, and it is hereby certified that the said stallion or jack is of mongrel breeding, and is not eligible for registration in any studbook recognized by the stallion registration board of California.

The above named stallion has been examined by-----, veterinarian, and is reported as----- and is licensed to stand for public service in the state of California.

This license expires on-----, 19--.

Signed-----,

Secretary California Stallion Registration Board.

Dated this-----, 19--, at Sacramento, Cal.

SEC. 8. A fee of two dollars and seventy-five cents shall be paid to the secretary of the California stallion registration board for the examination and enrollment of each stallion or jack pedigree, and for issuance of a license certificate and tag, in accordance with the breeding of the stallion or jack as above provided, which shall be in force and effect for a period of one year from its date, and for the purpose of carrying out the provisions of this act. The fee shall be paid to the secretary of the California registration board at the time the application is made for enrollment. Upon a transfer of the ownership of any stallion or jack enrolled under the provisions of this act, the certificate of enrollment may be transferred to the transferee by the secretary of the California stallion registration board upon submittal of satisfactory proof of such transfer of ownership, and upon payment of a fee of one dollar and twenty-five cents. A fee of one dollar and twenty-five cents shall be paid annually for the renewal of a license certificate and tag. A fee of one dollar and twenty-five cents shall be paid for a duplicate license certificate and tag upon proof of the loss or destruction of the original certificate.

SEC. 9. Whenever at any time the stallion registration board has reason to believe, or complaint is made, that any stallion or jack has been provided with a license certificate under false or erroneous representation, said stallion registration board is hereby authorized and empowered to cause an investigation to be made, and if in the conduct of such investigation it is deemed necessary by said board to examine

said stallion or jack, the owner of said animal shall have the right to select a veterinarian, legally qualified to practice as such in this state, to act with a veterinarian of said stallion registration board in examining said animal, and in case these two shall fail to agree on a verdict or decision they shall appoint a third qualified veterinarian, with the consent and approval of said board and owner, which third veterinarian shall act as a referee therein and the decision of said referee shall be final. If, as a result of such investigation or examination, or both, it shall have been found that such stallion or jack is not legally entitled to the license certificate as provided for in this act, then said stallion registration board shall revoke the license in force, or provide the owner of said animal with a proper form of license certificate; *provided*, that the owner of any stallion or jack used for public service in this state shall have a lien on all colts sired by said stallion or jack for the service fee for a period of one year from the date of the foaling of said colt, as now provided by law.

SEC. 10. Every association, person, firm or corporation violating any of the provisions of this act, shall be guilty of a misdemeanor, and shall be punished by a fine not exceeding one hundred dollars (\$100) for each offense; or by imprisonment in the county jail not exceeding fifty days, or by both such fine and imprisonment.

SEC. 11. The funds accruing from the above named fees shall be used by the said stallion registration board to defray the expenses of enrollment of pedigrees and issuance of licenses; to provide for the examination of stallions and jacks when necessary; to publish reports or bulletins containing lists of stallions and jacks examined, which shall be not less than one in each year; to encourage the horse-breeding interests in this state; to disseminate information pertaining to horse breeding, and for any other purposes as may be necessary to carry out the purposes and enforce the provisions of this act. Each member of the above committee shall receive his actual expenses incurred while in the performance of any duty imposed under the provisions of this act; the secretary of said board shall receive for his services an amount to be fixed and agreed upon by said board. It shall be the duty of the said stallion registration board to enforce the provisions of this act, and to make an annual report, including financial statement, to the governor of the state on September 15th of each year.

SEC. 11½. The secretary of the stallion registration board at least as often as once each month, and oftener if required so to do, shall report to the state controller the total amount of fees collected, and at the same time he shall pay into the state treasury the entire amount of such receipts. All such receipts shall be credited to the stallion registration board contingent fund, which fund is hereby created, and shall be held subject to the uses of the board as defined in this act.

SEC. 12. This act shall take effect and be in force on August 1st, 1911.

APPENDIX E.

STATES HAVING STALLION REGISTRATION LAWS.

State.	Name and location.
California	Stallion Registration Board, Sacramento
Colorado	State Board of Stock, Inspection Commissioners, Denver
Idaho	Stallion Registration Board, Moscow
Illinois	Stallion Registration Board, Springfield
Indiana	Stallion Registration Board, Lafayette
Iowa	Stallion Registration Board, Des Moines
Kansas	State Livestock Registry Board, Manhattan
Michigan	Agricultural College, East Lansing
Minnesota	Stallion Registration Board, St. Paul
Montana	Bureau of Agriculture, Labor, Industry, and Publicity, Helena
Nebraska	Stallion Registration Board, Lincoln
New Jersey	Stallion Registration Board, New Brunswick
North Dakota	Stallion Registration Board, Fargo
Ohio	Division of Stallion Inspection, Columbus
Oregon	Stallion Registration Board, Corvallis
Pennsylvania	Stallion Registration Board, Harrisburg
South Dakota	Stallion Registration Board, Brookings
Utah	Stallion Registration Board, Logan
Washington	Stallion and Jack Registration Office, State College, Pullman
Wisconsin	Stallion Registration Board, Madison

REPORT

OF THE

State Capital Planning
Commission

UPON

Its Investigation of the Planning of
the Capital of California



CALIFORNIA
STATE PRINTING OFFICE
SACRAMENTO

SACRAMENTO, CALIFORNIA, September 1, 1916.

Honorable HIRAM W. JOHNSON, *Governor of California.*

The State Capital Planning Commission offers for your consideration the following report upon its investigation of the planning of the Capital of California.

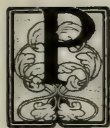
Respectfully submitted.

LYNN C. SIMPSON.

C. M. GOETHE.

C. F. DILLMAN.

J. L. GILLIS.



PICTURESQUE encampments of oxen-drawn prairie schooners, the arrival of mail packets by foam-covered pony express riders; booted, redshirted miners, standing in line, awaiting the opportunity of exchanging pinches of gold dust for the privilege of kissing a baby; strangely enough, such scenes as these saw the birth of city planning in the capital of California.

General Sutter's checkerboard planning

Amid such scenes was Sacramento laid out by General Sutter. This Swiss was familiar with the plans of European cities of his time. He knew the plaza system, so characteristic of Spain, and extended by her conquistadores throughout Latin America. He was only too familiar with the unfortunate, ugly, rigid, expensive checkerboard system of the American towns of his early nineteenth century. This picturesque first settler at Sacramento blocked out the city according to this then fashionable right-angled street type. Thus Sacramento inherited expensively planned, broad, residence-section streets, that will probably be a heavy burden on its taxpayers for many years to come. On the contrary, no provision was made for the needed broader streets in the business section, which has occupied the area from I to L streets since '49er days. Nor did Sutter outline diagonal streets. This opportunity, ever since neglected, is now probably gone forever. Behind the adobe walls of sleepy Sutter's Fort, in an atmosphere that had yet much of the Mexican's *mañana*, this founder of Sacramento, penciling by candlelight the first city plan, little dreamed that less than a century might witness the expansion that has come. He did, however, in his system of nine plazas, leave a monument. The neglect of some of these, even to this day, is an example of two necessities. One of these is of the existence of such a body as this State Capital Planning Commission. The other is the creation of a department in the city government, to check every municipal movement from the standpoint of city and of state. Costly city planning blunders should then at least be reduced in number. This commission may well lead in the movement to eventually restore these plaza monuments of Sutter to the people for recreation places, parked on the margin, with playgrounds at the center.

During the first decades of Sacramento's city planning history, some excellent results were obtained. Perhaps the most shining example is

the anticipation, by many years, in her city waterworks system, of the now rapidly spreading municipal ownership of public utilities. The usual flat rate of 75 cents per month for water for domestic purposes, together with a free, unlimited amount for lawns, stands in almost brilliant contrast with other California cities, where water bills often exceed those for fuel gas or for lighting; where, instead of the refreshing green of lawns, resort is had to the use of such plants as mesembryanthemum, or even to spreading unsightly gravel as the covering of lot frontage areas, because of lawn water expense. This free water makes possible the trees, the gardens that form such a pleasing element in Sacramento's city planning.

**Zueblin's coming changes
the Sutter order.**

The second or modern period of city planning in Sacramento was inaugurated, through the foresight of Mrs. A. J. Johnston and Mrs. R. T. Devlin, by the Women's Council's engagement of Professor Zueblin, then of the University of Chicago. A series of five town planning lectures were given at the assembly chamber in the state capitol. This use of legislative halls for the inauguration of the modern city planning movement in Sacramento was prophetic of the state's continued interest in the problems of her capital city. Following Zueblin's impressive exposition of the results in Harrisburg and other state capitals, an organization of businessmen was effected. These studied the subject, then arranged with Mr. Charles Mulford Robinson, the Rochester city planner, to come to Sacramento. His report is attached hereto as "Appendix A."

**Robinson follows
Zueblin.**

Mr. Robinson, poet, artist as well as engineer, gave Sacramentans a new vision of city planning possibilities. Due largely to the newspaper campaign that occurred about that time, Sacramento acquired one of its best assets from a city planning standpoint—Del Paso Park, of over 800 acres. Though its acquisition dates within the last decade, this park is already worth 500 per cent of its cost. Although no municipal car line has as yet been constructed to this great recreation place, it is already the object of many excursions, from automobilists to walking clubs. This summer the city ran a trial and well-patronized jitney line to Del Paso. This park will preserve for all time a part of the magnificent park-like, primeval weeping-oak forest which once covered the entire Sacramento Valley floor. The state's interest in its capital city

planning is here again made evident by the fact that Del Paso Park already shows signs of becoming a bird refuge along with Lake Merritt in Oakland, and even small parks, in Sacramento, as Southside and Sutter's Fort (the latter also a state park). These bird refuges are declared by modern game conservators to be necessary for the preservation of the wild bird life so important in reducing the losses from injurious insects. Had Mr. Robinson not stirred Sacramento, it is doubtful whether Del Paso Park would ever have been secured for the Sacramentans of all time.

**The Hegemann survey
on Robinson's foundation.**

Mr. Robinson's report was earnestly studied by an ever-widening group of Sacramento citizens. The Chamber of Commerce, under the guidance of President D. W. Carmichael and Secretary-Manager S. Glen Andrus, the latter a student of city planning, took the leadership in crystallizing this growing sentiment for a definite municipal city plan for Sacramento. It was decided to obtain the advice of one of the foremost city planners in the entire world. Negotiations were entered into with Dr. Werner Hegemann, who had, under the patronage of the German kaiser, planned some of the wonderfully efficient German harbor and railway terminals and who was the leader of the new playground movement in Berlin. Dr. Hegemann's coming was of great value to California. He was afterwards recalled to this state by the cities of Oakland and Berkeley, spending an additional six months there. This action by the Alameda shore municipalities was indicative of the fluidity of city planning thought among California cities, of the value of such a commission as this to act as a clearing house among them. Dr. Hegemann's work on the planning of the transbay cities is one of the most valuable contributions to American city planning literature. His recommendation to Sacramento was, to undertake an educational campaign, including systematic newspaper publicity through short, newsy paragraphs, with a view to educating its citizens as to the benefits of city planning. A synopsis of the Hegemann report is attached hereto as "Appendix B." Following his suggestions, a city planning committee was organized in the Chamber of Commerce. This was called the "Committee of 150." It had fifteen sections. The ten social workers of each were employed with the solution of some particular city planning problem. Its aim was, within three years to so create public sentiment favorable to city planning that the city commissioners, who had hitherto refused to spend any public money on city planning, might be induced to engage an expert for the drafting of a definite municipal city plan.

**The Nolen plan crowns Hegemann's
work—prepares for units of accomplishment.**

Long before these three years had expired, under the leadership of Commissioner Carraghar, a definite ordinance was passed to secure a city plan. Dr. John Nolen, the Massachusetts expert, was engaged. A synopsis of the very complete Nolen report is attached hereto as "Appendix C." It will probably be impossible to reproduce his excellent maps. Copies of the complete report are on file at the city hall, in the city library and in the state library. Dr. Nolen's preliminary report was filed with the city commissioners about the time our state commission was appointed by Governor Johnson. Efforts were made repeatedly by members of this commission to have the city commissioners adopt the Nolen plan. It was not, however, until a crisis was participated by the threatened invasion of a high grade residence district by a manufacturing plant, that the commission was moved to act. Residents of this section appealed to this board, as well as to the Chamber of Commerce Committee of 150, to join them in a forceful request to the City Commission that the Nolen plan be immediately adopted to definitely settle this question of manufacturing zones. On that day the commission, by a unanimous vote, wrote the Nolen plan into the city statutes. Such delays will always occur when there are over-worked officials, who, in selecting what is to be next accomplished, respond to that regarding which the greatest pressure is being exerted. Yet it is just such delays as these that constitute one of the strongest reasons for the existence of such a commission as this.

**Greater Capitol Park
the first unit.**

Since our board has been organized it has not been possible for it to accomplish much work of the kind that is apparent to the general public. This is due to two causes:

First, the long interval referred to above in which a busy city commission was considering the final adoption of the Nolen plan.

Secondly, the time consumed in reaching a solution of the problems involved in one of the greatest forward steps from the standpoint of the state government in the city planning movement in Sacramento. This was the capitol extension movement. Under this plan, which is now almost definitely worked out, the city of Sacramento purchased a considerable area bordering on the west line of the present Capitol Park. At the time of this report, the City Commission has almost completed its laborious work of the purchase of the many parcels of land in this area. The money for these was provided by a bond issue of the city of Sacramento. In the city planning sense, the present year will be noted, not only for the definite enactment into city law of the Nolen

plan, but probably also for the close of securing the site for the Greater Capitol Park. Thus 1916 becomes the most important planning year in the city's history. These two things accomplished, this commission will then be in a position to commence definite work. Meantime a campaign is already under way in the Oak Park section, the most populous suburb of the city, for the acquisition, by the municipality, of one of the larger park areas recommended by Dr. Nolen.

**The Deep Sea Canal an example of the elasticity
of City Planning as to subsequent units.**

What is the future of city planning in Sacramento? How can this commission be of additional service?

Answering the first question, city planning should be considered as a very elastic movement. It can anticipate only to a certain extent the needs of the future. It is true that many principles of growth are ascertained from the study of conditions of older cities. Many other conditions, however, must arise which are totally unforeseen. An excellent example of this, from a city planning standpoint, is the proposed Sacramento deep sea canal. If this be constructed, it will place Sacramento on an equality with Amsterdam in Holland, Seville in Spain and certain other European seaports that are situated at similar considerable distances from the ocean, thus depending upon river or canal connection with the sea. If this scheme, which is an excellent example of the benefits of city planning, is made an actuality, it may change the whole of Sacramento's future. This will be particularly the case if the commerce of the Pacific expands in the manner that many publicists believe it will. Sacramento would then be rapidly converted from a largely agricultural to a semi-industrial center. If such should be the case the city planning problems of the capital of California will become vastly complicated.

**Value of this Commission as a moral force in
crystallizing public sentiment favoring each unit.**

As to the second question, the possibilities of this commission for service, it must be remembered that it works without any appropriation. It has no paid secretary. Its members themselves personally pay its current expenses. It is dependent upon volunteer service in much the same manner as was the Chamber of Commerce Committee of 150. Its value is largely that of a moral force working in the community and representing the interests of the state therein. The value of such a moral force should not be underestimated. The victory of the National Child Labor Committee, in finally obtaining the enactment in Congress of an interstate child labor law, announced in the dispatches as this report is being prepared, is an excellent example of the efficiency of

such a mere volunteer body. The fact that our board was appealed to and that it assisted in making the showing to the city commission the day the Nolen report was adopted, is an excellent example of its possibilities of alert service. It can protest in the name of the state against those unfortunate, hastily-made blunders which occur characteristically in the city planning of American municipal democracies. It will be the policy of this commission to undertake, one at a time, the advocacy of various matters connected with the city planning of Sacramento, with a view to making the capital city a model for all California communities, as it has been first in making the city plan a part of its municipal law.

**County Forestry a product
of such a force.**

The work of the Sacramento County Forestry Board, as a city planning element within the fifteen mile radius from the capitol, the radius fixed by statute as the limit of this commission's activity, is an example of the possibilities of such leadership. This work is now a municipal function of the county of Sacramento. Already a considerable portion of the forty mile, Sacramento-Mills-Folsom-Orangevale loop is systematically and permanently planted under a definitely planned system of roadside forestry. In this also has the state of California participated through the co-operation of the State Forester, who, with his staff, have been most generous of their time. The County Forestry Board was similarly inaugurated as a volunteer movement. It was carried on for several years at private expense, until the supervisors and the taxpayers of the county showed their belief in its value by creating here one of the first county forestry systems in the state. The work of this board has already aroused considerable interest which has led to actual planting in other counties of the state. Its correspondence covers an area from Glenn and Butte on the north to Monterey and Fresno on the south. It is through such volunteer agencies as this board, as the County Forestry Board, as the Chamber of Commerce Committee of 150, as the Women's Council, that the necessary municipal appropriations are made possible.

**Recreation the present
problem of that force.**

Besides the recommendations in the Robinson, Hegemann and Nolen reports, the value of each of which must of course be tested by the citizenry of Sacramento, and which will probably consume several decades, perhaps generations, in execution, there are various city planning opportunities presenting themselves from time to time. This commission will continue co-operating as to these with bodies similar to

those named in the last paragraph. At present members of this commission are actively engaged in assisting in the solution of the Sacramento playground problem. When this work is completed the board will decide upon the next undertaking to be carried to a successful issue. This may be anything from the development of a recreation beach on the American River to undertaking to solve the problem of a Union Station or the possible acquisition of a combined botanical garden, zoo and museum. The city is now definitely committed to an excellent city planning unit, the Municipal University. Such a botanical garden, connected with the university will assist in Sacramento's becoming the center of culture of Superior California. With its marvelous climate, Sacramento is capable of growing anything from the camellia of China, and the deodar of the Himalayas to the date palm of the Saharan oasis, the banana of the Honduras jungle, the larch, the birch of the Land of the Midnight Sun. Sacramento's future botanical garden can be made to rank with the famous gardens of Peradeniya and Buitzenzorg. Those tropical gardens are noted mostly because of their marvelous masses of tree bloom. Perhaps outside the tropics can these nowhere be better reproduced than in the congenial climate of California's capital city.

All such things must come slowly. They must come in accordance with the ability of the taxpayers to solve those problems of efficiency in disbursement of public revenues common to most American cities. Then money derived from taxes, even lower than at present, can be made to purchase these things which will better lead to an all-around development of our citizens. At such a time the capital of California, in its outlook upon life, may hope to approach the ideals of those earlier capitals, the Athens of Pericles, or the Florence of Lorenzo the Magnificent.

APPENDIX "A."

CONDENSED CITY PLANNING REPORT OF CHAS. MULFORD ROBINSON.

Dated November, 1908.

City planning, including curing
past defects, must proceed slowly.

The timeliness of such a study is greater in the case of Sacramento than usual. Too often there has been delay until the city is built up so large that the expense of any but the smallest changes is almost prohibitive. Sacramento's area is still relatively small; there are still to be had, for park purposes, large areas of picturesque landscape. Railroads cut the town into a small inner square, skirting the two river fronts. The public has no direct access from the city to either stream. It is clear that Sacramento's fundamental problems are:

- (a) The control of the rivers.
- (b) The checkerboard street system. The railroad situation.
- (c) The need of country parks.

I shall make some suggestions that are not at once practicable: *I shall recommend a larger program for improvement than it would be wise for you to undertake at once. But it will be a plan to develop, to work toward through the years as to a goal, to have before you, as a picture, the Sacramento that is to be your children's, and whose day you will hasten as opportunity offers, now in one direction and now in another.*

"A"

First fundamental—Y street levee and Thirty-first street canal are undesirable city planning boundaries. Expand beyond.

Expressed in civic terms, this, the control of the rivers, is the question of extension of Sacramento's boundaries. If it were necessary to confine the city within the present levees, the anticipated increase of population could mean only a growing congestion, a piling up of land values within the restricted area, the consequent creation of a tenement population, with the physical and social evils which that involves. The beginnings of the effect are already evident in the very narrow lots, *in the building of houses so close together that the gardens count for little, and in the erection of flats*, along with the other evils, there is an increased fire risk, a serious menace where the construction is necessarily frame.

In such expansion, create industrial center.

Develop, on the American River, a big industrial center. There is no part of the city where manufacturers can have the facilities of both the Southern and Western Pacific roads and of the river. This is now abandoned to flood conditions. You could provide great docks and, along with the transportation facilities of two transcontinental railroads, an ideal arrangement of sidings and switches. In the reclaimed area back from the present bed of the American River would be home sites for the army of employees. Under these conditions there would be established, with proper reclamation procedure, a large and beautiful park on the banks of the Sacramento above the point where the American now flows into it, that would be convenient to these people. The action would also present to the city a powerful lever with which to induce the Western Pacific to give up the right of way between Nineteenth and Twentieth streets, which now gashes the city, that it might enter along the northern edge.

Practically Thirty-first and Y streets no longer confine the city's population. The retention of the open ditch on those streets is an anachronism that is working even greater injury to the outlying property than it is to the city. *The suburban territory ought to demand annexation, if for no other reason than to get that ditch closed.* The water should be carried by concrete sewer, the ditch covered. This should be one of the first steps to the greater Sacramento in which the suburbs are to have a part.

“B”

Second fundamental—Improve checkerboard, also lack of diagonals. Both unworthy of a state capital.

The checkerboard street plan has some advantages, of which Sacramento seems to be fully conscious. It has some serious demerits also. From the standpoint of traffic, to get from one point to any other point that is not on the same street, *the plan requires the traversing of two sides of a triangle.* A rapidly increasing number of people who have to make a daily trip to the business section of Sacramento live in Oak Park or in other equally distant subdivisions. *There is also monotony about the present plan.* As a further objection, it offers no building sites where a structure is inevitably prominent, or can be seen from a greater distance than across the street—unless it be made to front on the plaza. The economic loss, however, is that which will appeal to those people. This is not merely the expenditure of time and effort through having to travel extra distance, though that is serious enough.

It is also in rent and land values. Enclosed on two sides by rivers, Sacramento can grow now only to the east and southeast. A very large part of the population must be within walking distance of its work. If no diagonal makes it possible for a short cut, the radius of this area is made exceedingly short and there will be crowding in it. The next belt is that defined by a five cent car fare and about twenty minutes of time. With no diagonals, that area is also limited. I know of no city, which for economic reasons, has greater need of diagonal thoroughfares than has Sacramento, with its growth restricted to two sides and its business section at the corners farthest from those sides. The city should annex this surrounding belt of suburban country. The residents of that belt should seek annexation for what it would bring them—above all, for the abolition of the ditch and for the promise of the extended diagonal. Then the city should build the diagonal, assessing the cost in considerable part on the very greatly benefited outlying property, both inside and outside the city's present limits. The street itself, as a diagonal, would become—if we may trust the experience of other cities—*a semibusiness street, and as such, some of the cost would be properly borne by its frontage.*

**Railroad locations as unfortunate
as lack of diagonals.**

Location of the tracks between Nineteenth and Twentieth and between R and Q streets, in both cases crossing the entire city, is exceedingly unfortunate. From a city planning standpoint, it would be difficult to find words of condemnation enough for such cutting of the city. As more and more the homes of people have to be built beyond those tracks, the extent of the evil will be better appreciated. Subways or viaducts may, *at enormous expense*, save lives and prevent arrests of street travel; but they will thrust heavy grades into the present convenient levelness of Sacramento streets; they will fix still more securely the depreciation of the property abutting on the railroads, and they will throw close within the city a new line of confining ramparts or an enclosing ditch.

Every possible effort should be made to secure the abandonment of those rights of way.

**Develop Sacramento as
a real capital.**

Sacramentans should see in it an obligation to make their city worthy to be the capital—so noble, so beautiful, that there will never be thought of moving it again. In doing this they would be following the lead of the capitals of other states—as of Boston for Massachusetts, Providence for Rhode Island, Hartford for Connecticut, Harrisburg for Pennsylvania, Denver for Colorado. In every one of these capitals, and of

course in Washington as the capital of the nation, individuals or commissions of experts have been retained to make comprehensive plans for the city's improvement. And in all the cases there has been recognized the fact that the *problems of a capital city are not quite the same as those of an industrial community*, that there should be about it more of the grandiose, the spectacular and splendid. To secure the execution of these plans in so far at least as they affect the setting of the capitol building, its dignifying and emphasizing, there is coming also to be recognized the justice and appropriateness of the state's co-operation with the city. The whole nation takes financial part in the beautifying of Washington because Washington stands for the nation. The state of Minnesota has been co-operating in the creation at St. Paul of great avenues and malls that will open beautiful vistas of the capital. In Ohio the legislature is to be asked this year to assist in a splendid scheme for transforming Columbus. California, rich, proud, progressive, may well take a part in doing something that will make worthier her capital and the setting of its capitol building. But the city must do much so as to show itself deserving of such aid.

**Quickly annex, then
city-plan the suburbs.**

Regarding plans for subdivisions outside the city. It is important that the city extend its boundaries as quickly as possible, so as to be able to require that a certain standard of convenience and excellence shall be had by platted streets or tracts before they will be accepted. This standard would require, among other things, a continuity of thoroughfares, without regard to real estate ownership, that would conserve the convenience of the public rather than perpetuate the individual ideas of the early owners of large tracts. As an example, a broad street of such fine possibilities as Magnolia avenue, in Oak Park, ought not to stop abruptly at Lower Stockton road without direct continuation simply because the road happened to mark the boundary of the original tract. The whole suburban region should be planned comprehensively, as a coming section of the greater Sacramento. I should be most glad, when the topography offers any excuse, to see even some curving roads, than which no streets are more delightful for residence. The through, or arterial streets that radiate from them should have a width of not less than eighty feet, as will carry the bulk of travel. To make one of them 100 or 120 feet wide, and boulevard it, would be well. The minor streets should be comparatively narrow, the lots large. The side parking should be generous throughout this region, which is strictly residential.

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“C”**Third fundamental: Need
of country parks.**

Sacramento has a population, in round numbers, of 50,000. In planning the parks it will be wise, such is the promise of the city, to look forward to the time when it will have 100,000 or 150,000 population. Sacramento has, secondly, a climate which makes parks serviceable throughout the year. This necessitates a relatively larger park area per capita than is necessary where eight or nine months present the maximum of annual efficiency. Signs of wear in a park are destructive to its park value. Thirdly, Sacramento is very closely built. The small lots are creating an actual congestion, most deplorable in a city of its size. This means that the mass of the people are to be dependent on public reservations for their outdoor life—that the parks will not only be used more continuously than in many other cities, but more generally, and that they must, if they are to fulfill their proper functions, be so situated as to be easily and pleasantly accessible, from the homes.

**Existing parks do
not fill the need.**

Capitol Park, in the heart of town, is a beautiful and valuable asset. It is, however, state property, over which the city has no control. There is unfortunately likely to develop a tendency on the part of the state to use it as building sites, as the need for additional office space shall arise. It is not seriously to be considered, therefore, as a park factor. There are a number of city squares or plazas. These are delightful breathing spaces, adding much to the beauty of the city; but serving none of the functions of country parks. There are McKinley and South Side parks—the former very incompletely and poorly developed, the latter only commenced. These are admirably located; and they are of appropriate size for the purpose which they serve—neighborhood parks. There is need for country park facilities.

With reference to the Rancho del Rio, for the suggested purchase of 1,000 acres there, or even 450 acres that lie west of Freeport road, I should have no sympathy. The city should buy just what it wants. This would be a matter of something like 200 acres. In addition, the city should obtain a 200-foot right of way, directly through to Freeport road, passing en route the proposed station of the Sacramento Southern. It should obtain the entire shore of the lake, of which only the eastern margin is included in the ranch. It should, further, obtain at least a footpath to the river. From these holdings an admirable and useful park could be created. The ground is gently rolling and the scene is made picturesque by scattered oaks, and is soothing in its character.

Coming east and north from the Rancho del Rio, it is a great pity that there is available no good park site before the American River is reached. I would recommend and urge that the city—after annexation—purchase the Oak Park recreation grounds. This is a pretty, though small, ready-made park, just where it is much needed. It would serve as a neighborhood park, performing the same useful function as South Side and McKinley.

**Secure big park on
Rancho del Paso.**

With reference to the Haggin grant tract, this is now the most inaccessible of the considered sites. There is promise, however, that a new electric road will throw a bridge over the American River, and either cross the tract or come so close to it as to make it accessible. Because of this promise—which would have to be assured—and because of the very high order of its beauty, I favor—considering, too, the exceedingly low cost—the city's acquirement of this tract. The character of the scenery, consisting of wild woodland, with the lovely glades opening unexpectedly and presenting pictures that might well belong to an English park, is such that it would be most unwise to *alter its natural beauty*.

A park should be acquired along the Sacramento River and the American River below Twelfth. This is a very beautiful bit of country, which the city should secure and preserve. This affords, too, the only opportunity now remaining to the citizens for recreative enjoyment of the river. By utilizing the country road as a parkway—if such arrangements can be made—it may be possible to get a long drive without much purchase.

**Boulevards, linking big park with
all local parks, would create a real park system.**

With this distribution and variety of park tracts, Sacramento would have an excellent system, one far more useful than any single very large tract could be. The proper function of a park is not so much to stun visitors, as to serve the people who live in the town and pay the taxes. It is the possession of well-distributed park areas, that has given their pre-eminence to the four most famous systems in the country—to those of Boston, Minneapolis, Kansas City and Chicago.

**Need of park
commission.**

Sacramento should have a park commission. I advise securing such a commission before the additional park lands are bought. The city has parks enough now to justify a commission. Before embarking on a more liberal park policy the machinery for interested, intelligent and watchful care should be arranged. Parks, to succeed, must be kept out

of politics. A distinct branch of municipal government, composed of unpaid appointive commissioners, is essential to proper park care. Sacramento ought to be ashamed to be one of the few cities in the United States that are still without a park commission.

The streets of the city are unusually well paved, curbed, and cared for. In that respect Sacramento stands high, very high, among cities of her size. The streets are marred, however, by blemishes: poor tree care, poles and wires, too short a radius in the curb curves at many of the corners, projecting overhead signs, sidewalk location.

Street forestry and parking.

Trees should be put in charge of the park commission or of a city forester. There should be uniformity of planting, both as to spacing and to variety of trees, and there should be constant care of the trees. These things can be assured only by municipal control and a definite municipal responsibility. Of the kinds of trees to plant on the city streets, I favor the black acacia and the elm. The palms I consider suitable only for very formal effects. In their case, especially, there should be an accent at the avenue's end—as is provided by the Capitol at M street. When the fan-leaved palms are planted, the training of nasturtiums or English ivy about the trunk adds much to their beauty. The care of the trees will include also proper trimming, best accomplished by expert service which the city could employ. M street is a striking example of the æsthetic lack of this, sprawling branches almost shutting out the view of the capitol. Trees that grow to good size should be put forty feet apart.

There is no need of comment from me on the disfigurement of the streets by the poles and wires; on the menace of falling wires; on the handicap which wires offer to fighting fires, or on the danger threatening traffic by the many poles which now stand in the gutter.

I would urge the removal of front fences. Nothing gives to a city a more village-like aspect than does this survival, and while the matter is one that rests with the property owner, not with the city government, in this, he has much to gain. Finally, there is need of a building line establishing the minimum distance from the front lot line at which a building may be placed.

The school yards of Sacramento are of good size; but in a city that has the reason to boast of its outdoor flowers throughout the year they are very bare. There is no need of sacrificing play space for this provision. Planted close to the side-lot line, against the school walls, massed in the corners of the lot, or making a beautiful entrance, they will take away the uninviting aspect of the grounds and may make this most frequent sort of public property contribute to the attractiveness of the city without trespassing on the ground the children need for play.

The children themselves should be interested, perhaps setting out the plants, so that they will protect them; and the plants and flowers can be turned to good account in nature study. When there is room, as fortunately there often is in the Sacramento school grounds, there is no better location for a modern playground than a school yard.

**Save Capitol Park
from more buildings.**

Keep Capitol Park free from buildings. Of Capitol Park, also since it is state property, I am not required to speak. The value of this tract to Sacramento is so great, however, that I venture one or two suggestions. I have referred to the probable development of a tendency to put buildings in the park. To oppose this Sacramento should enlist the interests of the whole state, to the end that so unique and beautiful a state possession may not be ruined. The trimming of trees which now break the street vistas of the capitol is also to be requested.

I have two closing words of encouragement. (1) The financial condition of the city is vastly better than that of many other communities. On a low assessment valuation there is a large margin of borrowing capacity. Sacramento can afford to do a great deal. If it fails, the cause will not be lack of opportunity, nor of incentive, nor of money, nor of not knowing what to do. It will be lack of spirit. (2) The co-operation of citizens, through the affiliation of many organizations with the Chamber of Commerce, is most promising. In making possible, without relinquishment of organization independence, the focusing of public attention and the emphatic expression of public opinions, it makes available a mighty power for the progress of Sacramento. The movement should be strongly encouraged. In it is a practical, concrete, beginning of the unitedness which will render Sacramento prosperous and beautiful.

APPENDIX "B."

DIGEST OF DR. WERNER HEGEMANN'S REPORT, 1913, UPON CITY PLANNING OF THE CAPITAL OF CALIFORNIA.

"A"

Present growth without hope; change this attitude. Begin with school children.

Sacramento seems to grow without any hope of direction toward efficient development. There seems to be something like an undesirable, a probably preventable war, between diverging interests like railroad companies, levee propositions, real estate operators, builders, corporations, and public interest, as far as the latter are taken care of by city ordinances. This somewhat chaotic condition seems to find expression in the absence of any map of Greater Sacramento. I suggest the creation of a good survey map containing all contour lines, the character of the land built upon, solid, or detached houses, streets built or proposed, trees, levees, overflow land, railroad tracks and switches, railroad property, different kinds of pavements of streets, parks, playgrounds, cemeteries, farm lands, etc., and its uses indicated by different colorings and shadings. Publish this map, together with an inspiring, illustrated description of the city, its history, growth and future, in order to arouse a sense of civic spirit, especially among school children. Wacker's Manual for Chicago, published by the Chicago Plan Committee, may be used as an example.

"B"

Some agency (*i. e.* the perpetual, city planning body proposed hereinafter) should collect, digest, and convert into available form (by bulletins, by regular contribution to the newspapers) the latest developments.

"C"

Awaken Sacramento to the monotony of its rectangular streets.

The extreme monotony produced by the Sacramento system of streets, all intersecting at the same angle, all of the same width, all named by some mathematical figure, and nearly all, with the exception of the Capitol avenue (*i. e.* M and Eleventh streets), leading nowhere—the rectangular street system making it difficult to bring a building to prominence—makes it especially desirable to place at least something like a distinguishing sign on the corner of every street. This monotony

struck me in a very surprising way. I spent eleven years of my boyhood in the city of Mannheim, laid out very similarly to Sacramento, on the rectangular plan and naming its streets like Sacramento, by letters, in a way altogether unusual in Europe. The great difference between Mannheim (of 75,000 in the 80's, a city of 200,000 today) and Sacramento comes from the fact that instead of the one capitol building made prominent by its location in Sacramento, quite a number of buildings are made prominent in Mannheim, especially the main building of the city, the castle, corresponding to the Sacramento capitol, containing today, school, museums, courts and offices. It is so very large that it can be seen at the end of not only one, but of many of the streets.

“D”

Create demand for uniform sky line around Capitol Park.

Even when walking on the sidewalks of Capitol avenue or M street, the Capitol building can not be seen. This could be remedied, if ever a somewhat more formal setting of the Capitol should be considered, by creating a promenade in the middle of M street, as they are found in many other cities, for example: in Boston, Commonwealth avenue, or Berlin, Unter den Linden. Decorate the Capitol grounds and its surroundings, *i. e.*, as the civic center of the city and the state; *i. e.*, as a kind of sacred entity ruled by special ordinances, somewhat similar to those that rule Monument Place, Indianapolis; Copley Square, Boston; Mount Vernon Place, Baltimore, or many famous places in European capitals. In order to protect the appearance of the Capitol grounds, the height of buildings around the Capitol grounds uniformly must be kept down. Any building higher than four stories would destroy the scale and diminish the size of the Capitol building. This, especially, will have to be considered in making plans for the new government buildings on the blocks west of the Capitol grounds.

A uniform building line must be established, preventing undesirable structures like apartment houses, etc., to come forward to the present street line. A uniform kind of sidewalk, and especially, of planting the streets leading around the Capitol grounds must prevail.

“E”

Educate State to surround First building of State with a Court of Honor.

Everything must be done to protect M street in its present width, *i. e.*, including the present distances between buildings and the street line. M street is the only wide street in town. Leading towards the bridge, as it does, it more and more will become a very important

thoroughfare. If properly treated and protected M street may, with the Capitol in view, become one of the most beautiful streets anywhere. If not protected nor properly developed it will become as meaningless and vile in appearance as K street, with its lack of shade and mixup of competing structures. No attempt has been made to create anything like a dignified setting of the Capitol building. The trees that surround the main building of the state create nothing like a dignified court of honor adapted to the forms and outlines of the building, bringing it into prominence as the planting around the stately buildings of the seventeenth and eighteenth centuries do. The finest building can be destroyed by poor setting. The defect of the Capitol grounds planting can be remedied by transplanting a few dozen trees at a cost of about \$125 per tree and taking three years time. This money, in connection with the new arrangement of the two blocks west of the Capitol grounds and with the development of M street, may be very well spent.

“F”

Develop sentiment to use native Californian trees.

It is very hard to be understood why in Sacramento, where trees grow so easily, not a single street should be found lined by beautiful trees of similar size and character for any long distance. The beauty of the native trees of California must be brought into much greater prominence somewhere in this country. As in so many cases in other cities, some means must be found to give the Park Commission or the Forestry Board influence on these improvements, and, also, to secure the cost from the abutter as done, for instance, in Denver. The item of civic beauty is more important here than in other cities; if Sacramento wants to make the best of its opportunities as a capital city, and if it wants to attract attention besides the bay cities.

“G”

Without energetic city planning, Sacramento can not compete in inter-city struggle.

The only hope for the smaller city to compete with the big cities is by not having temporarily better conditions, but by developing a system of city planning that insures the better conditions to stay while the city grows. Though Sacramento has to house a population of less than 100,000, the investigations made, for instance, by Mrs. Von Wagner in 1912 and by Miss C. Schleef in 1913, show that any amount of bad housing can be found in Sacramento. Much of the shameful situation can be directly traced back to defects in the planning of the city, *i. e.*,

to bad location of streets furnishing insufficient outlets in the different directions, insufficient transportation, unsatisfactory size of lots, undesirable types of buildings, over-speculation in land, creating too high a level of prices. The results of these defects have been deplorable even for the development of such a small town as Sacramento. Their effects, however, must become tremendous if, as some people foresee, the growth of the city should be quickened by economic reasons, as, for instance, the opening of the Panama Canal and the coming of another type of immigrants. It seems very difficult, sometimes even impossible, for unskilled workmen that earn from \$1.50 to a little over \$2.00 per day, without getting work all the year around, and paying from \$10.00 to \$12.00 a month for their shelter, to get desirable accommodations for this money. There is quite a large people, therefore, not speaking of the sick and physically deficient, that must crowd into undesirable quarters or take lodgers unless better planning takes care of their needs. The reasons that many people of small income will not get into better housing accommodations are not only to be looked for in high land values. The reasons have largely to be found in an insufficient transportation system that make distances between working and dwelling places unduly long. The gridiron plan upon which Sacramento is built renders certain suburbs peculiarly remote because accessible only by following the right angle of a triangle instead of following the hypotenuse.

“H”

Street system an example of unfortunate city planning.

Mr. C. M. Robinson, in 1908, very judiciously advised the building of radial streets. For instance, following the course of Sacramento avenue from the southeast through the heart of the city toward the northwest, would shorten the distance workingmen have to cover in going from the Southern Pacific shops to Oak Park, over a mile. Since 1908, however, a number of buildings have been built to bar the execution of Mr. Robinson's plan. Many of the present rectangular streets are to be considered as side streets for residential purposes and a considerable amount of money can be saved by paving roadways from fifteen to twenty feet only and by parking the rest with exceptions of turning points for vehicular traffic from time to time. Even if the cost of keeping up the parking should be as high as keeping up the repair of the pavement, the parking is better because the original outlay is much smaller and the attractiveness of a well-parked residential street is much better than a residential street provided with wide pavements that make for heat and dust. The residential streets of Sacramento that are never to carry any through traffic are much too wide. If the old part

of the city is already too much built upon to think of changing the gridiron system, at least something must be done to develop the radial connections outside of the built-up checkerboard.

"I"

Sacramento should understand its street car bill is excessive.

The most efficient way of opening up the country around Sacramento and of overcoming the deficiency of the gridiron system will be the development of the cheap street car lines. A city as small as Sacramento pays the same rates for a ride on a street car as are paid for the very much longer hauls in the city of Cleveland, with a population near to 800,000, where the three cent fare is introduced. The large profits (estimated at one and a half million dollars in 1920) to come for the street car lines of Sacramento as has been figured out by conservative calculation, should make it possible to develop more long distance travel at five cent fares. The city must use its right to fix the rates of street car companies in order to force it to provide cheaper rates or longer hauls, the latter being more important for the development of good housing and the further decentralization of the crowded condition of the city.

"J"

People should demand a livable river front and better housing.

The plans made at present for West Sacramento form a very important part in planning for Greater Sacramento. Everything on the other side of the river must be watched very carefully. There seems to be at present a tendency to develop the western river front of the Sacramento River very similar to the eastern river front, as a district of warehouses. It seems desirable, however, to have, at least, this part of the river developed in a fashion to assure the enjoyment of one part of the river to the people of Sacramento. The problem of the river front to be considered with the industrial future of the city is closely connected with the housing problems of Sacramento. The most efficient location of a new district of warehouses and factories in connection with the best service in water and railroad transportation will have to be selected by a transportation engineer, instead of leaving the determination of such important questions to the interests of the railroads alone. The franchises of the Western Pacific give the city the right to ask for the raising of the Western Pacific tracks in 1917. Also a number of franchises of the Southern Pacific are expiring. This opportunity of forcing the

railroads toward a comprehensive treatment of the future railroad development should not be lost sight of. Especially desirable would be some dignified connection between the Crocker art collection, one of Sacramento's finest assets, and some piece of the water front reclaimed for public benefit. Remember the enormous crowds attracted by the Chicago Art Gallery on the water front of Michigan Lake. The present state of the people of Sacramento being cut off altogether from the river seems unbearable. With the growth of Sacramento, the district west of Tenth street, which at present suffers from the most deplorable housing conditions, can be turned more and more into a business district. It is highly desirable that the increasing population will not be crowded out to overcrowd another district of the city, but will be educated to a higher housing standard. This will need some active work along city planning lines.

“K”

Industrial district: Building code. Both needed.

The erection of industrial districts, provided with the best railroad and water facilities, should be, probably, first, somewhere between Sacramento River, the American River and the city or, second, south of the city. This touches the problem of districting the city's area for different uses from an economic point of view (after touching it from an æsthetic point of view in connection with the protection of Capitol grounds and M street). The creation of such districts as attempted by the new building ordinances prepared by Building Inspector Rutan follows the judgment of the best authorities and is confirmed by the best experience all over the world. There is no reason in the world why Sacramento should permit anything like the type of office building, that better should be termed “office slums,” as is to be found in bigger cities. On the contrary, Sacramento should make it a point to produce better conditions in order to compete successfully against the bigger cities. An efficient move in this direction will be making plans not only for the individual office building but for the whole block. Only by carrying out this more comprehensive kind of architectural planning, the maximum of truly rentable office space can be produced, and big, and well-lighted court yards can be got instead of a mixup of little dark light wells. The example of the new cannery of Libby, McNeil & Libby—they could not find a proper location with water transportation and have had to injure a high class residential district—shows from another point of view how necessary is the creation of an industrial harbor with plenty of factory sites, such as is said the city of Oakland is doing quite nearby.

"L"

Have a perpetual city planning bureau to do these things.

Any work of this kind, be it the location and development of a factory district, of proper housing for the workingman with very modest income, or the protection of high class residential districts of a civic center, needs the continuous co-operation of the civic bodies well informed about the local matters and local conditions and about the development of city planning in other cities. A great number of cities have appointed special and perpetual committees with a staff of city planners, the work of which is supplemented by the statistical agency of the city. Not to speak of some European cities, it may be mentioned that in America, for instance, the city of Philadelphia and cities of Canada have their city planning bureaus. No city can successfully provide for its needs without having some perpetual planning body of some kind. It will be necessary to provide it with sufficient paid and unpaid help to carry on a continuous work of research into the different lines of city planning.

APPENDIX "C."

QUOTATIONS FROM PRELIMINARY REPORT ON SACRAMENTO, BY DR. JOHN NOLEN, CITY PLANNER, CAMBRIDGE, MASS., 1915.

(Complete copies on file in City Library and State Library.)

By reference to the check list, you will see the list of plans submitted. The exhibit number you will find pasted on the back of each plan in the upper left-hand corner.

The plans for the park system are submitted directly to the Board of Park Directors, under whose direction the work has been done.

The curve of population has been drafted in my office, to show the steady increase of the population of Sacramento from 1850 to date, and a projection of the recent curve to 1950, when the population, on this basis, would be at least 120,000. This diagram gives confidence in the future of Sacramento, and a safe basis for planning ahead. Without question, a large population must be provided for in the future.

SOME CITY PLANNING PROBLEMS OF SACRAMENTO.

1. The railroad approaches to the city and a union station.
2. The best location of the railroads and the general problems of grade crossings.
3. The water front and its treatment.
4. The linking up of steam, electric lines, and water transportation.
5. The location of future bridges.
6. The needs of the retail business district.
7. The transportation requirements of the future, including wider car line streets and cross-town car service.
8. Relief of the monotony and waste of the present plan of the old city.
9. The establishment of main lines of communication in the annexed territory, east and west, north and south, radial and circumferential.
10. Building districts or zones, industrial, business and residential. Separate sections for tenements and apartment houses.
11. The establishment of building lines, fixing by city authority the distance from streets and from property lines.
12. The permanent limitation of the heights of buildings.
13. The regulation and control of land subdivision.
14. The selection and development of land for a comprehensive park system, including parks, playgrounds, plazas, school grounds and other public open spaces.
15. The development under suitable plans of all public property, including that of the federal government, the state government, the county and the city.

Some of the recommendations, directly or indirectly embodied in the preliminary plans submitted, are the following:

That the general plan for a park system for Sacramento, as shown in Exhibit No. 1, be studied, and if found satisfactory, approved as a guide to future park developments.

That the extension of main lines of communication, the better treatment of street intersections, and the proper distribution of open spaces of all sorts, should be given first consideration by the city authorities in their general policy of improving Sacramento. A scheme for this work on broad lines is submitted in the Preliminary Plan Showing Conditions, Improvements, and New Planning of the Old City and the Annexed Territory. (See Exhibit No. 2, C. P.)

That city ordinances should be passed, fixing by authority the zones or building districts of the city. This should be done not merely to safeguard residential districts from unnecessary depreciation, but also to enhance values in districts set aside for industrial and business use.

That the possibility of the rearrangement of existing 80-foot streets be considered. Cross sections are shown of 80-foot streets adapted for the business section, minor sections, parked sections, and a special street, including a playground where the street area might actually be abandoned to playground use. (See Exhibit No. 5, C. P.)

More than 50 per cent of the area of the old city is taken up in streets and alleys; 30 per cent would be liberal allowance for a city of the character of Sacramento. This means that at least 20 per cent of the 3,000 acres in the old city, or about 600 acres of the most valuable land in Sacramento, is worse than wasted. It would reduce the cost of upkeep many thousand dollars a year, save time in transit for both people and goods, and increase the income of the city from local taxes, because more property could be used productively.

That consideration be given to a better utilization of a typical block in the old city. A plan is submitted for a down town block, showing how a minor street might be opened from K street, and by widening the alley between K and J, or K and L, additional frontage might be obtained and a better utilization of all the property in the block. (See Exhibit No. 6, C. P.) A fuller statement of the advantages and disadvantages of this proposed arrangement follows:

	Old plan	New plan
Frontage on main thoroughfare (K)-----	320 feet	280 feet
Frontage on main street (J or L)-----	320 feet	320 feet
Frontage on secondary streets (numbered)-----	640 feet	600 feet
By new plan loss of 40 feet on main thoroughfare.		
By new plan loss of 40 feet on secondary streets.		
By old plan, block contained-----	102,400	square feet
By new plan, block contained-----	88,800	square feet
Loss -----	13,600	square feet

By new plan 760 feet frontage on 40-foot streets added, and 160 feet frontage on small open space, which more than offsets loss of 40 feet on main thoroughfares and 40 feet on secondary streets. The loss of 13,600 square feet represents property that could not before be utilized for business purposes. By the new plan all the land is well connected with street frontage, and can therefore be profitably employed for business purposes.

There is also submitted a plan for the subdivision of a residential block in the old city, by means of which a local block playground or a local block garden could be obtained in the center of the block. An arrangement of some blocks in Sacramento on these lines has already been carried out. That the City Plaza be made the official civic center of Sacramento, grouping around it, in addition to the city hall, the public library and art gallery, a combined auditorium and office building, the future post office, and other public and semipublic structures. By the new city plan, direct diagonal connections with the City Plaza could be made with the Union Station Plaza. (See Exhibit No. 7, C. P.)

That local or neighborhood centers be developed in various sections of the city. By combining open spaces and parks with the grouping of public and semipublic buildings round about these open spaces at important street intersections, these local centers can be made of great interest. Such development will also increase land values and stabilize development. Simply as an illustration of the way in which these local center suggestions can be carried out, a plan is submitted for the intersection of Monte Vista boulevard and Vine street.

That the subdivision of property into blocks and lots be placed more strictly under public regulation and control.

THAT STEPS SHOULD BE TAKEN WITHOUT UNNECESSARY DELAY TO MAKE SACRAMENTO MORE AND MORE WORTHY OF ITS UNIQUE POSITION IN THE STATE AS THE STATE CAPITAL. AS A STEP TOWARD THIS END, IT IS RECOMMENDED THAT PROVISION BE MADE FOR THE EXTENSION AND PROTECTION OF THE CAPITOL GROUNDS, AND FOR THE DIRECT EXTENSION EAST OF CAPITOL AVENUE TO ITS TERMINATION IN THE PROPOSED EL DORADO CIRCLE AND EL DORADO PARK.

That the opportunities afforded by city planning to give LOCAL COLOR and distinctiveness to a city like Sacramento should be embraced. This can be done partly by the adoption of more suitable names for streets and open spaces, ESPECIALLY WHERE THE HISTORY OF A CITY IS SO FULL OF INTEREST AND ROMANCE. It may also be accomplished by planning the streets, open spaces, and homes so as to take advantage of the traditions, climate and vegetation of California.

Thirtieth Annual Report

OF THE

Industrial Home for the Adult Blind

OF THE

State of California

1914-1915



CALIFORNIA
STATE PRINTING OFFICE
1916

BOARD OF DIRECTORS.

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JOSEPH SANDERS	Superintendent
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A. F. MAINE, M.D.	Physician

REPORT OF THE PRESIDENT.

To the Governor of California.

SIR: In obedience to the organic act of the Industrial Home of Mechanical Trades for the Adult Blind, the Board of Directors has the honor to submit the thirty-first annual report of that institution.

Of the inmates present during the year ending June 30, 1916, forty were of foreign birth and forty-four were natives of California. The rest were born in other states of the Union.

As in all institutions for the adult blind, broom making is the leading industry, and the blind workmen during the year manufactured 112,084 brooms and whisks, of which 107,607 were sold and delivered. The collections for the industrial output and other sources for the year amounted to \$26,456.82.

The inmates earned and were paid wages amounting to \$8,389.65.

The daily cost of food for the inmates was 28 cents per capita.

The sales of manufactured output were well sustained, notwithstanding the eastern and local competition and the decline in the use of brooms, caused by vacuum cleaners and other processes for doing the work once performed with brooms alone.

There are certain uses of special styles of brooms that can not be taken over by other devices, and it is the aim of the institution to occupy that field as far as possible.

The new dormitory was occupied during the year, and together with the new office, refectory and women's dormitory, it gives to the Home a housing deserved by its dignity as a state institution and its beneficent purpose.

In our reports heretofore, this board has put forward the humane function of this Home. The adult blind have only one protection against the despair of introspection due to their misfortune, and that is in manual occupation. When taught a handicraft they become contributors to their own support, and also to the commonwealth. This maintains their wholesome self-respect and independence, and lifts them out of the nonproductive and indigent class.

The European nations now at war find their heaviest task to be providing for their soldiers who are blinded in battle.

A California lady, Mrs. Geo. A. Kessler, now a resident of England, has taken a high part in this work and has sought assistance in her native state.

In an interview concerning her work, she said:

“The number of young fellows blinded in this war is appalling. Since the attack on Verdun began the number has swelled enormously. It is so easy for a soldier to be blinded. Every fighter who sticks his head out of a trench runs this danger. Shells, hand grenades, gases—every agency of modern warfare adds to the roster of the blind.

There is a little convalescent home at Cookham on the Thames near our country place. I worked in this hospital for a year and a half, and I have had considerable experience with the blind. At first they are terribly depressed. In their depths of despair they want to kill themselves. But when they discover that life still holds something for them to do they become quite happy. With the deaf the morbid state of mind seems to persist; but it is not so with the blind, once they realize there is work which they can do. Until this realization comes to them they suffer terribly. Remember, they are in a different position from those who were born blind. They are fine, strong young fellows who have been plunged with dreadful suddenness into the black sea.”

This will be recognized as a restatement of what has been so often said in these reports. It points the one only way to ameliorate the condition of the adult blind—occupation, useful manual labor in the handicrafts possible for the blind to learn and practice.

Happily California has not before it this problem in the magnitude that war has caused abroad. But our problem is the same in kind and differs only in degree. Its solution here is the function of this Home, and its record of thirty-one years vindicates its establishment and stands in evidence of its success. We invite the aroused benevolence of Europe to study its methods and especially to be impressed by the fact that it has become a model for others to follow, under the superintendency of a blind man. This, because amongst the thousands of battle-blinded men are those qualified by business ability and experience to do the same work for their brethren in misfortune that has been done here by Mr. Joseph Sanders, the blind superintendent of the Home. Numerous institutions like this must rise in all the warring countries, and each, we are persuaded, must follow the same means to usefulness and success which have made this institution the pride of the state.

The Board of Directors expresses its appreciation of the support of the Governor, the executive departments, and the legislature of California, and also of the industry and fidelity of the officers and employees of the Home and of the loyalty and industry and good conduct of the blind inmates.

It is proper to refer here to the report of an investigation made of this institution by members of the State Board of Charities and Corrections, and published in the last report of that body.

The investigation and its deductions were made upon the basis of scholastic institutions for the juvenile blind. It was therefore an attempt to compare what is incomparable, and the recommendations which followed would have been ruinous to the discipline and destructive of the usefulness of this institution. For this reason our duty to our commissions, our oath of office and the stricken men and women in our care, required nonacquiescence in the recommendations issuing from that investigation.

JNO. P. IRISH,

President of the Board.

Subscribed and sworn to before me, this 18th day of September, 1916.

A. Q. LOMBA,

Notary Public in and for the County
of Alameda, State of California.

SUPERINTENDENT'S ANNUAL REPORT FOR THE YEAR ENDING JUNE 30, 1915.

OAKLAND, CALIFORNIA, June 30, 1915.

To the Honorable, the Board of Directors of the Industrial Home for the Adult Blind.

GENTLEMEN: In accordance with the provisions of section 4, subdivision 11, of the act governing the Home, I herewith submit to you my report of the affairs and conditions of the Home for the year ending June 30, 1915.

The year just ending is the thirtieth of the Home's existence, and the sixteenth in which it has been under the control and management of your present superintendent, since his reinstatement by your honorable body in 1899.

Annexed hereto are presented the several statistical tables of the affairs of the Home required to be set forth in this report.

Officers of the Home.

		Salary
Superintendent.....	Joseph Sanders.....	\$2,100 00
Secretary.....	Geo. S. Meredith.....	600 00
Physician.....	Myra Knox, M.D.....	1,200 00

Employees of the Home and their rate of compensation per month.

Clerk of the Home.....	T. A. Williston.....	\$100 00
Matron.....	Mrs. A. Sanders.....	50 00
Assistant matron.....	Miss O. B. Smith.....	45 00
In charge of women.....	Miss L. Gilbert.....	40 00
Engineer.....	A. Hayward.....	50 50
Watchman.....	J. Soloman.....	40 00
First cook.....	E. Larsen.....	60 00
Second cook.....	H. Anderson.....	35 00
Waitress.....	Mrs. Koprian.....	25 00
Waitress.....	Mrs. McCloud.....	25 00
Waitress.....	Mrs. Soloman.....	25 00
Waitress.....	Mrs. Dysart.....	25 00
Waitress.....	Miss Merritt.....	25 00
Servant.....	Miss Moors.....	25 00
Janitor.....	A. H. Wulzen.....	35 00
Janitor.....	J. Hamilton.....	25 00
Driver.....	A. Boyd.....	30 00
Laborer.....	E. McAverney.....	25 00
Reader.....	L. McKimm.....	8 00
Gardener.....	W. Gustafson, when employed, per day---	3 00
Total.....		\$696 50

Inmates employed by the month.

Shop assistant-----	D. Weider-----	\$37 50
Shop assistant-----	W. Plowman-----	30 00
Dishwasher-----	J. H. Kuhle-----	10 00
Teacher (men)-----	J. M. Thompson-----	25 00
Laborer-----	M. Hogan-----	2 50
Total-----		<hr/> \$105 00

Employees of the shop, and their rate of compensation per month.

Shop assistant-----	F. Venturi-----	\$30 00
Shop assistant-----	W. Chapman-----	25 00
Teacher (women)-----	Miss N. Gamlin-----	25 00
Total-----		<hr/> \$80 00

Names of inmates present during the year ending June 30, 1915.

Name	Date of admission	Age when admitted	Native of
1. Maggie Aitken	Oct. 1, 1887	28	California.
2. W. E. Allen	June 15, 1910	19	California.
3. W. H. Boule	April 17, 1913	51	New York.
4. M. J. Bryan	April 6, 1909	42	Ireland.
5. T. J. Beebe	May 20, 1909	72	Indiana.
6. Jessa Bowles	Oct. 10, 1913	26	California.
7. U. Bautisti	May 30, 1909	44	Mexico.
8. P. M. Behan	Mar. 23, 1898	34	Ireland.
9. J. E. Buskirk	May 6, 1905	44	Indiana.
10. Anna Brissell	Mar. 30, 1888	38	New York.
11. Isabella Cinega	Feb. 9, 1890	29	California.
12. Margaret Clifford	Oct. 25, 1898	25	California.
13. C. N. Crum	June 6, 1913	47	Kansas.
14. J. Coffey	Dec. 1, 1890	29	California.
15. E. Coleman	Aug. 13, 1907	20	Wisconsin.
16. T. Carr	June 9, 1905	50	Ireland.
17. Mrs. C. C. Denlis	June 3, 1914	53	Iowa.
18. L. Denlis	Dec. 30, 1904	19	California.
19. F. B. Deckard	Jan. 19, 1911	22	California.
20. Leon Dominic	Nov. 10, 1908	58	Colombia, S. A.
21. Fred. Dodge	Feb. 23, 1906	28	California.
22. E. DeWitt	Oct. 22, 1907	32	New York.
23. Viola Doudell	Mar. 16, 1903	37	Virginia.
24. A. W. Dunbar	Mar. 30, 1915	51	Ohio.
25. Edw. S. Ellsworth	June 11, 1915	69	Boston, Mass.
26. A. Escala	June 12, 1910	56	Spain.
27. Sarah Fryberg	June 25, 1904	27	Germany.
28. Wm. Flannigan	Dec. 9, 1896	35	New York.
29. Alice Field	Jan. 12, 1895	25	Maine.
30. R. H. Gittoe	Feb. 21, 1915	56	New York.
31. C. J. Gussman	Dec. 26, 1913	52	California.
32. Chas. Gertzshain†	April 15, 1913	41	California.
33. F. Gonzales	July 14, 1906	18	California.
34. Helen Gittoe	May 26, 1890	26	Germany.
35. W. J. Goldworthy†	Feb. 19, 1912	29	California.
36. A. Gibbons	April 18, 1910	39	Missouri.
37. T. George	Aug. 1, 1907	37	California.
38. S. D. Grant	April 4, 1906	19	Michigan.
39. J. Giblin	May 22, 1907	52	California.
40. J. Gafferney	Jan. 3, 1886	52	California.
41. Jue Sam Hing	June 11, 1915	53	China.
42. G. W. Hartman	April 8, 1913	32	Nebraska.
43. Clar Haight	Oct. 12, 1903	43	California.
44. M. Hogan	Dec. 11, 1910	72	Ireland.
45. H. Hansen	Nov. 10, 1908	66	Denmark.
46. Lizzie Hannah	Sept. 7, 1887	41	England.
47. P. Hoban	Sept. 25, 1893	44	Ireland.
48. Pauline Howe	Feb. 2, 1889	29	California.
49. Regina Johnson	Nov. 12, 1912	37	California.
50. W. Johnston	Feb. 16, 1889	49	North Carolina.
51. D. Kane	April 25, 1910	27	California.
52. F. King	June 13, 1890	17	Massachusetts.
53. D. Krasky	June 16, 1890	18	Minnesota.
54. Rachael de La Rosa	Nov. 30, 1914	52	Mexico.
55. Lizzie Logan	Oct. 7, 1891	22	California.
56. E. H. Lyons	May 24, 1912	21	California.
57. J. Leon	May 20, 1912	44	Ohio.
58. T. Luddy	May 7, 1910	44	California.
59. A. B. McDonald	Nov. 25, 1914	69	Nova Scotia.
60. Maud A. Murphy	June 9, 1915	23	California.
61. M. Miller	June 6, 1913	55	Austria.
62. Mrs. L. I. Morgan	Mar. 14, 1912	53	Texas.
63. J. H. Kuhle	Dec. 5, 1911	67	Pennsylvania.
64. W. Lang	Oct. 23, 1911	27	Canada.
65. F. A. Muswick	Oct. 20, 1913	48	Germany.
66. T. E. Mitchell	April 21, 1914	46	California.
67. H. M. Maxwell	April 28, 1913	48	Tennessee.

†Left the Home during the year. 4. †Inmates on leave of absence. 8. *Died during the year. 2.
 Inmates admitted during the year. 9. Inmates on the roll July 1, 1914, 115. Total number of
 inmates on the roll June 30, 1915, 118.

Names of inmates present during the year ending June 30, 1915—Continued.

Name	Date of admission	Age when admitted	Native of
68. Celia Marks	April 11, 1911	45	California.
69. H. Moeckel	July 13, 1909	34	California.
70. Margaret Morrison	Aug. 9, 1909	43	California.
71. J. McDonald	July 12, 1905	37	Ireland.
72. Mollie McCabe	June 30, 1911	56	Indiana.
73. C. Martin	Sept. 3, 1903	44	Sweden.
74. C. S. Morgan	Dec. 8, 1904	41	California.
75. Mrs. L. Matlock	Dec. 16, 1899	35	Virginia.
76. J. Moore*	Nov. 11, 1899	29	California.
77. Dorinda Mullaney†	Nov. 11, 1899	27	New York.
78. J. Nolan	May 18, 1902	43	Ireland.
79. N. P. Neilson	July 28, 1903	31	Sweden.
80. J. Nall	Nov. 2, 1903	21	Illinois.
81. R. Olsen	May 22, 1914	36	Sweden.
82. L. Orth	Sept. 2, 1895	37	California.
83. D. O'Mara	Oct. 17, 1910	57	Ireland.
84. E. B. Polley	Oct. 27, 1913	37	Missouri.
85. O. H. Polley	April 28, 1913	39	Missouri.
86. P. Peterson	Nov. 24, 1910	27	Norway.
87. O. Phillips	Feb. 14, 1911	20	California.
88. J. Pasco	Dec. 20, 1905	45	England.
89. J. Paulsen	Aug. 22, 1904	45	Sweden.
90. Eliza Parker	April 30, 1893	46	California.
91. W. A. Plowman	June 1, 1899	46	Kansas.
92. Johanna Redderhoff	Feb. 20, 1913	66	Netherlands.
93. Alice Richardson	Jan. 28, 1913	42	Scotland.
94. W. Renneck	Mar. 20, 1907	29	California.
95. W. J. Rafferty†	July 9, 1900	39	Ireland.
96. G. Richville	April 26, 1896	19	Mississippi.
97. J. B. Roacht	Oct. 9, 1908	63	Massachusetts.
98. G. J. Sullivan	Sept. 23, 1912	21	Minnesota.
99. J. B. Shepherd†	Mar. 23, 1912	21	California.
100. C. S. Stanton	Sept. 12, 1911	46	New York.
101. O. W. Shaw	April 24, 1914	47	Michigan.
102. F. O. Stoddard	Jan. 15, 1913	62	New York.
103. J. T. Smith*	April 5, 1911	51	New York.
104. A. Scott	June 30, 1910	60	Ohio.
105. W. H. Smith	Sept. 5, 1901	59	New York.
106. F. R. Smith	June 3, 1909	55	Illinois.
107. Mrs. Carry Smith	Mar. 15, 1915	61	California.
108. Mrs. Margaret Smith	July 16, 1914	60	Scotland.
109. J. Sexton	April 27, 1885	42	Ireland.
110. W. Shakeley	Aug. 29, 1893	44	Pennsylvania.
111. V. Svillielch	Sept. 15, 1908	47	Austria.
112. D. Thessereau	Mar. 30, 1907	49	California.
113. J. M. Thompson	May 25, 1900	43	Tennessee.
114. E. B. Taylor	June 9, 1892	45	Maine.
115. Lulu Tremble†	May 28, 1908	40	Kentucky.
116. F. Woods	Aug. 29, 1910	34	California.
117. A. Wirtz	Nov. 10, 1908	52	Germany.
118. W. Watson	Aug. 16, 1912	26	California.
119. W. H. Walker	April 2, 1914	24	California.
120. Goda T. Wells	Aug. 25, 1906	49	California.
121. Viola Whipple	June 29, 1895	22	California.
122. D. Welder	Nov. 1, 1901	36	Iowa.

†Left the Home during the year. †Inmates on leave of absence. 3. *Died during the year. 2. Inmates admitted during the year. 9. Inmates on the roll July 1, 1914, 115. Total number of inmates on the roll June 30, 1915, 118.

Inventory of raw material on hand June 30, 1915

Broom corn, California, 114,484 pounds at 5 cents-----	\$5,724 20
Broom corn, eastern, 102,600 pounds at 6½ cents-----	6,669 00
Broom handles, maple, Carpet No. 1, 40,250 at \$29-----	1,167 25
Broom handles, maple, warehouse, 5,100 at \$28.75-----	146 62
Broom handles, cedar, straight taper, 2,000 at \$21.50-----	43 00
Broom handles, toy, 3,000 at \$15-----	45 00
Whisk rods, 300 at \$9-----	2 70
Twine, broom, 1,639 pounds at 35 cents-----	573 65
Twine, gray, No. 18, 120 pounds at 21 cents-----	25 20
Twine, gray, No. 36, 40 pounds at 22 cents-----	8 80
Twine, gray, No. 12, 163 pounds at 23 cents-----	37 49
Rope, bale, 100 pounds at 12½ cents-----	12 50
Burlap, 1,000 yards at 4½ cents-----	48 75
Locks, broom, 438 gross at 35 cents-----	153 30
Staples, broom, 90 pounds at 9 cents-----	8 10
Tacks, 10 pounds at 10 cents-----	1 00
Wire, broom, No. 19, 108 pounds at \$5.20-----	5 61
Wire, broom, No. 20, 192 pounds at \$5.25-----	10 08
Wire, broom, No. 18, 196 pounds at \$5.95-----	11 66
Wire, broom, No. 22, 72 pounds at \$5.50-----	3 96
Caps, whisk, plush, 3 gross at 22 cents-----	66
Caps, whisk, nickel, 12 gross at 50 cents-----	6 00
Nails, No. 7, 120 pounds at \$3.40-----	4 08
Nails, No. 6, 230 pounds at \$3.60-----	8 28
Nails, No. 14, 10 pounds at \$4-----	40
Velveteen, 120 yards at 25 cents-----	30 00
Rattan, 1,200 pounds at 6 cents-----	72 00
Bands, broom, 7 inches, 8,000 at \$11.50-----	92 00
Bands, broom, 7½ inches, 1,000 at \$12-----	12 00
Cane, chair, common, 53 hanks at 54 cents-----	28 62
Cane, chair, medium, 26 hanks at 50 cents-----	13 00
Cane, chair, narrow medium, 74 hanks at 46 cents-----	34 04
Cane, chair, fine, 20 hanks at 42 cents-----	8 40
Cane, chair, fine fine, 28 hanks at 38 cents-----	10 64
Cane, chair, superfine, 60 hanks at 38 cents-----	22 80
Sulphur, 200 pounds at \$2.40-----	4 80
Bluestone, 25 pounds at 10 cents-----	2 50
Dye, broom, one-half pound at 80 cents-----	40
Moss, 200 pounds at 9 cents-----	18 00
Ticking, 20 yards at 17½ cents-----	3 50
Coir, 1 bale-----	15 00
Total -----	\$16,084 99

Inventory of manufactured stock on hand June 30, 1915.

Brooms, 389 5-12 dozen, at \$3 per dozen-----	\$1,167 25
Whisks and toy brooms, 134 2-12 dozen at \$1 per dozen-----	134 17
Total -----	\$1,301 42

Brooms manufactured, sold and delivered.

Brooms on hand July 1, 1914-----	4,894
Brooms manufactured, from July 1, 1914, to June 30, 1915-----	81,363
Total -----	86,257
Brooms sold and delivered during the year ending June 30, 1915-----	81,584
Brooms on hand June 30, 1915-----	4,673
Whisks on hand July 1, 1914-----	1,366
Whisks manufactured, from July 1, 1914, to June 30, 1915-----	20,586
Total -----	21,952
Whisks sold and delivered during the year ending June 30, 1915-----	20,342
Whisks on hand June 30, 1915-----	1,610

Manufacturing statement for the year ending June 30, 1915.

Brooms manufactured -----	81,363
Whisks manufactured -----	20,586
Chairs re-seated -----	1,604
Broom bags manufactured -----	3,450
Sheets manufactured -----	70
Mattresses manufactured -----	135
Pillow slips manufactured -----	159
Settees re-caned -----	2
Frames re-caned -----	1
Napkins manufactured -----	60

Summary of expenditure for the year ending June 30, 1915.

Month	Provisions	Furniture	Salaries	Wages innates	Fuel, light, and water
1914.					
July -----	\$1,019 81	\$43 35	\$1,025 18	\$582 60	\$100 77
August -----	1,136 93	21 39	1,008 65	635 80	148 35
September -----	1,053 72	15 10	1,013 26	483 20	146 70
October -----	1,000 79	17 85	1,048 50	568 80	115 74
November -----	1,037 77	36 20	1,006 50	600 13	155 60
December -----	988 90	10 20	1,016 50	613 80	265 17
1915.					
January -----	979 12	40 18	1,022 50	619 15	279 58
February -----	893 41	35 35	1,024 55	589 20	208 44
March -----	1,015 87	43 44	1,077 50	735 60	199 06
April -----	1,035 32	11 66	1,106 35	660 15	128 33
May -----	987 89	48 05	1,121 50	600 80	167 14
June -----	989 25	336 41	1,106 15	655 96	138 13
Totals -----	\$12,138 78	\$659 18	\$12,572 13	\$7,345 19	\$2,053 01

Summary of expenditure for the year ending June 30, 1915—Continued.

Month	Drugs	Building and grounds	Washing	Miscellaneous	Industrial department	Totals
1914.						
July	\$13 43	\$72 72	\$165 00	\$212 17	\$1,834 46	\$5,069 49
August	14 28	130 44	165 00	85 10	581 31	3,922 25
September	16 88	48 96	165 00	229 45	7,648 67	10,820 93
October	15 45	78 94	165 00	30 38	4,703 67	7,745 12
November	16 28	116 02	165 00	37 21	3,902 09	7,072 80
December	14 63	122 91	165 00	32 05	2,159 53	5,388 69
1915.						
January	16 93	124 15	165 00	34 65	71 25	3,352 51
February	13 79	168 06	165 00	37 80	37 80	3,203 08
March	14 87	445 34	165 00	52 83	932 34	4,681 85
April	21 84	56 49	165 00	112 22	2,436 03	6,733 39
May	20 23	56 59	165 00	125 97	3,023 62	6,316 79
June	21 15	116 62	165 00	42 15	295 80	3,866 62
Totals	\$199 76	\$1,537 24	\$1,980 00	\$1,031 98	\$23,626 57	\$68,173 52

Receipts and collections for the year ending June 30, 1915.

1914.	
July	\$2,213 95
August	2,285 43
September	2,095 04
October	1,785 03
November	1,240 65
December	2,574 74
1915.	
January	1,852 56
February	1,555 06
March	2,371 49
April	1,798 03
May	2,766 36
June	2,265 05
Total	\$24,803 39

Expenditure for the year ending June 30, 1915.

1914.	
July	\$3,069 49
August	3,922 25
September	10,820 93
October	7,745 12
November	7,072 80
December	5,888 69
1915.	
January	3,352 51
February	3,203 08
March	4,681 85
April	6,733 39
May	6,316 79
June	3,866 62
Total	\$68,173 52

The current expense for the year, after deducting the items of industrial department, \$28,626.57, and wages of inmates, \$7,345.19—a total of \$35,971.76—amounts to \$32,201.76. The average number of inmates at the Home during the year was 112. The yearly cost per capita was, therefore, \$287.56; the weekly cost was \$5.53; the cost per day was 79 cents.

The cost of provisions was \$12,138.78. The cost per capita per year for provisions was, therefore, \$108.38; the cost per week was \$2.09; the cost per day was 30 cents.

The average number of persons residing at the Home during the year (including employees) was 138. The cost per capita per year was, therefore, \$232.26; the cost per week was \$4.46; the cost per day was 63 cents.

The cost for provisions alone was \$12,138.78. The cost per capita per year was, therefore, \$87.97; the cost per week was, therefore, \$1.70; the cost per day was 25 cents.

Value of stock, raw material, etc., on hand June 30, 1915.

Raw material	\$16,084 99
Value of stock	1,301 42
Accounts receivable	2,427 63
Cash in Adult Blind Fund.....	6,849 55
Total	<u>\$26,663 59</u>

Our dormitory building is completed and it is not only a credit to the engineering department but will ever stand as a monument to the generous impulses of Governor Johnson and the members of the legislature, who made its construction possible. It is modern and up to date in every respect, and will add to the health and comfort of the inmates. It is built of reinforced concrete, and will compare favorably with any building of like class in the country. It is an addition to the institution, and fills a long-felt necessity. Visitors, both local and from abroad, comment upon the beauty of its appearance, and marvel when informed that the entire cost was but \$50,000.00. It is practically fireproof, and therefore removes from our mind the dread of fire which has haunted us for years and has been a source of constant anxiety.

The convention of the Workers for the Blind was held at the School of the Deaf and Blind, in Berkeley during the month of June. It was most successful and was largely attended, and I trust will prove of benefit to those who took an active part in the proceedings and who have the welfare of the blind at heart, and also to those who are engaged as superintendents and teachers in the institutions in the different states and Canada.

A number of the delegates visited this institution and inspected our buildings and workshops. Our work was highly commended, and I was flattered and gratified by the expressions of approval of our efforts to place on an equal footing the sightless with the sighted mechanic. The endorsement of our efforts came from those whose life and labors are spent amid surroundings similar to our own, and who know from knowledge obtained by observation and a close association the capacity and the requirements of those who are physically defective from loss of vision. These men and women are looking for practical results, and are not misled by the theories of the uninformed—theories which accomplish nothing, but breed confusion, stir up strife, and create inharmony. I was much impressed with a number of these delegates, especially with Mr. Charles Campbell, who is one of the most distinguished workers among the blind in America. Mr. Campbell informed me that this institution was the equal of any in the country, and was surpassed by none. This expression of approval, coming from one who is recognized as an authority on institutions for the blind, both educational and industrial, is a commendation which should carry great weight, and to me was most significant, especially when I am aware that many earnest, charitable, and sympathetic people are misled by those who preach theory and are unacquainted with the practical. Practical work among the blind is what has made this institution what it is, and, measured by results, I can but echo the thoughts of Mr. Campbell when he said, "It has no superior in the country."

The only logical way to help the blind help himself, is to remove, as far as possible, the stumbling blocks from his pathway, and make him feel that through honest endeavor he can be as useful as the sighted mechanic. It is true that his earning capacity is limited, at the same time he should be taught to realize that a close application to his duties will surely bring its reward; and, although of necessity he is forced to live in a world made narrow by reason of his loss of sight, at the same time he should realize that if he does his very best he is doing as well as does the most gifted man that the country can produce.

I am more than ever convinced that broom making is the blind man's trade; for the blind women, chair caning and whisk-broom making. Other trades can be taken up, but only in a limited sense can they be carried on successfully. They can not be carried on and return to the workers a just compensation for their labor. Many trades are recommended to the blind mechanic. Few of them to my certain knowledge are practical, and the person who endeavors to earn a living by following them will surely meet with failure and disappointment.

Centralization of trade, and the co-operative endeavors of the large manufacturers, have destroyed the individual efforts of the sighted; how, therefore, can we expect the blind mechanic to meet and overcome the conditions which his sighted competitors find impossible to control? I feel that broom making for the blind should be encouraged, and made as simple as possible. If first-class work is insisted upon, good results will follow, and returns made to the diligent worker which will repay him for his toil; and while fortune may not smile upon him as we would wish, at the same time his life will be made full, and the satisfaction that he has done his best, and is a useful member of society, will be constantly with him—a source of happiness and contentment.

We have removed the wooden floor from our broom factory, and have laid one of bitumen in its place. This is an improvement which adds greatly to our manufacturing plant. The cost of the improvement was \$1,500.00.

In closing this report, I wish to state that the year just closed has been a prosperous one, when we take into consideration the trade conditions which exist throughout the United States. We have much to be thankful for, and enter the new year filled with confidence and with a determination to use all our faculties to build up this institution and make it the model industrial institution for the blind in every respect.

I take this opportunity to thank the Honorable Board of Directors for the great assistance they have rendered, and for the active part that they have taken in its management. Also for their generous support and kindly advice which they have given me at all times; and in behalf of the blind, who are their special care, I thank them, and take this opportunity to express to them our appreciation for all that they have done for us.

We have been allowed by the legislature the sum of \$4,000.00 for improvements. We intend among other things to rebuild our tank tower; paint the broom factory, the women's workshop and the smoking room; and lay new roofing where required. We also intend to improve the grounds, and make a general clean-up of the property. We have erected about 600 feet of iron rail, which is to be paid for out of this appropriation, and was erected as a guide for the inmates from the dormitory buildings and the shops. Delegates to the Convention of Blind Workers were much pleased with this rail, and declared that the erection of such a rail would be recommended to the directors of eastern institutions.

We have increased the efficiency of our broom factory by installing a power broom sewer. This sewer is operated by blind men, and adds greatly to the appearance of our brooms. The trade demanded a

better sewed broom than could be done by hand; I was therefore compelled to install it, and have not regretted doing so, as we will save money by the outlay.

I have also purchased an auto delivery, which adds to the efficiency of our service department and makes our factory more up-to-date.

I take this opportunity to thank the officers and employees of the institution for their efficient and faithful labor, and for their honest endeavor to render just service to the state. I also extend thanks to our physician, Dr. Myra Knox, who has been a most zealous and conscientious worker among the blind, and who at all times has willingly administered to their needs, and has gladly responded to the numerous calls made upon her by those requiring medical assistance and professional advice.

Respectfully submitted.

JOSEPH SANDERS,
Superintendent.

Thirty-first Annual Report

OF THE

Industrial Home for the
Adult Blind

OF THE

State of California

1915-1916



CALIFORNIA
STATE PRINTING OFFICE
1916

BOARD OF DIRECTORS.

JOHN P. IRISH, <i>President</i>	Oakland
GEORGE E. RANDOLPH, <i>Vice President</i>	Oakland
WALTER B. BAKEWELL	Oakland
W. H. SPAULDING	Oakland
C. D. GILMAN	Oakland

OFFICERS OF THE HOME.

JOSEPH SANDERS	Superintendent
GEO. S. MEREDITH	Secretary
A. F. MAINE, M.D.	Physician

SUPERINTENDENT'S ANNUAL REPORT FOR THE YEAR ENDING JUNE 30, 1916.

OAKLAND, CALIFORNIA, June 30, 1916.

To the Honorable, the Board of Directors of the Industrial Home for the Adult Blind.

GENTLEMEN: In accordance with the provisions of section 4, subdivision 11, of the act governing the Home, I herewith submit to you my report of the affairs and conditions of the Home for the year ending June 30, 1916.

The year just ending is the thirty-second of the Home's existence, and the seventeenth in which it has been under the control and management of your present superintendent since his reinstatement by your honorable body in 1899.

Annexed hereto are presented the several statistical tables of the affairs of the Home required to be set forth in this report.

Officers of the Home.

		Salary
Superintendent.....	Joseph Sanders.....	\$2,100 00
Secretary.....	Geo. S. Meredith.....	600 00
Physician.....	A. F. Maine, M.D.....	1,200 00

Employees of the Home and their rate of compensation per month.

Clerk of the Home.....	T. A. Williston.....	\$100 00
Matron.....	Mrs. A. Sanders.....	50 00
Assistant matron.....	Miss O. B. Smith.....	45 00
In charge of women.....	Miss L. Gilbert.....	40 00
Engineer.....	A. Hayward.....	50 50
Watchman.....	J. Solomon.....	40 00
First cook.....	A. Valeria.....	60 00
Assistant cook.....	E. Rivest.....	35 00
Waitress.....	Miss Caswell.....	25 00
Waitress.....	Miss Coryell.....	25 00
Waitress.....	Mrs. Koprian.....	25 00
Waitress.....	Mrs. A. Smith.....	25 00
Waitress.....	Mrs. J. Soloman.....	25 00
Domestic.....	Mrs. Fisk.....	25 00
Domestic.....	Miss Wardlaw.....	25 00
Dishwasher.....	J. H. Kuhle.....	10 00
Janitor, chief.....	J. Hamilton.....	35 00
Janitor, assistant.....	J. Clifford.....	25 00
Laborer.....	A. McAverney.....	25 00
Gardener.....	W. Gustafson, when employed, per day---	3 00
Total.....		\$693 50

Inmates employed by the month.

Shop assistant-----	D. Weider-----	\$37 50
Shop assistant-----	W. A. Plowman-----	30 00
Shop assistant-----	T. E. Mitchell-----	25 00
Teacher (men)-----	J. M. Thompson-----	25 00
Total-----		<hr/> \$117 50

Employees of the shop, and their rate of compensation per month.

Shop assistant-----	F. Stulz-----	\$30 00
Driver of auto delivery-----	B. Haskins-----	38 00
Teacher (women)-----	Miss N. Gamlin-----	25 00
Total-----		<hr/> \$93 00

Names of inmates present during the year ending June 30, 1916.

Name	Date of admission	Age when admitted	Native of
1. Maggie Aitkens	Oct. 1, 1887	28	California.
2. W. E. Allen	June 15, 1910	19	California.
3. A. C. Ackerman	June 30, 1916	43	California.
4. W. H. Bous	April 17, 1913	51	New York.
5. M. J. Bryan	April 6, 1909	42	Ireland.
6. T. J. Beebe*	May 20, 1909	72	Indiana.
7. Jessa Bowels	Oct. 10, 1913	26	California.
8. U. Bautisti	May 30, 1909	44	Mexico.
9. P. M. Behan	Mar. 23, 1898	34	Ireland.
10. J. E. Buskirk	May 6, 1905	44	Indiana.
11. Anna Brissell	Mar. 30, 1888	38	New York.
12. Isabella Cinega	Feb. 9, 1890	29	California.
13. Margaret Clifford	Oct. 25, 1898	25	California.
14. C. N. Crum	June 6, 1913	47	Kansas.
15. J. Coffey	Dec. 1, 1890	29	California.
16. E. Coleman	Aug. 13, 1907	20	Wisconsin.
17. T. Carr	June 9, 1905	50	Ireland.
18. Mrs. C. C. Denlis	June 3, 1914	53	Iowa.
19. Ella Drew	Oct. 13, 1915	51	Ireland.
20. T. H. Drevert	Oct. 19, 1915	57	California.
21. L. Denlis	Dec. 30, 1904	19	California.
22. E. B. Deckard†	Jan. 19, 1911	22	California.
23. Leon Dominic	Nov. 10, 1908	58	Colombia, S. A.
24. Fred Dodge	Feb. 23, 1908	28	California.
25. E. DeWitt	Oct. 22, 1907	32	New York.
26. Viola Doudell	Mar. 16, 1903	37	Virginia.
27. A. W. Dunbar	Mar. 30, 1915	51	Ohio.
28. H. H. Emmerson	Oct. 6, 1915	68	Missouri.
29. E. S. Ellsworth	June 11, 1915	69	Boston, Mass.
30. A. Escala†	June 12, 1910	56	Spain.
31. Sarah Fryberg	June 25, 1904	27	Germany.
32. Wm. Flannigan	Dec. 9, 1896	35	New York.
33. Alice Fields	June 12, 1895	25	Maine.
34. R. H. Gittoe	Feb. 21, 1915	56	New York.
35. J. F. Gomez	Dec. 23, 1915	49	Mexico.
36. C. J. Gusman	Dec. 26, 1913	52	California.
37. C. Gertzshaint	April 15, 1913	41	California.
38. F. Gonzales	July 14, 1906	18	California.
39. Helen Gittoe	May 26, 1890	26	Germany.
40. W. J. Goldworthy†	Feb. 19, 1912	29	California.
41. A. Gibbons	April 18, 1910	39	Missouri.
42. T. George	Aug. 1, 1907	37	California.
43. S. D. Grant	April 4, 1916	19	Michigan.
44. J. Giblin	May 22, 1907	52	California.
45. J. Gafferney*	Jan. 3, 1886	52	California.
46. R. E. Hussey	Sept. 30, 1915	43	California.
47. W. T. Hall	Nov. 29, 1915	41	Sweden.
48. Rose Husa	Feb. 3, 1915	30	Nebraska.
49. Geo. Holdorf	Feb. 22, 1915	38	Indiana.
50. Jue Sam Hing†	June 11, 1915	53	China.
51. G. W. Hartman	April 8, 1913	32	Nebraska.
52. Clara Haight	Oct. 12, 1903	43	California.
53. M. Hogan	Dec. 11, 1910	72	Ireland.
54. H. Hansen	Nov. 10, 1908	66	Denmark.
55. Lizzie Hannah†	Sept. 7, 1887	41	England.
56. P. Hoban	Sept. 23, 1893	44	Ireland.
57. Pauline Howe	Feb. 2, 1889	29	California.
58. Regina Johnson	Nov. 12, 1912	37	California.
59. W. Johnston*	Feb. 16, 1889	49	North Carolina.
60. D. Kane	April 25, 1910	27	California.
61. F. King	June 13, 1890	17	Massachusetts.
62. D. Krasky	June 16, 1890	18	Minnesota.
63. Rachel de La Rosa	Nov. 30, 1914	52	Mexico.
64. S. A. Liggins	Sept. 27, 1915	50	Illinois.
65. Lizzie Logan	Oct. 7, 1891	22	California.
66. E. H. Lyons	May 24, 1912	21	California.
67. J. Leon	May 20, 1912	44	Ohio.

†Left the Home during the year, 8. ‡Inmates on leave of absence, 6. *Died during the year, 3. Inmates admitted during the year, 17. Inmates on the roll July 1, 1915, 118. Total number of inmates on the roll June 30, 1916, 124.

Names of inmates present during the year ending June 30, 1916—Continued.

Name	Date of admission	Age when admitted	Native of
68. T. Luddy	May 7, 1910	44	California.
69. Clounda M. Mange	Aug. 20, 1915	21	California.
70. Alex. McDonald	Feb. 3, 1915	34	England.
71. A. B. McDonald	Nov. 25, 1914	69	Nova Scotia.
72. Maud A. Murphy	June 9, 1915	23	California.
73. N. Miller	June 6, 1913	55	Austria.
74. Mrs. L. I. Morgan	Mar. 14, 1912	53	Texas.
75. J. H. Kuhle	Dec. 5, 1911	62	Pennsylvania.
76. W. Lang	Oct. 23, 1911	27	Canada.
77. F. A. Muswick	Oct. 20, 1913	48	Germany.
78. T. E. Mitchell	April 21, 1914	46	California.
79. H. M. Maxwell	April 28, 1913	48	Tennessee.
80. Celia Marks	April 11, 1911	45	California.
81. H. Moeckel	July 13, 1909	34	California.
82. Margaret Morrison	Aug. 9, 1909	43	California.
83. J. McDonald	July 12, 1905	37	Ireland.
84. Mollie McCabe	June 30, 1911	56	Indiana.
85. C. Martin	Sept. 3, 1903	44	Sweden.
86. C. S. Morgan	Dec. 8, 1904	41	California.
87. Mrs. L. Matlock	Dec. 16, 1899	35	Virginia.
88. Dorinda Mullaney	Nov. 11, 1899	27	New York.
89. J. Nolan	May 18, 1902	43	Ireland.
90. N. P. Neilson	July 23, 1903	31	Sweden.
91. J. Nall	Nov. 2, 1903	21	Illinois.
92. R. Olsent	May 22, 1914	36	Sweden.
93. L. Orth	Sept. 2, 1895	37	California.
94. E. B. Polley	Oct. 27, 1913	37	Missouri.
95. C. H. Polley	April 28, 1913	39	Missouri.
96. P. Peterson	Nov. 24, 1910	27	Norway.
97. O. Phillips	Feb. 14, 1911	20	California.
98. J. Pasco	Dec. 20, 1905	45	England.
99. J. Paulsen	Aug. 23, 1904	45	Sweden.
100. Eliza Parker	Aug. 30, 1893	46	California.
101. W. A. Plowman	June 1, 1899	46	Kansas.
102. B. L. Rank	Mar. 13, 1916	36	South Dakota.
103. Johanna Redderhoff	Feb. 20, 1913	66	Netherlands.
104. Alice Richardson†	Jan. 28, 1913	42	Scotland.
105. W. Renneck	Mar. 20, 1907	29	California.
106. G. Richville	April 26, 1896	19	Mississippi.
107. Ira Sheely	Oct. 7, 1915	21	Ireland.
108. John J. Smith	Nov. 11, 1915	71	Germany.
109. G. F. Sullivant	Sept. 23, 1912	21	Minnesota.
110. C. S. Stanton	Sept. 12, 1911	46	New York.
111. C. W. Shaw	April 24, 1914	47	Michigan.
112. E. C. Stoddard†	Jan. 15, 1913	62	New York.
113. A. Scott	June 30, 1910	60	Ohio.
114. W. H. Smith	Sept. 5, 1901	59	New York.
115. F. R. Smith	June 3, 1909	55	Illinois.
116. Mrs. C. Smith	Mar. 15, 1915	61	California.
117. Mrs. M. Smith	July 16, 1914	60	Scotland.
118. J. Sexton	April 27, 1885	42	Ireland.
119. W. Shakeley	Aug. 29, 1893	44	Pennsylvania.
120. V. Svillicich	Sept. 15, 1908	47	Austria.
121. D. Thessereau	Mar. 30, 1907	49	California.
122. J. M. Thompson	May 25, 1900	48	Tennessee.
123. F. B. Taylor	June 9, 1892	45	Maine.
124. Thos. Walsh†	Oct. 4, 1915	44	Ireland.
125. Jacob Woolner†	Jan. 25, 1916	51	Germany.
126. F. Woods	Aug. 29, 1910	34	California.
127. A. Wirtz	Nov. 10, 1908	52	Germany.
129. W. Watson	Aug. 16, 1912	26	California.
130. W. H. Walker†	April 2, 1914	24	California.
131. Goda T. Wells	Aug. 25, 1906	49	California.
132. Viola Whipple	June 29, 1895	22	California.
133. D. Weider	Nov. 1, 1901	36	Iowa.

†Left the Home during the year, 8. ‡Inmates on leave of absence, 6. *Died during the year, 3.
 Inmates admitted during the year, 17. Inmates on the roll July 1, 1915, 118. Total number of
 inmates on the roll June 30, 1916, 124.

Inventory of raw material on hand June 30, 1916.

Broom corn, California, 16,156 pounds at \$145 per ton-----	\$1,171 31
Broom corn, eastern, 30,771 pounds at \$175 per ton-----	2,692 46
Broom handles, maple, carpet, 37,350 at \$28.85-----	1,077 54
Broom handles, maple, warehouse, 4,500 at \$28.75-----	129 37
Broom handles, straight, taper, 10,500 at \$20.50-----	215 25
Broom handles, parlor No. 1, 1,000 at \$20-----	20 00
Broom handles, toy, 850 at \$14.50-----	12 32
Whisk rods, 650 at \$9.25-----	6 01
Wire, No. 19, 2,028 pounds at \$5.20-----	105 45
Wire, No. 20, 456 pounds at \$5.25-----	24 94
Wire, No. 21, 288 pounds at \$5.25-----	15 12
Wire, No. 22, 264 pounds at \$5.50-----	14 52
Wire, No. 18, galvanized, 244 pounds at \$6.75-----	16 47
Locks, broom, 229 gross at 3¼ cents-----	7 43
Caps, whisk, nickel, 20 gross at 65 cents-----	13 00
Staples, coppered, 50 pounds at 10 cents-----	5 00
Burlap, 7 ounce, 800 yards at 7½ cents-----	62 00
Rope, bale, 135 pounds at 12 cents-----	16 20
Twine, green and red, 1,504 pounds at 38 cents-----	571 52
Twine, flax, No. 12, 51 pounds at 20 cents-----	10 20
Twine, flax, No. 18, 168 pounds at 19 cents-----	21 92
Twine, flax, No. 36, 63 pounds at 18¼ cents-----	11 49
Twine, brush, 23 pounds at 50 cents-----	11 50
Tacks, No. 4, 15 pounds at 19 cents-----	2 85
Tacks, No. 6, 15 pounds at 18 cents-----	2 70
Bluestone, 30 pounds at 9 cents-----	2 70
Brimstone, 250 pounds at 2¼ cents-----	5 62
Nails, gilt, 5,000 at 65 cents-----	3 25
Gum arabic, 2 pounds at 35 cents-----	70
Dextrine, 8 pounds at 17 cents-----	1 36
Dye, broom, 5 pounds at 80 cents-----	4 00
Rattan, 1,160 pounds at 6¼ cents-----	72 50
Velvet, broom, 45 yards at 20 cents-----	9 00
Bands, broom, 11,500, 7-inch at \$11-----	126 50
Broom bands, 300, 7½-inch at \$12-----	3 60
Chair cane, common, 87,000 feet at 57½ cents-----	50 02
Chair cane, narrow medium, 50,000 feet at \$0.487-----	24 35
Chair cane, medium, 34,000 feet at \$0.531-----	18 05
Chair cane, fine, 29,000 feet at 43 cents-----	12 47
Chair cane, fine fine, 30,000 feet at 42 cents-----	12 60
Chair cane, superfine, 42,000 feet at 42 cents-----	17 64
Coir, 1 bale (estimated)-----	15 00
Total -----	\$6,625 93

Brooms manufactured, sold and delivered.

Brooms on hand July 1, 1915.....	4,673
Brooms manufactured from July 1, 1915, to June 30, 1916.....	90,931
Total	95,604
Brooms sold and delivered during the year ending June 30, 1916.....	87,794
Brooms on hand June 30, 1916.....	7,810
Whisks on hand July 1, 1915.....	1,610
Whisks manufactured from July 1, 1915, to June 30, 1916.....	21,153
Total	22,763
Whisks sold and delivered during the year ending June 30, 1916.....	19,813
Whisks on hand June 30, 1916.....	2,950

Manufacturing statement for the year ending June 30, 1916.

Brooms manufactured	90,931
Whisks manufactured	21,153
Chairs re-seated	1,816
Broom bags manufactured	4,225
Sheets manufactured	63
Mattresses manufactured	56
Napkins manufactured	384
Pillow slips manufactured	133

Summary of expenditure for the year ending June 30, 1916.

Month	Provisions	Furniture	Building and grounds	Salaries	Wages inmates
1915.					
July	\$945 07	\$9 80	\$39 49	\$1,040 50	\$671 90
August	990 88		246 91	1,047 50	716 65
September	807 32	89 64	74 48	1,038 50	670 60
October	960 13	169 72	179 58	1,038 50	700 80
November	1,074 65	21 45	75 61	1,068 00	690 60
December	1,087 92	36 33	151 95	1,068 00	644 40
1916.					
January	1,020 30		72 26	1,071 00	647 20
February	954 74	83 78	129 93	1,038 00	728 50
March	991 71		28 23	1,038 00	784 75
April	985 33		80 70	1,049 65	715 30
May	1,043 42	68 77	293 97	1,047 35	761 90
June	1,090 85	8 50	4 95	954 85	657 05
Totals	\$11,902 22	\$487 99	\$1,378 06	\$12,499 85	\$8,389 65

Summary of expenditure for the year ending June 30, 1916—Continued.

Month	Fuel, light, and water	Washing	Drugs	Miscel- laneous	Raw ma- terial, stores, etc.	Total
1915.						
July -----	\$113 34	\$165 00	\$13 78	\$39 69	\$585 48	\$3,624 05
August -----	102 24	165 00	60 80	25 88	615 36	3,971 22
September -----	124 85	165 00	21 68	41 81	1,987 26	5,021 14
October -----	177 51	165 00	18 84	26 55	175 89	3,612 52
November -----	240 05	221 10	96 47	27 15	599 46	4,114 54
December -----	258 13	165 00	28 19	22 15	764 01	4,226 08
1916.						
January -----	237 75	165 00	29 58	28 18	4,017 78	7,288 95
February -----	326 12	165 00	18 25	33 61	272 60	3,750 53
March -----	235 09	165 00	55 95	33 83	1,628 61	4,961 17
April -----	201 00	165 00	28 03	51 24	1,530 24	4,756 49
May -----	195 76	165 00	67 65	46 71	674 15	4,364 68
June -----	113 93	165 00	22 65	30 68	595 56	3,644 02
Totals -----	\$2,325 77	\$2,036 10	\$461 87	\$407 48	\$13,446 40	\$53,335 39

Receipts and collections for the year ending June 30, 1916.

1915.	
July -----	\$1,872 84
August -----	1,680 56
September -----	2,363 28
October -----	1,993 33
November -----	2,375 81
December -----	3,667 56
1916.	
January -----	2,674 28
February -----	2,063 84
March -----	2,048 29
April -----	2,021 03
May -----	1,680 61
June -----	2,015 39
Total -----	\$26,456 82

Expenditure for the year ending June 30, 1916

1915	
July -----	\$3,624 05
August -----	3,971 22
September -----	5,021 14
October -----	3,612 52
November -----	4,114 54
December -----	4,226 08
1916.	
January -----	7,288 95
February -----	3,750 53
March -----	4,961 17
April -----	4,756 49
May -----	4,364 68
June -----	3,744 02
Total -----	\$53,435 39

The appropriations received from the state during the year were as follows: Support, \$18,999.49; salaries, \$12,499.85; total, \$31,499.34.

The average number of inmates at the institution during the year was 120. The yearly cost per capita was, therefore, \$262.08; the weekly cost was \$5.04; the cost per day was 72 cents.

The cost of provisions alone was \$11,902.22. The cost per capita for provisions was, therefore, \$99.19; the cost per week was, therefore, \$1.91; the cost per day was 28 cents.

The average number of persons residing at the Home during the year (including employees) was 144. The cost per capita was, therefore, \$218.40; the cost per week was \$4.20; the cost per day was 60 cents.

The cost for provisions alone was \$11,902.22. The cost per capita for provisions was, therefore, \$82.65; the cost per week was \$1.59; the cost per day was 24 cents.

The year just closed has been a prosperous one. All the inmates who were able to labor have been constantly employed. Both the broom factory and the women's workshop have been running full time, which is a source of gratification as well as of pride to the management, because the seeing factories have felt the pinch of dull times, which has materially reduced their output.

Our outside washroom and lavatory has been completed at a cost of \$1,000.00. This fills a long-felt necessity, being a great convenience and an addition to the institution. It is sanitary and up to date in every particular. The old washroom and lavatory, which has stood for thirty years, has been torn down and the ground whereon it stood has been filled in and improved.

Our tank tower has been torn down and rebuilt, at a cost of about \$1,000.00. It is now safe and presents a fine appearance. In this connection I would state that the question of water has become a most serious one. For the first time in about fifteen years our wells have been unable to supply our needs. The matter has been taken up with the state engineering department, with the hope, that with their assistance a greater supply may be obtained.

I take this opportunity to express my appreciation of the faithful and efficient services of our physician, Dr. A. F. Maine, and to thank him for the very able manner in which he performs his duties, for his affable and courteous bearing toward all, and for his willingness to answer all demands made upon his time, either day or night.

I extend my thanks to the officers and employees of the institution for their faithful and untiring devotion to the interests of the Home.

In conclusion, I desire to thank deeply your honorable body for the honor conferred upon me, and for the good will and assistance you have rendered in the execution of my charge and its duties. It has been, and shall be, my continual endeavor to carry out faithfully the responsibilities devolving upon me, and to execute the worthy aims of yourselves.

Respectfully submitted.

JOSEPH SANDERS,
Superintendent.

Second Biennial Report

OF THE

California School for Girls

Ventura, California

From July 1, 1914, to June 30, 1916



CALIFORNIA
STATE PRINTING OFFICE
SACRAMENTO



Rag Rugs Woven by Morons.

REPORT OF BOARD OF TRUSTEES.

VENTURA, CALIFORNIA,

September 15, 1916.

To His Excellency HIRAM W. JOHNSON,

Governor of the State of California.

It is an honor and a privilege to submit to you the second biennial report of the California School for Girls covering the sixty-sixth and sixty-seventh fiscal years.

The present condition of the school now established at Ventura justifies your approval and support of the legislation of 1913 that enabled the state of California to properly and scientifically segregate, observe, educate and train the girls who have become its wards through the judgment of the Juvenile Court.

The first appropriation of two hundred thousand dollars was exhausted in July, 1913, when three large buildings were completed and ready for occupancy. We did not move the school from Whittier at that time, as it seemed unwise to occupy the three buildings during the construction of seven others provided for by the legislature of 1915.

Moneys appropriated were expended as follows:

Chapter 401, Statutes of 1913.....	\$200,000 00
Land, 125 acres.....	\$22,000 00
Expenses, Site Selecting Commission.....	787 50
Hospital building	36,705 02
Two typical cottages	55,057 53
Sewer	3,796 01
Well and water system	11,100 00
Service connections	3,906 06
Grading for buildings	2,200 00
Pole line	1,000 00
Road	2,000 00
Furnishings for three buildings	6,591 53
Salaries, January 13, 1914, to June 30, 1915.....	24,762 38
Maintenance, January 13, 1914, to June 30, 1915.....	30,093 97
	<hr/> \$200,000 00
Appropriation, new buildings, 1915.....	\$89,000 00
Chapter 239—Commissary building	\$7,000 00
Chapter 240—Farm buildings	6,000 00
Chapter 241—Manor house and furnishings.....	6,000 00
Chapter 262—Surface drains	7,500 00
Chapter 318—Two cottages, detention building, and furnishings	52,500 00
Chapter 319—Garage	2,500 00
Chapter 320—Improvement of grounds	7,500 00
	<hr/> \$89,000 00

The school now has accommodations for 126 girls. As this is only a small percentage of the number that need the training the school affords,

we respectfully submit the following requests for additional land, buildings, etc.:

- Six cottages for 26 inmates each, and furnishings.
- Administration building.
- Trades building, with auditorium, gymnasium, etc.
- Improved water system.
- Water tank, one million gallons capacity.
- Electrolier lighting system for grounds.
- Fifty-seven acres of land adjoining property on west.

The purchase of land we especially recommend. It is a full-bearing apricot orchard that requires a large force of men and women for six or seven weeks every year to harvest the crop. These people live in tents in the orchard. This year they added much to the worry of the management at the school—the men tried in every way to attract the attention of the girls. Each night there was much disturbance from the noise of shouting and singing. The ownership of this property, besides being a protection, would enable us to increase our income.

We respectfully recommend that the legislature of 1917 will increase the salary of the superintendent of the school to \$3,600.00 per annum, thus rating this institution with the Preston School of Industry and the Whittier State School.

One out of every three girls admitted to the school is definitely feeble-minded. These girls should never be permitted to return to society, nor should they be associated with dependent defectives. In our opinion, provision should be made at this institution for the care of all defective delinquent girls.

The indeterminate sentence is imperative, not alone for the mentally deficient, but for the young women of normal mentality, who would be benefited by a longer stay in the school but who are automatically released at twenty-one. We especially urge legislation on this subject.

We believe there should be established in the southern part of the state a colony for the permanent custodial care of such defectives as would be a menace to society and whom no amount of training or education would ever fit to take a normal place in the community.

We feel that the policy of the school adopted by the board of trustees is showing gratifying results; with the improved facilities at Ventura these will be more marked and definite as time goes on. The measure of success of this policy is due to the able superintendency of Mrs. C. M. Weymann, whom you had appointed as one of the trustees of the school and who we persuaded two years ago to serve in the more difficult and responsible position that she now holds.

Mrs. Weymann has shown a sympathetic understanding of the individual girl, a comprehension of school management, and she has been courageous in meeting the complicated situations that have confronted the school in this period of transition and removal. We wish at this time to express our appreciation of Mrs. Weymann's work and that of the able body of her teachers and coworkers.

Mrs. Weymann's report of the work of the school in detail follows.

MRS. D. G. STEPHENS,
MRS. SEWARD SIMONS,
MRS. E. P. FOSTER,
MRS. L. B. HOGUE,
MRS. MARY C. BELL,
Board of Trustees.

SUPERINTENDENT'S REPORT.

VENTURA, CALIFORNIA,

October 1, 1916.

*To the Board of Trustees,
California School for Girls,
Ventura, California.*

LADIES: During the week of June 25, 1916, we moved the school from Whittier to Ventura. The means of conveyance was our auto truck. Number of people moved, 100; 71 girls and 29 matrons and teachers.

We succeeded in avoiding any publicity. Our girls appreciated the protection given them, and expressed it by their excellent conduct and cheerful and willing assistance and obedience. My coworkers deserve the highest praise for untiring interest and willing service. The cost of moving was less than two hundred dollars, not counting wear and tear on auto truck.

Our work during the past two years has served a purpose and has a value, but it means almost nothing as far as solving the problem is concerned. Protection should be given to these young women before their morals are destroyed. All the training that we can give or they can take does not alter the fact that we get them too late.

There should be established a special school under state control where the *apparently different* child could be sent by either the parents or school authorities for observation and scientific segregation. From here they would be returned to their parents and the public schools or to the proper state institution for education and training for a determinate or indeterminate period.

If an equal amount of money now invested in private and public charities and state and sectarian institutions was used in preventive measures, the wards of the state would not be criminal and immoral as now; their minds would not be dwarfed and twisted, and better results would obtain.

Especially will we be called upon to answer for the delinquency of the feeble-minded girls, who have been permitted under our very eyes and in our own neighborhoods to become mothers, thus poisoning the life-stream of humanity. If we desire good citizens we must see that children are not born of subnormal parents. Of our 104 girls now in the school, 34 per cent are mentally defective.

Under the present law these irresponsibles must be returned to society at twenty-one to live whatever lives they may choose. It is the offspring of such as these that continue to populate hospitals for

the insane, reform schools, penitentiaries, and homes for feeble-minded. The mentally defective girl never reaches the point of understanding where she suffers from the stigma of immorality, but the girl of normal mentality who has a desire to reconstruct, does understand, and realizes that there is little, if any, incentive for a change in conduct in face of society's definition of her former failure and the universal double standard of morals.

We are attempting to eradicate this thought from her mind. On entering the school she is told of its purpose, our attitude of friendship, and of the opportunities at her disposal. She is then examined by the physician and psychologist; if found in need of medical or surgical assistance, that need is supplied. She is placed in the department that seems best fitted for her immediate requirements, and is given the school work that is recommended by the psychologist.

Her past becomes a closed book from the day she is admitted to the school. No reference is made to it by any one. Thus, through lack of opportunity to express in words thoughts of the circumstances that caused her delinquency, she is forced into a new line of thought that results in a general reconstruction of ideas.

We are handling two distinct problems. One group is to be returned to society, the other should have permanent custodial care.

The girls of normal mentality are not required to devote much time to carpet-weaving, gardening, poultry-raising, etc., as their stay in the school is short, and they must not be deprived of the training necessary to make them efficient wage-earners in occupations open to them in society.

The other group of defectives we are training to a permanent interest in the lines mentioned. This group is much easier to control and make happy, and could become profitable contributors to a colony of their own kind under kindly and constant direction.

That the policy of expression is right I am fully convinced—that our hands and hearts have been full to overflowing in establishing this policy goes without saying. To secure women who are in full sympathy has been difficult. It has required time and patience to persuade many of my coworkers to see in time of difficulty the girl as part of our problem, and not as an offending individual. To have the girl punished for impertinence, disobedience or profanity, is to the majority of officers much more important and satisfactory than to give of herself for an hour or hours, perhaps, to induce the girl to change her attitude and return to her department to “make good.”

That it is difficult to accept these undesirable expressions is obvious; that it pays in the end no one can doubt. With the confidence and cooperation of all the men and women in the state who have declared

themselves in sympathy with the so-called delinquent girl, much of the nerve-strain would be removed. No man or woman should assume the responsibility of criticising any condition, policy or system, without ascertaining first-handed the causes that have led up to it and through experience be able to compare results with the methods that preceded it.

School work.

Much stress has been laid on the formal education that apparently should be accorded girls in the school. We have been compelled to place the school work as secondary, for at least 75 per cent of our girls are intemperately nervous, due to venery before entering the school. Moral degeneration is the cause of their entrance here; therefore, moral regeneration must of necessity be our first consideration. We studiously avoid continual sedentary occupation for this group, in which, unfortunately, the girls of normal and superior mentalities are included.

Mrs. Ina Hazlett, who supervises all the schoolroom work, has accomplished much with the ungraded children. One of our girls, who had attended high school before coming to us, assisted in teaching this group. Another girl became an assistant teacher in the physical culture department. We found this student-teaching most successful.

School enrollment for two years.....	90
Average attendance per month.....	18
Average enrollment per month.....	26
Average in commercial work.....	6

One graduate from the commercial class we paroled as office assistant at \$15 per month. This young lady has \$115 in the bank that she has saved out of her salary, and is still serving in this position.

Following is Mrs. Hazlett's report of the work of five pupils in the schoolroom who are graded as morons:

"No. 1. This girl is affectionate, and in a way ambitious; seems to realize in a way that something is amiss, and has an abnormal fear of ridicule. She works hard, comprehends slowly, retains little. For example: An arithmetic lesson learned two weeks ago would be a new lesson today. Geography to her is a book with lessons, but when she is made to understand seeing the world (as she has seen a great deal for one of her age) is real geography, interest is awakened. She can laboriously add, multiply, etc., even to understanding fractions and adding, subtracting and multiplying them, but when it comes to reasoning out a problem she can not do it. She is easily controlled and eager for commendation. Physically, very slow.

No. 2. This girl works mechanically. For instance, draws letters instead of writing, and considers finished page as a picture of characters instead of its presenting thoughts. She omits letters from words and

words from sentences, and when her attention is called it is found that this is of minor importance to her if the general appearance of the page is pretty. She bids always for attention if one comes near. She has knowledge of a few set phrases, some slang, which she uses consecutively, that is, never uses one and on some other occasion another, but all of them each time. She reads very slowly, seems to read ahead to herself, and then aloud. Very dull in arithmetic, especially reasoning. She is interested in simple stories as in the third reader; evinces no curiosity, and has poor physical control. Asks very few questions.

No. 3. Not so dull as she pretends, but is mentally lazy. Good in spelling, fair in English composition, and has progressed somewhat in arithmetic; can work long division using two figures, also fractions and billing. She is occasionally ambitious, interest is awakened and good resolutions made, but is easily disturbed. She finds it too difficult to reason out a problem in arithmetic, but can work with figures to get an answer; is fond of repetition in her work. Some progress has been made, as she is proud.

No. 4. Works intensely and mechanically whether watched or not. Fond of praise, cringing and deceitful, very easily controlled and directed. She has progressed in arithmetic as far as interest, but is poor in spelling, and in English composition is another who omits letters and words. Physical control is poor, and although desirous of learning how to enter a room without slamming the door, and of sitting properly, has never been able to learn, and lets her body fall into a seat. This girl's muscles are not under her control, especially her face. She finds it very difficult to reason arithmetic problems, but anything to memorize is more to her liking.

No. 5. This girl never finished a mental task, but was always ambitious to make believe it was finished. She is deceitful, and when found out does not regard it as serious, but rather as a joke. She craves attention, but when surrounded by older or normal pupils who were busy she ceased chattering and imitated them and worked, but with little result. She is very easily disturbed. She could not do third grade work.

Conclusion: It is impossible for me to grade these girls. Some like to read; others hate it. Some like arithmetic. It is difficult to change lessons, from arithmetic to spelling, or from English to geography. It is like an upheaval. While a normal child desires a change, these want to do the same thing all day. All seem to know in a vague way something is wrong, and attribute it to lack of opportunity. It is with them: "What do I have to do?" All of them seem to think the mental effort is made for the teacher's sake. "See the good work I have done for you" is the attitude of these pupils.

I have found the telling method the best, and it is surprising how much is retained when they believe it is a story they have heard. They have the desire for progress, but there seems to be a veil through which they can not see."

Housework.

The girls do all the work of the institution under the direction and supervision of efficient instructors. Girls afflicted with a venereal disease are not allowed to work in the kitchens or dining rooms. Thus many are in the school for a year or more before they have the privilege of learning practical housekeeping, due to their physical condition. That 32 per cent of the present population is suffering from a horrible disease is appalling.

Miss Ada Vesper from the Santa Barbara Normal School has charge of our sewing and weaving departments. Nearly every girl shows a pride in learning to sew well. The girls' work won four firsts and one second premium at the Ventura County Fair held this September.

Especially have we achieved in carpet-weaving. We are proud of the fact that as far as we can learn we have accomplished more in this department than has any other institution or school in the United States. The fact that the best and most intricate weaving has been done by morons is significant. All of the carpets and rugs now in use in the new institution have been made by the girls in the school.

Our reed and raffia baskets are out of the ordinary. Especially are the feeble-minded interested in this line of work.

During a period of twenty months the girls in the sewing room completed: 285 dresses, 189 petticoats, 88 skirts, 250 gowns, 150 middies, 56 bloomers, 112 brassières, 234 drawers, and 510 miscellaneous articles. All of the window curtains in all of the buildings are hemstitched, and most of them stencilled in designs that the girls originated.

Poultry.

Our rabbit and poultry department, under the management of Miss Frances Boniface, has proven of commercial value to the school, besides giving a group of girls a practical knowledge of the work.

More than a year ago we started with one pair of New Zealand rabbits. We have since added Angoras, Belgians and Flemish Giants. This department supplies rabbit meat twice a month for the entire family, affording an agreeable change in our meat diet. So far it has cost $7\frac{1}{2}$ cents per pound for rabbits dressed for the table.

The girls have just completed a pretentious pigeon cote. We have only thirty-six pigeons of the homing variety, but intend to make squab-raising one of the features of the school.

The poultry department has supplied us with 450 dozen eggs, also an occasional meal of chicken, and our turkeys for last Thanksgiving

and Christmas dinners. We have forty fine turkeys and twenty-four ducks ready for the coming holidays.

The University of California course on poultry husbandry has been part of the routine work for the girls in this detail. These girls are intensely interested, and put into actual practice what they learn from the lessons. They are proud of the fact that their papers have been marked from 95 to 100 per cent. With the experience gained under the limited conditions at Whittier, we are now ready to develop this work extensively. The same statement may be made on hog-raising. We now have fifteen pedigreed Berkshires, and plan to commercialize this department.

Several of the girls are taking the course in floriculture, and will be able to do some practical landscape gardening as soon as the planting season arrives. At Whittier we propagated about ten thousand plants that we intend to set out on the grounds here.

Playground department.

Miss Edith Reid, our physical director, says: "No physical exercise is of any value excepting as it tends toward clearing away the cobwebs of wrong desire and inharmonious thinking, and opens up an avenue through which the individual may attain higher realization of what constitutes life."

We have pursued this work on the basis that the desire for wholesome joy and real pleasure of the highest type is innate in the mind of every human being and needs only the opening of the way through which the better nature may find opportunity for expression.

The adaptability of each girl is studied here and credit given for her different steps of progress. For instance, when a girl who possessed an uncontrollable temper is able to play a game of basketball and have eight fouls called on her, as the case chanced to be, without losing her temper, we grade her for her self-control and ability to accept criticism.

Every girl enters one of the daily classes in this department unless excused by the school physician. The instruction consists of free-hand exercises, light apparatus work, such as drills and exercises with Indian clubs, dumb-bells and wands. These exercises are given to musical accompaniment and in the open air.

Folk dancing—the study of poetry in motion, enveloped in the atmosphere of the nations—is a delightful branch of physical education.

Our outdoor games are volley ball, tennis, basket ball, captain's ball, and miscellaneous games. Indoor evening recreation hour is devoted to dominoes, map puzzles, checkers, box ball, flinch and other games, or listening to story-telling. Every holiday is appropriately observed.

Discipline.

It is gratifying to state that as time passes there is less individual disciplining. Our present population is 104. Less than 10 per cent require special discipline. The girls, generally, have accepted the fact that only through good conduct can they earn parole. One of our inducements to attainment is the Camp Fire.

About a year ago our first Camp Fire was organized. The standard for membership is very high. Eligibility requires residence in the school for at least six months and a perfect record for at least two months. Upon the recommendation of the superintendent and the guardian, the name of the candidate is voted upon by the members of the camp. When joining she openly declares:

“I will strive to grow strong like the Pine Tree;
To be pure is my deepest desire;
To be true to the Truth that is in me,
And to follow the law of the Fire.”

We now have two camps: Kimadsham, which means unusual genius for cooperation, accomplishment and untiring effort, and Aokiya, meaning united for one purpose.

The Camp Fire girls are given more privileges than any others. The one they appreciate most is to take an all-day hike, when they cook their own meals and hold a council fire out in the hills.

We can not place too high a value on this particular activity. If more Camp Fires were organized for girls from 12 to 16 outside of state institutions, we would not need to ask for more buildings for the care of girls who have erred in choosing the wrong kind of recreation.

Another important privilege that can come only through self-control is membership in a Christian Endeavor.

The C. S. G. Young People's Christian Endeavor was organized two years ago with a membership of nineteen. We now have a Union of five societies with fifty-two members. In June, 1916, this Union was admitted into the Los Angeles County Union.

The Endeavor is nonsectarian and attendance entirely voluntary.

Sunday school.

Each cottage has its own Sunday school. Membership in this as in the Christian Endeavor is voluntary and nonsectarian. More than half of the girls in the school attend regularly.

Religious services.

Every Sunday afternoon services are held in the dining room of the hospital building, this being the largest room in the institution. The services are conducted by the different denominational ministers from the town of Ventura.

We deeply appreciate the services rendered by Father Grogan, Rev. James B. Stone, Rev. A. F. Stem, Rev. C. H. Lawrence, Rev. W. H. Hannaford, and Rev. J. P. Ralstin.

MRS. C. M. WEYMANN,
Superintendent.

MEDICAL REPORT.

To Mrs. C. M. Weymann,

Superintendent California School for Girls:

The Hospital Department begs to submit the following report of the work done by it over the period from July 1, 1914, to July 1, 1916.

The following diagnoses have been made and the requisite treatments for each given:

1. Abortions	2
2. Acne	3
3. Accidents of a serious nature	19
4. Amenorrhea	2
5. Anal fissure	3
6. Bronchitis	7
7. Chilblains	1
8. Chronic appendicitis	10
9. Chronic constipation	35
10. Deformities corrected	3
11. Eczema	5
12. Enlarged thyroid	28
13. Epidemics—	
(1) Tonsilitis	1
(2) Pediculosis	1
14. Gangrene	1
15. Gastro-intestinal disorders	24
16. Gonorrhea and its attendant pelvic complications in 94 girls.	
17. Impetigo contagioso	1
18. Infections	16
19. Menorrhagia and metrorrhagia	7
20. Mental cases requiring hospital aid	15
21. Neuritis	2
22. Operations—major	24
23. Operations—minor	5
24. Pernicious anæmia	1
25. Pneumonia	1
26. Poison oak	3
27. Pregnancy	6
28. Rheumatism	4
29. Scabies	3
30. Suicidal intent	4
31. Syphilis	7
32. Teeth and gums reported for dentistry in 93 girls.	
33. Tenia versicolor	1
34. Tonsilitis	30

We have also given:

- 1,358 treatments for eye, ear, nose, and throat.
- 11,494 treatments for gonorrhea.
- 385 treatments for accidents.
- 4,402 medications.
- 4,246 miscellaneous treatments.

Respectfully submitted.

A. ZUBER,
Physician.

FINANCIAL TABLES.

July 1, 1914 to June 30, 1916.

EXPENDITURES FOR THE YEAR ENDING JUNE 30, 1915.

I. *Administration, salaries and wages.*

1. Trustees, directors, or managers (traveling expenses of trustees) -----	\$444 69
2. Officers (here include secretary, physicians, steward or commissary, bookkeepers and clerks employed in the administrative offices) -----	6,587 50
3. Teachers, literary -----	782 50
4. Teachers, industrial and matrons -----	7,692 39
5. Attendants -----	1,193 33
6. Guards -----	
7. Domestics, laborers and other employees -----	1,348 34
Total -----	\$18,048 75

II. *Subsistence.*

1. Fresh meats -----	\$1,431 17
2. Salted meats and lard -----	452 11
3. Fish, oysters, etc. -----	239 27
4. Butter, eggs -----	1,378 53
5. Vegetables -----	706 02
6. Fresh fruits -----	422 99
7. Dried fruits -----	104 79
8. Canned goods -----	175 94
9. Breadstuffs, cereals, beans, etc. -----	886 84
10. Vinegar and syrup -----	39 50
11. Tea, coffee, sugar -----	448 52
12. Milk -----	830 79
13. All other food supplies -----	262 92
14. Estimated value of farm products grown and used -----	
Total -----	7,379 39

III. *Clothing, etc.*

1. Clothing -----	
2. Shoes -----	\$520 50
3. Tailor and sewing room supplies -----	154 33
4. Dry goods -----	401 56
5. Miscellaneous -----	400 51
Total -----	1,476 90

IV. *Office, domestic and outdoor departments.*

1. School supplies -----	\$87 16
2. Library, newspapers and periodicals -----	
3. Stationery and printing -----	460 05
4. Industrial department -----	2 45
5. Furniture, fixtures, bedding and other household equipment (this includes linens and some blankets for three cottages at Ventura) -----	2,329 18
6. Laundry supplies, soaps and other cleansers -----	773 32
7. Medicines, instruments and other sick ward supplies --	491 83
8. Postage, telegraph and telephone charges -----	343 57
9. Transportation and freight -----	

(Continued on page 18.)

10. Farm, garden, stable, etc. (total)-----	324 58
(a) Live stock -----	
(b) Provender -----	\$183 66
(c) Farm implements, tools and vehicles-----	
(d) Miscellaneous -----	140 92
11. Ice -----	103 95
12. Tobacco -----	
13. Music and entertainment -----	201 72
14. Fuel -----	2,157 45
15. Light -----	265 01
16. Water -----	149 02
17. Expense of paroled and discharged inmates -----	207 74
18. All other expense under this classification -----	2,558 08
Total -----	10,455 11

V. *Ordinary repairs and minor improvements.*

1. Materials and labor -----	\$56 85
2. Labor (unpaid labor not included) -----	
Total -----	56 85

Under the foregoing classifications should be included all expenditures from the support and salary appropriations and such payments from the contingent fund as would properly belong to any of these classifications.

VI. *Extraordinary expenses.*

1. Land -----	
2. New buildings-----	
(a) Materials -----	
(b) Labor (unpaid labor not included)-----	
3. Permanent improvements to existing buildings-----	
4. Miscellaneous -----	
Total -----	

Under extraordinary expenses should be included all expenditures from special appropriations and such expenditures from the contingent fund as would properly come under this classification.

Grand total -----	\$37,417 00
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EXPENDITURES FOR THE YEAR ENDING JUNE 30, 1916.

I. *Administration, salaries and wages.*

1. Officers (here are included secretary, physicians, steward or commissary, bookkeepers and clerks employed in the administrative offices, psychologist and parole officer) -----	\$8,000 00
2. Teachers, literary -----	900 00
3. Teachers, industrial and matrons -----	7,651 37
4. Attendants -----	1,883 23
5. Domestic, laborers and other employees -----	3,831 49

Total expenditures from appropriation for salaries sixty-seventh fiscal year -----	\$22,266 09
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II. *Subsistence.*

1. Fresh meats -----	\$1,242 07
2. Salted meats and lard -----	895 72
3. Fish, oysters, etc. -----	301 46
4. Butter, eggs and cheese -----	1,628 16
5. Vegetables -----	855 32
6. Fresh fruits -----	191 19
7. Dried fruits -----	137 88
8. Canned goods -----	143 50
9. Breadstuffs, cereals, beans, etc. -----	601 16
10. Vinegar and syrup -----	23 94
11. Tea, coffee, chocolate, cocoa and sugar-----	901 94
12. Milk -----	903 87
13. All other food supplies -----	321 39
14. (Estimated value of farm products grown and used, \$731.86).	
Total -----	\$8,147 60

III. *Clothing, etc.*

1. Shoes and repairs to shoes -----	\$1,116 68
2. Tailor and sewing room supplies-----	40 36
3. Dry goods, including household linens and clothing----	1,915 45
4. Miscellaneous -----	96 93
Total -----	3,169 42

IV. *Office, domestic and outdoor departments.*

1. School supplies -----	\$78 94
2. Stationery and printing -----	353 22
3. Industrial department -----	128 75
4. Furniture, fixtures, bedding and other household equipment -----	2,530 67
5. Laundry supplies, soaps and other cleansers -----	448 13
6. Medicines, instruments and other sick ward supplies--	355 57
7. Postage, telegraph and telephone charge-----	416 13
8. Transportation and freight -----	327 09
9. Farm, garden, stable, etc. (total)-----	3,549 88
(a) Live stock -----	
(b) Provender -----	\$431 71
(c) Farm implements, tools and vehicles_	2,690 00
(d) Miscellaneous -----	428 17
10. Ice -----	176 87
11. Music and entertainment -----	44 59
12. Fuel -----	1,983 89
13. Light -----	264 72
14. Water -----	228 69
15. Expense of paroled and discharged inmates, including expense parole officer -----	357 69
16. Traveling expense, trustees and superintendent-----	459 03
16a. All other expenses under this classification-----	2,725 38
Total -----	14,429 24

(Continued on page 20.)

V. *Ordinary repairs and minor improvements.*

1. Materials and labor -----	\$815 40	
Total -----		815 40

Under the foregoing classifications are included all expenditures from the support and salary appropriations and such payments from the contingent fund as would properly belong to any of these classifications.

Total expenditures from appropriation for support sixty-seventh fiscal year -----	\$26,561 66
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Summary Receipts and Expenditures—Salaries and Support.**67th Fiscal Year.**

Total amount received for support, July 1, 1915, to June 30, 1916----	\$30,000 00	
Total amount received for salaries, July 1, 1915, to June 30, 1916----	25,000 00	
Total expended for support -----	\$26,561 66	
Total expended for salaries -----	22,266 09	
Balance forward to sixty-eighth year—support-----	3,438 34	
Balance forward to sixty-eighth year—salaries-----	2,733 91	
Total -----	\$55,000 00	\$55,000 00

Summary of State Claims Against Counties—July 1, 1914, to June 30, 1916.

1914	July -----	\$509 52
	August -----	646 30
	September -----	623 71
	October -----	633 02
	November -----	705 84
	December -----	769 63
1915	January -----	807 60
	February -----	812 55
	March -----	826 75
	April -----	777 34
	May -----	756 50
	June -----	785 75
	July -----	769 28
	August -----	760 05
	September -----	728 57
	October -----	751 19
	November -----	742 49
	December -----	746 56
1916	January -----	758 99
	February -----	742 32
	March -----	742 68
	April -----	763 40
	May -----	769 64
	June -----	773 69
Total -----		<hr/> \$17,703 37

STATISTICAL TABLES.

July 1, 1914 to June 30, 1916.

Movement of Population for Year Ending June 30, 1915.

I. *Inmates.*

	Total
Total enrollment June 30, 1914 -----	102
On parole June 30, 1914 -----	54
Escapes at large June 30, 1914 -----	3
Present in institution June 30, 1914 -----	45
Received during year—	
By commitment -----	61
By paroles returned -----	9
By escapes returned -----	
Total in charge during year -----	163
Passed out during year—	
By discharge -----	53
By discharge from escape -----	3
By parole -----	24
By furlough -----	1
By escape -----	
By transfer -----	
By death -----	1
By other manner -----	
Total passed out -----	82
In institution June 30, 1915 -----	70
On parole June 30, 1915 -----	35
On furlough June 30, 1915 -----	1
Escapes at large June 30, 1915 -----	0
Total enrollment June 30, 1915 -----	106
Daily average number actually present -----	65

II. *Administration.*

Average number during year—	
Trustees, managers or directors -----	4
Officers -----	7
Teachers, literary -----	1
Teachers, industrial and matrons -----	13
Attendants -----	1
Guards -----	2
Domestics, laborers and other employees -----	
Total -----	28
Number of above boarded by the institution -----	21
Average number of inmates to each person on salary, not including trustees, managers or directors -----	2
Average number of patients to each attendant in hospitals for insane and home for feeble-minded -----	0

(Continued on page 26.)

Enrollment Statement, Year Ending June 30, 1916.*Enrollment at midnight, June 30, 1915—*

	Total
Actually in institution -----	70
Those on parole -----	35
Those on furlough -----	1
Escapes at large -----	0
Total -----	106

Added to rolls during year—

New commitments -----	37
Transfers from other institutions -----	0
Voluntary admissions -----	0
Total -----	37
Total enrollment during year-----	143

Removed from rolls during year—

Discharged from institution -----	12
Discharged from parole -----	6
Discharged from furlough -----	--
Discharged from escape -----	--
Transfers to other institutions -----	--
Died (1) in institution -----	--
(2) on parole -----	--
(3) on furlough -----	--
(4) on escape -----	--
Expiration of term in institution -----	6
Expiration of term on parole -----	9
Expiration of term on escape -----	--
Total passed out -----	33
Total enrollment at end of year-----	110
Capacity—number of beds for inmates June 30, 1916-----	126
Capacity—air space in dormitories, allowing 500 cubic feet to each bed-----	126

Statement of Actual Population in Institution.

In institution at midnight, June 30, 1915-----	70
--	----

Received during year—

By new commitments -----	37
By return from parole -----	4
By return from furlough -----	3
By return from escape -----	--
By transfers -----	--
By voluntary admissions -----	--
Total received -----	44
In institution during year -----	114

Passed out during year—

	Total
By discharge -----	12
By expiration of sentence, term or commitment-----	6
By parole -----	20
By furlough -----	8
By escape -----	--
By transfer -----	--
By death -----	--
Total passed out-----	46
Total population at end of year-----	68
Discharged and paroled, but still in institution-----	3
Total number actually in institution, June 30, 1916-----	71
Daily average number actually present-----	68

Statement of Paroles.

On parole at midnight, June 30, 1915-----	35
Paroled during year (including 4 transferred from furlough to parole) --	24
Total -----	59
Discharged from parole -----	6
Term expired on parole -----	9
Returned from parole -----	4
Died on parole -----	0
Removed from parole -----	0
Total -----	19
On parole at end of year-----	40

Statement of Furloughs.

On furlough at midnight, June 30, 1915-----	1
Furloughed during year -----	8
Total -----	9
Discharged from furlough -----	0
Returned from furlough -----	3
Died on furlough -----	--
Removed from furlough -----	4
Total -----	7
On furlough at end of year-----	2

Statement of Escapes.

	Total
Escapes at large at midnight, June 30, 1915-----	--
Escaped during year -----	2
Total -----	2
Captured -----	2
Term expired -----	--
Discharged while escaped -----	--
Died on escape -----	--
Total -----	2
Total escapes at large at end of year-----	0

Administration.*Average number during year—*

Trustees, managers or directors -----	5
Officers -----	7
Teachers, literary -----	1
Teachers, industrial and matrons -----	11
Attendants -----	3
Domestics, laborers and other employees, including four inmates who have reached their majority, and are retained as quasi officers-----	11
Total -----	38
Number of above boarded by the institution-----	31
Average number of inmates to each person on salary, not including trustees, managers, directors, emergency laborers on farm and four inmate-officers----	2

Pupils Present—By Counties, June 30, 1914.

County	Number	County	Number
Alameda	3	Santa Barbara	1
Del Norte	1	San Bernardino	3
Humboldt	1	Santa Clara	3
Kern	1	San Diego	3
Los Angeles	16	San Francisco	4
Merced	2	San Joaquin	1
Monterey	1	Shasta	1
Orange	1	Tulare	3
Sacramento	1		
		Total	46

Pupils Present—By Counties, June 30, 1916.

County.	Number.	County.	Number.
Alameda	8	San Bernardino	3
Fresno	1	Santa Clara	4
Humboldt	2	Santa Cruz	1
Imperial	1	San Diego	3
Kern	2	San Francisco	11
Los Angeles	16	San Joaquin	1
Madera	1	San Luis Obispo	2
Marin	1	San Mateo	1
Monterey	2	Sonoma	1
Orange	1	Tulare	1
Riverside	2	Yolo	1
Sacramento	2		
		Total	68

Discharged and paroled but still in the school..... 3

Total actually present, June 30, 1916..... 71

Since our occupancy of the new school at Ventura the attendance has been increased according to the following table:

Pupils Present, September 16, 1916.

				Total
Alameda	13	San Bernardino		3
Colusa	2	Santa Clara		5
Fresno	3	Santa Cruz		1
Humboldt	3	San Diego		6
Kern	2	San Francisco		12
Los Angeles	31	San Joaquin		1
Madera	1	San Luis Obispo		2
Marin	1	San Mateo		1
Monterey	2	Sonoma		1
Orange	1	Tulare		1
Riverside	3	Yolo		1
Sacramento	4			
Total				100

Discharged but still in the school..... 4

Total actually present, September 16, 1916..... 104

Nativity of Pupils Committed from July 1, 1914, to June 30, 1916.

County.	Number.	County.	Number.
Alabama -----	1	Michigan -----	2
Arizona -----	1	Missouri -----	4
Arkansas -----	2	New Hampshire -----	1
California -----	40	New Jersey -----	1
Colorado -----	2	New York -----	2
Connecticut -----	1	North Dakota -----	2
Georgia -----	1	Ohio -----	1
Illinois -----	5	Oklahoma -----	2
Indiana -----	3	Oregon -----	2
Iowa -----	1	Pennsylvania -----	1
Kansas -----	3	Texas -----	2
Kentucky -----	1	Unknown -----	9
Louisiana -----	1		
		Total -----	91

Foreign.

England -----	1	Russia -----	1
Germany -----	1	Scotland -----	1
Mexico -----	1	Spain -----	1
Portugal -----	1		
		Total -----	98

PAROLE DEPARTMENT.

LOS ANGELES, CALIFORNIA,.

July 1, 1916.

*Mrs. C. M. Weymann, Superintendent,
California School for Girls,
Ventura, California.*

DEAR MADAM: I beg to submit the following report of parole work for the past two years:

On the first of July, 1914, there were fifty-three girls on the paroled list. Since that time forty-nine more have been paroled or furloughed, though the number varies constantly. Some have been dropped because of age, some because they have earned an honorable dismissal, a few because they have been returned to the school, and one because of death.

When a girl is paroled she is placed, if possible, in the kind of work for which she is best fitted. At present we have representatives in nine different lines of work, namely: housekeeping, hospital training, office work, laundry, store, factory work, in millinery and in dress-making, and as students in school.

The majority of girls have started at housework, but many of these have done so only to earn enough money to help themselves into other kinds of work. Six have saved enough to take a course in millinery or dressmaking, three have been training in hospitals, two have worked their way through business college, and eight are attending our public schools, six of whom are in high school. Quite a number of girls have opened savings accounts, and several are giving financial aid to their families.

Fifteen of our girls have married during the past two years and all are living with their husbands and are keeping house. Eighteen paroled girls have made such good records for themselves that they have been honorably discharged. Almost all of these girls still keep in touch with the parole department. It has been necessary to return six girls to the school for violating their parole, but of this number only two are rated mentally normal by our psychologist.

Here is one of our greatest problems: Any girl without friends or home—as most of ours are—has difficulties enough even if she is normal, but about one-third of our girls are doubly handicapped by being mentally deficient. These yield easily to every influence, good or bad, and never think of the result of their impulsive actions. They can not endure strain, nor cope with any unusual situation. Three of our feeble-minded girls who made good under the regular routine of the

institution could not adjust themselves to the varying conditions of even an average home on the outside. Therefore it was necessary to return them to the school. Every one of these seeming failures hurts the reputation of the training at the school, because people as a rule do not take into consideration the facts that these are feeble-minded girls, nor that many of them are sent from the institution only because we have no right to keep them longer. At present, because there is no place to take these girls after they are twenty-one years of age, they are not only a menace to themselves, but to the public. Consequently, our greatest need is some kind of an industrial institution for our feeble-minded.

Let us consider now the girl of normal mentality and her problems. When she is ready for parole she not only thinks she is equal to any temptation that may come to her, but as a rule she tries hard to avoid evil. However, she finds conditions very different from what she imagined. She finds herself in an unfamiliar environment and practically alone, after being accustomed for a year or more to the companionship of many girls in the school and to the guidance of the officers there. Moreover, she finds that many people refuse to recognize her if they hear the least rumor of her past, even if she has risen above it. She does not know how to meet the kind of friends she wants, and often has no place to entertain them if she does. She does not know where to go for recreation, or else finds no pleasure in going alone. Her wages are small and living is high. She likes pretty clothes as other people do. Perhaps she is sick for a few days or has a dentist bill to pay. If she has a family who concern themselves about her, they are generally too poor to come to her rescue. Because of these facts, the girls often become discouraged and some even ask to be allowed to return to the school. Is it any wonder if they give up the struggle and fall back into old habits? No, the wonder is that so many, even though they do make mistakes, keep up the fight and really do make good.

But what can we do to help them? With very few exceptions it has proven unwise to allow the girls to chum together; they know each other's past, and there is not the same incentive to live up to their highest ideals. Hence a gathering place for the girls would not be wise, and still they do need a place to go when they are sick or out of work. In fact, this is an absolute necessity, and we can not expect to hold some of them unless they have such a place or places under the supervision of a woman who understands the situation. It is at such a time that the girl especially needs a wise friend to help her through this crisis. Often this need is felt when the girl's employer leaves town unexpectedly or goes away for a short vacation. Sometimes conditions are inharmonious and a temporary home is necessary for the

girl while a new position is being found for her. Occasionally, because of her physical condition, she needs a place in which to recuperate. So far these enforced vacations have not been provided for, and your parole officer has found no solution for the problem save to take the girl to her own home. During these two years twenty-six girls on vacation of from one day to one month, have been cared for in this way. This is an emergency arrangement, and does not meet the requirements of the situation.

Next to this question of temporary housing is the need of friends and recreation of the right kind for the girls. If we can not supply this demand, we surely can not blame them for following their social instincts and taking any kind they can find. Fortunately, some of the women who employ our girls realize this and have succeeded in filling this want. And for the girls who enter the public schools or even the business world this problem has been quite easy, but usually for the ones who enter a home as a "helper," this is a much harder condition to solve. Our girls need home influences, but unless they expect to make cooking or housework their life work, or are doing it only as a means to an end, housework has not proven as satisfactory for the girls as other kinds of employment.

A third problem presents itself when we consider the girl's financial difficulties. The girl who is struggling along in the hospital or in the business world often has an unexpected expense to meet and no reserve on hand. Or the girl, who starts in at housework to save enough to enable her to study something more to her liking, finds it almost impossible to accomplish this on only fifteen or twenty dollars a month, and she often loses her ambition. So far we have been able to do very little to relieve this situation. A few interested people have helped in various ways. One woman has paid the book bill for one of our high school students; several have contributed clothing. The Young Women's Christian Association, of Los Angeles, has given us a scholarship. The girl who is anxious to better her condition deserves assistance. If only we had a fund to draw on for a loan or a scholarship, with the understanding that the money be paid back in small installments after the girl is earning a salary, the result would surely be well worth while, even if a few should fail to return the amount expended.

Once in a while some one of our girls gets into trouble and is given more or less newspaper notoriety, but, handicapped as our girls are, the great majority are leading quiet lives and making good citizens.

Respectfully submitted.

MARY K. JAMES,
Parole Officer.

REPORT OF PSYCHOLOGICAL DEPARTMENT.

One of the first steps taken by the board of trustees after the establishment of the California School for Girls was the provision for the psychological examination of every girl committed to this school.

Aim of the work.

The first aim of the work has been to make such a study of the girls committed to the school as shall be of practical value in meeting the problems which they present. With the exception of cases from San Francisco and Oakland, no report of the mental status or peculiarities of the child is included in the commitment record. It is obvious that much time can be saved if the school authorities have some knowledge of the intelligence, formal education, range of interest, and general mental potentialities of the girl at the very start. A study of our results will show that we have every type of case from the lowest grade defective to the girl of unlimited capacity. Ordinary common sense would dictate a differentiation of method in these cases.

Our second problem has been the determination of facts which will throw light on the general problem of delinquency. Whatever may be true concerning the advantage or disadvantage of institution life in the case of the child, such a community offers an ideal opportunity for intensive study. Just so long as the state continues to commit children to institutions, it behooves us to make a scientific study of the conditions which make the institution a necessity.

METHODS.

Intelligence Tests.

Much has been said recently concerning the value of intelligence tests and particularly of the Binet-Simon series. In the popular discussion there has been much misunderstanding concerning the nature and the scope of these tests. At present it is generally agreed by all psychologists that the Binet-Simon tests give a highly satisfactory estimate of mentality for all ages below ten years. The work at Vineland, N. J., Waverly, Mass., and in the Municipal Court of Chicago, seems to show conclusively that when an individual who is chronologically fourteen or over, grades ten or under by the Binet-Simon scale, it is safe to classify him as feeble-minded. This much seems to be so definitely established as to make the tests particularly valuable in estimating mentality when the problem of responsibility is raised in court.

There is still a difference of opinion among psychologists concerning the value of the more advanced tests in estimating the higher grades of deficiency. The 1911 Binet-Simon series (Binet's last arrangement of the tests) gives a group of tests for the twelfth, fifteenth and the adult ages. The value of the fifteen-year and the adult tests is very much questioned by all psychologists unless these tests are supplemented by others. This questioning of the value of the upper grade tests has led the public to assume that all the tests are questioned, an assumption absolutely contrary to the facts.

Another fact which has been productive of misunderstanding is the existence of various revisions of the series. Since the Binet-Simon scale was originally developed from norms obtained with French children, it has been suggested that certain variations should be made to adapt them to American children. Doctors Huey, Goddard, Yerkes, and Terman have made extensive studies resulting in three revisions. Professor Terman has given particular attention to the amplification and standardization of tests above the 10th year.

It is sometimes taken for granted that the existence of these revisions means a variability within a given series. In a recent court case, for example, a physician who was not a mental specialist stated that the Binet-Simon scale was constantly being changed and consequently had little validity. As a matter of fact, four recognized revisions exist, and these revisions in no way invalidate each other. Rather, they supplement each other. It would seem to the writer that any new standardized series of tests would be a distinct advantage. We are at present working at the Girls' School on the standardization of a series which shall have no tests in common with the Binet-Simon series, but which can be used as a verification of the results obtained with the Binet-Simon or any other scale.

In our work we have used four series, the Binet-Simon (1911), the Huey Revision, the Stanford 1914 Revision, and the Stanford 1916 Revision. A glance at Table I or Charts I and II will show the uniformity of classifications under any of these revisions.

Tests for Special Characteristics.

In addition to the intelligence series, we have tested each girl by supplementary tests. The results of these tests are recorded in such a way that a glance at the record shows the girl's special characteristics. The tests are arranged under the following heads: Sensory Acuity, Perception, Memory, Imagery, Reasoning, Attention. In addition to the page for each of these more intellectual characteristics, is one for emotion. Here a record is kept of the emotional reactions observed during the tests and in the everyday life of the girl.

One hundred and thirty-five cases have been examined. One hundred of these have been tested by all four of the revisions mentioned; thirty-five cases were tested by the Binet-Simon and the Huey revisions, supplemented by the tests of special characteristics.

RESULTS.

Intelligence Tests.

Distribution of Cases. Chart I shows the frequency distribution of one hundred identical cases, and also the comparison of the result with the four series of intelligence tests. All cases grading a given year by the Binet-Simon scale were averaged. The average mental age was then obtained for the same cases by the Stanford (Terman) Revision 1914 and 1916 scale and for the Johns Hopkins (Huey-Goddard) Revision. This process was repeated with each mental age for which we have results. The fraction of a year in the Binet-Simon scale was reduced to months by considering each test for the years ten or under as equal to one-fifth of one year; each of the twelve-year tests as equal to two-fifths of a year; each of the fifteen-year and adult tests as equal to three-fifths of a year.

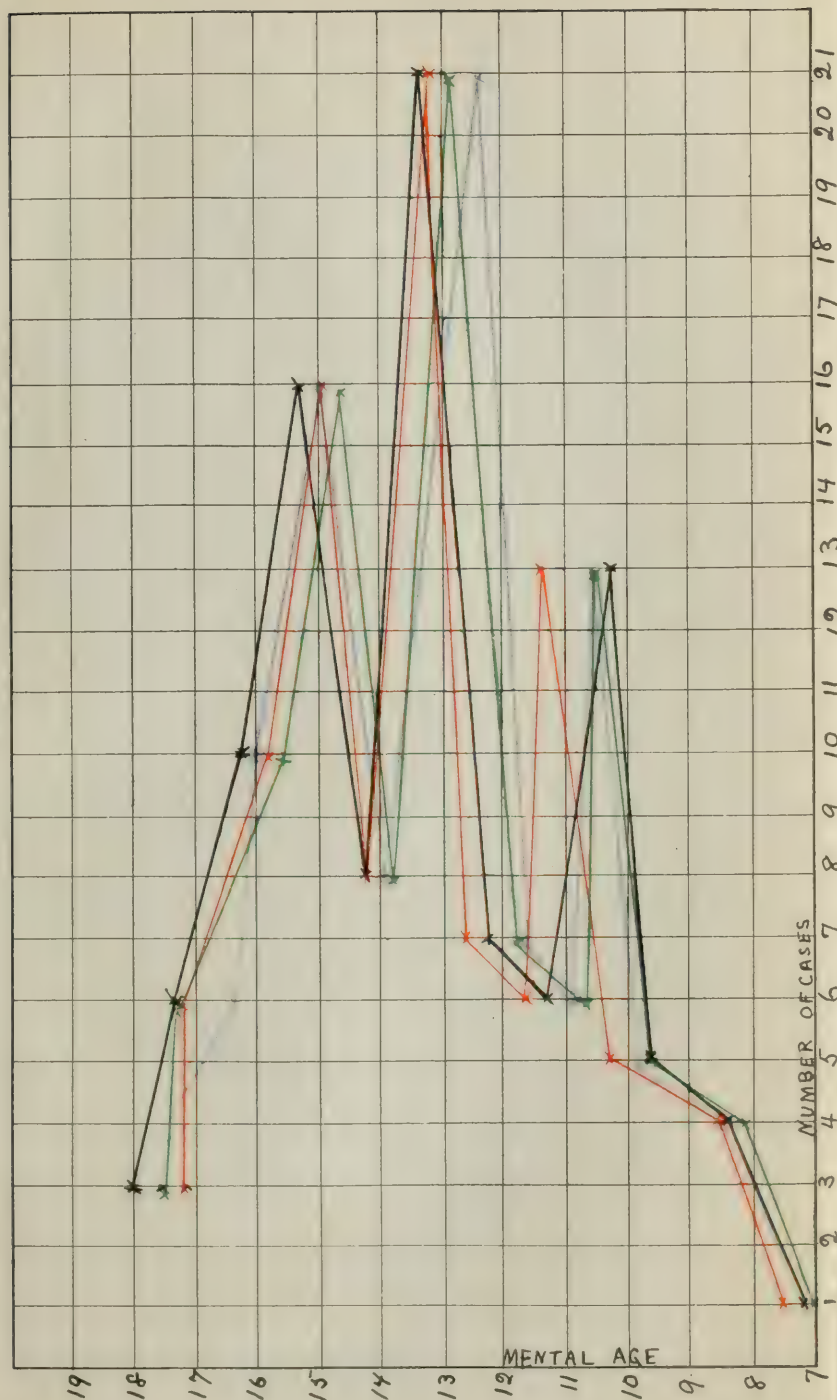
Agreement of Various Scales. Chart II gives a comparison of the results obtained by the four series in terms of mental and chronological ages. The average chronological age for the cases grading a given mental age by the Binet-Simon scale was used as one determinant of the curve. The chronological age is of less significance in this connection, as all our girls are over fourteen years of age and most of them over sixteen years of age. The average age of all cases represented is eighteen years, four months. That is, practically all of our girls have reached the age which is regarded as average adult mentality in the normal individual.

Table I gives the averages on which Charts I and II are based, as well as the mean variation in each series.

The results obtained by the four series of tests are very nearly identical. At the ninth to the tenth years the Binet-Simon 1911 series grades slightly lower than any of the other series. From the eleventh year to the adult it grades slightly higher than any other series except the Stanford Revision 1914. The later Stanford Revision 1916 grades lower than the Stanford 1914 except at the adult years.

The Johns Hopkins (Huey-Goddard) Revision and the Stanford 1916 Revision give almost identical averages. The Johns Hopkins series gives slightly higher averages except at the sixteen to seventeen years.

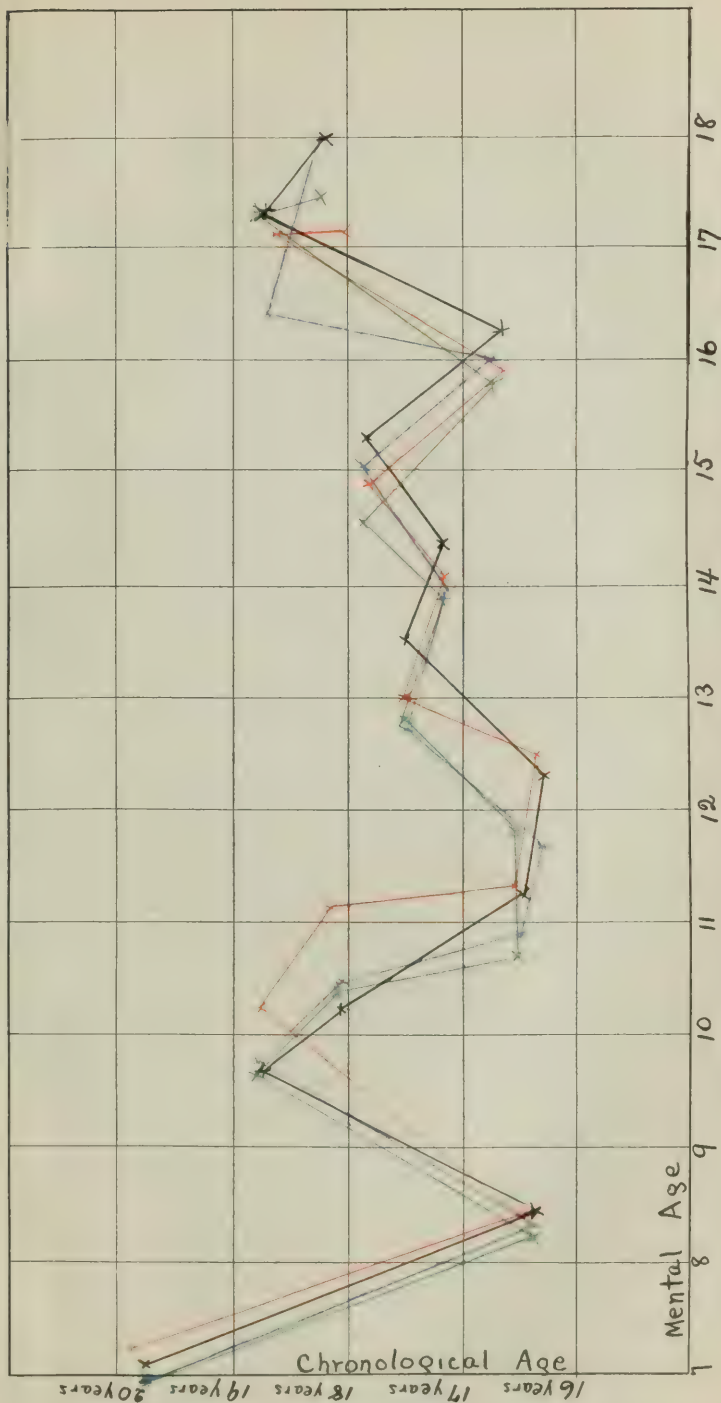
CHART I.



Showing the frequency distribution of 100 cases according to the Binet-Simon 1911 revision, the Stanford revision, 1914 and 1916, and the Johns Hopkins (Huey-Goddard) revision. (All cases grading a given age by the Binet-Simon scale are grouped together and the average for each group obtained in terms of each series of tests). The ordinates (vertical lines) represent the average mental age of each group. The abscissæ (horizontal lines) represent the number of cases in each group.

Binet-Simon, 1911.
 Johns Hopkins (Huey-Goddard) revision.
 Stanford revision, 1914.
 Stanford revision, 1916.

CHART II.



Showing the average mental and chronological ages in 100 cases. Cases grouped on the basis of the Binet-Simon mental age. Ordinates represent chronological age. Abscissae represent mental age.

TABLE I.

Showing Distribution of Cases; Average Mental Ages (by Binet-Simon 1911, Stanford Revisions 1914 and 1916, and Hacy-Goddard Revision); and Average Chronological Ages in 100 Identical Cases. The Mental Age of Binet-Simon 1911 is Used as the Basis for Grouping. M. V. = mean variation for each group.

Number of cases	Binet-Simon 1911		Stanford Revision 1914		Stanford Revision 1916		Johns Hopkins		Average chronological age
	Average	M. V.	Average	M. V.	Average	M. V.	Average	M. V.	
1	7 yrs. 2 mo.	0	7 yrs. 4 mo.	0	7 yrs.	0	7 yrs.	0	19 yrs. 11 mo.
4	8 yrs. 5 mo.	3 mo.	8 yrs. 5 mo.	4 mo.	8 yrs. 2 mo.	6 mo.	8 yrs. 3 mo.	5 mo.	16 yrs. 4 mo.
5	9 yrs. 8 mo.	2 mo.	10 yrs. 3 mo.	6 mo.	9 yrs. 8 mo.	5 mo.	9 yrs. 9 mo.	2 mo.	18 yrs. 9 mo.
13	10 yrs. 3 mo.	3 mo.	11 yrs. 2 mo.	7 mo.	10 yrs. 5 mo.	9 mo.	10 yrs. 6 mo.	7 mo.	18 yrs. 1 mo.
6	11 yrs. 3 mo.	2 mo.	11 yrs. 4 mo.	5 mo.	10 yrs. 8 mo.	6 mo.	10 yrs. 11 mo.	3 mo.	16 yrs. 6 mo.
7	12 yrs. 3 mo.	3 mo.	12 yrs. 6 mo.	8 mo.	11 yrs. 10 mo.	6 mo.	11 yrs. 8 mo.	3 mo.	16 yrs. 4 mo.
21	13 yrs. 6 mo.	4 mo.	13 yrs.	7 mo.	12 yrs. 10 mo.	8 mo.	12 yrs. 8 mo.	10 mo.	17 yrs. 7 mo.
8	14 yrs. 4 mo.	0	14 yrs. 1 mo.	8 mo.	13 yrs. 9 mo.	8 mo.	13 yrs. 11 mo.	7 mo.	17 yrs. 1 mo.
16	15 yrs. 4 mo.	4 mo.	14 yrs. 9 mo.	9 mo.	14 yrs. 7 mo.	11 mo.	15 yrs. 1 mo.	5 mo.	17 yrs. 11 mo.
10	16 yrs. 3 mo.	3 mo.	15 yrs. 11 mo.	9 mo.	15 yrs. 10 mo.	11 mo.	16 yrs.	7 mo.	16 yrs. 7 mo.
6	17 yrs. 4 mo.	0	17 yrs. 1 mo.	10 mo.	17 yrs. 4 mo.	10 mo.	16 yrs. 5 mo.	5 mo.	18 yrs. 10 mo.
3	18 yrs.	0	17 yrs. 1 mo.	9 mo.	17 yrs. 6 mo.	6 mo.	18 yrs.	0	18 yrs. 2 mo.

Chart II shows the same agreement in results. There is at no point more than a year's variation in the average mental age obtained by the different series. The study of individual cases shows the same agreement as the averages. The data on individual cases will be published in a later paper and is at present available for anyone who is interested in a more detailed study than that given in the averages.

Charts III and IV give comparison of individual cases by the Binet-Simon and Stanford Revision. The hundred cases represented are the same as those averaged in Tables I and II. Chart III shows the distribution of these cases according to the Binet-Simon scale and Chart IV according to the Stanford Revision. The numbers are those given the cases according to the sequence in which they were examined, and represent identical cases throughout all our charts and tables.

A comparison can be made of the classification of the girls in the two series by finding the location of a given number in each chart.

Any grading under 70 per cent is considered moron according to the Stanford revision and so corresponds to any grading under twelve by the Binet-Simon scale, provided the individual tested was over sixteen years of age. The twelfth year by the Binet-Simon scale would correspond roughly to the Stanford border-line grouping. All cases grading above twelve by the Binet-Simon scale would be considered normal. There is no particular point in grouping any cases as "low normal" according to the Binet-Simon scale, as the tests were not devised to make so fine a distinction within the normal group. The few cases in which girls are chronologically under sixteen are indicated in Chart III, as the chronological age must be taken into account in determining the classification of these cases. For example, a girl of fourteen who graded twelve would be counted normal by the Binet-Simon scale.

Table II gives the percentage of cases coming under the various classifications according to the two series of tests.

TABLE II.

Binet-Simon, 1911.

Moron (mentality under twelve)	28 per cent
Border-line	8 per cent
Doubtful (just at the thirteen-year line)	9 per cent
Normal	55 per cent

Stanford Revision, 1916.

Moron (intelligence quotient less than 70 per cent)	26 per cent
Border-line (intelligence quotient 70 to 80 per cent)	19 per cent
Normal (intelligence quotient above 80 per cent)	55 per cent

Including—

Low normal (intelligence quotient, 80 to 90 per cent)	26 per cent
Normal (intelligence quotient, 90 to 100 per cent)	14 per cent
Unusual ability (intelligence quotient above 100 per cent)	*15 per cent

*Delinquent Boys of Superior Intelligence. J. H. Williams, *Journal of Delinquency*, March, 1916, p. 36.

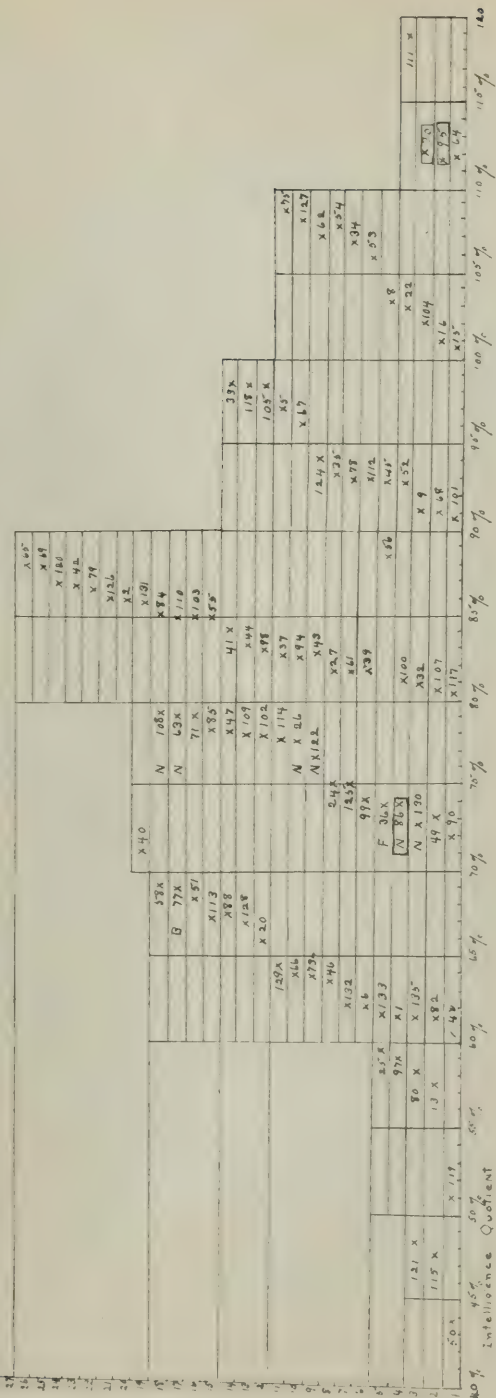
CHART III

[illegible]

Frequency distribution in 100 cases according to the Binet-Simon 1911 revision. (Cases identical with those in Charts I, II, and IV.) Letters F, B, and N indicate actual grading of doubtful cases, as feeble-minded, borderline or normal. * means that a girl is under 14 years of age. Errata: γ_{25} should read x_{88} .

CHART IV

Frequency distribution of intelligence quotients in 100 cases according to the Stanford revision, 1916. (Cases identical with those in Charts I, II, and III.) Letters F, B and N indicate actual grading of doubtful cases, as feeble-minded, border-line or normal.



The grading for all cases classified as moron by the Binet-Simon scale is identical in the two series, with the exception of Cases 99 and 36. These two cases grade moron by the Binet-Simon and low border-line by the Stanford Revision, though the difference of mental age is less than a year and a half in the two cases. Both cases are distinctly defective and have certain psychoses which make them unstable. Case 99 is that of a melancholic and 36 that of a sex pervert. Both cases would be immediately marked by any psychologist or physician as needing custodial care.

Cases 58, 77 and 88 grade somewhat higher by the Binet-Simon than by the Stanford Revision. Cases 58 and 88 were both classified as definitely defective after continuous study. Case 77 is more of a psychopathic than a mental retardation problem, is in fact at present being studied in the psychopathic ward of the county hospital.

The greatest seeming difference in the two tables is in the border-line group. As a matter of fact, this is just the most questionable point of the Binet-Simon or any other scale, as has already been stated. Psychologists have long recognized the inadequacy of the Binet-Simon grading in border-line cases and the need of supplementary tests. It is customary to classify cases grading twelve or just above twelve as doubtful, until further study can settle classification.

We should consider the line of division ability to reason. Those cases which are defective possess a practically normal memory span, but have little ability to reason. Those cases which are not actually defective, though they grade at about the same age, have a slightly low memory span, but fair capacity to reason.

A person to be mentally normal must have a certain memory span, but it is not true that defectives do not sometimes possess distinctly good memory; that is, a certain memory span is essential for normal mentality, but not a proof of it. The Stanford Revision would seem to offer a better basis for a judgment with reference to individual cases than does any of the other series, because of the greater number of tests, particularly those involving reason.

All border-line cases by either series have been studied carefully, sometimes tested repeatedly at intervals for two or three weeks. Case 26, for example, was worked with thirty minutes daily for two weeks, and finally classified as low normal. The reason for this classification was the repeated evidence of a fairly normal though rather slow learning curve and a distinctly good capacity to reason out problems. Case 63 was one of the most difficult to test. The girl has been in institutions most of her life, has very little adjustability, is hot-tempered,

stubborn, and stutters badly. After continued testing, she was classified low normal with reference to her intelligence, though she is, of course, not normal in her nervous and emotional balance.

The following cases have eventually been classified as border-line; that is, as definitely defective with a mental development about equal to that of a child of twelve or thirteen years: Cases 24, 40, 47, 49, 77, 85, 90, 99, 102, 109, 114, 122, 125. We have eventually classified as low normal seven of the cases graded border-line by the Stanford Revision and one case as moron.

In conclusion, our results seem to show that in the study of delinquent girls, or of any individuals whose educational advantages have been limited and whose general environment has been bad, cases grading between 70 and 80 per cent by the Stanford Revision, or above ten and any fraction of ten by the Binet-Simon scale, should not be graded as defectives without supplementary study. In time we may have an adolescent scale as reliable as our present moron scale, but we do not believe that will be achieved until all mere memory tests and tests involving formal education have been eliminated from the years above ten.

In addition to the hundred cases tested by all four series are thirty-five cases which were not tested by the Stanford Revision. Most of these girls are among the first cases tested and have left the school on parole, or are past twenty-one years of age. Since it is the general policy of the school not to parole the feeble-minded, the percentage of defectives is relatively low in this group. Six of the cases are morons and four border-line.

The following table gives the number of cases belonging to each mental division in our first 135 cases studied:

TABLE III.

Moron	32 cases or 24 per cent
Border-line	16 cases or 12 per cent
Normal and low normal	69 cases or 51 per cent
Unusual ability	18 cases or 13 per cent

SIGNIFICANCE OF MENTAL CLASSIFICATION.

The Moron. For the cases classified as moron we have nothing to suggest but permanent custodial care. If there is any question concerning the possible expense involved in such a method of solving the problem, the answer will be found in the histories of the cases given on pages 47 to 55. These feeble-minded girls, before reaching twenty-one years of age, have given birth to five children. The ultimate expense to society of allowing these girls to reproduce and to spread disease is beyond calculation. We suggest custodial care as the real solution of the problem, because while these girls are a menace to

society when thrown on their own resources, they are, most of them, easy to control, good workers along mechanical lines, and, with a few exceptions, happy under proper custodial care. Anyone who has had extensive experience with the feeble-minded knows how much easier they are to manage than the normal, provided the proper methods are employed. They become dangerous only when faced by economic and social conditions to which they have not the capacity to adjust.

The Border-Line Case. In spite of the difficulty of classification, the border-line type of case is one of the most difficult with which we have to deal. The high grade defective, with a fair memory and little adjustability, is usually not recognized as defective by society. Adjustments, which her mental limitations make impossible, are expected of her. After she has once become a victim of bad conditions and bad habits, it is practically, if not actually, impossible to develop enough resistance within her so that it is ever safe for her to become a free member of society.

The Normal. Fifty-five to sixty-five per cent of our girls are mentally normal or at least low normal; that is, they possess sufficient mental capacity to adjust to the conditions of everyday life. These girls not only test up to the normal point, but have shown themselves normal in their reaction to formal education and work requirement of our school. Fifteen of them made astonishingly good progress in high school subjects, which were taught for some months by an accredited Los Angeles high school teacher. This group was made up of the fifteen girls who possessed the best mentality according to our tests, quite regardless of their former educational advantages. One girl in the group had had very little formal education above the fourth grade. (For details see report of Case 8, page 54.) The report of this high school teacher was that she had never had better results anywhere than with this group of girls in our school.

The problem in all cases of normal mentality is that of reconstruction. These girls are the victims of bad social conditions, of some drug habit, or of instinctive and emotional unbalance. What must be done is in some way to develop sufficient ideational control along the right lines. In all cases, except those in which there is an actual mental unbalance, it ought to be possible to so develop a girl's ideals and interests that she will become a valuable member of society. In some of our cases of best mentality this process would probably take years, but would be worth the effort in the end.

Emotional Instability. In the case of most of our girls, as would be expected, ungoverned instinct is a part of the problem which confronts us. Psychologically, uncontrolled instinct means emotional instability. This difficulty is due to one of three causes: Weakness of ideational

control, as in the case of the feeble-minded; misdirected ideational control, as in those cases in which the attention is given to depraved ideas which heighten certain instinctive tendencies; the overdevelopment of some instinctive tendency.

It may be said that the feeble-minded individual who becomes a physical adult will always be at the mercy of her instincts, unless conditions are so controlled that she has a minimum stimulation of certain instinctive tendencies and constant custodial care. She lacks within herself the power of ideational control.

With three exceptions all of our girls come under the second heading; that is, the experiences which they have had and the conditions under which they have lived have given them the wrong sort of mental background. It is impossible here to go into detail with reference to the sorry, twisted ideas which make up most of their mental content when they enter the school. These ideas serve as a stimulus for instinctive activities which would simply be dormant in the case of an individual whose attention was taken up with other matters.

In twenty-two of the 135 cases studied, the emotional instability is due to the overdevelopment of some instinctive tendency. In thirteen cases the girls are so oversexed as to be a menace to themselves and any community in which they may live. Of these cases, five are feeble-minded, four are mentally normal, and four are of unusual ability. It might be said here that our worst cases of sex perversion belong to the group of unusual mental capacity. In seven cases the main problem is an ungovernable temper; the girls are given to paroxysms of rage over slight incidents and become dangerous at certain periods. Of these cases one is an imbecile, three mentally normal, and three are of unusual ability.

In three cases there is a morbidness which amounts almost to melancholia at times. One of these cases is feeble-minded, one normal, and one of unusual ability.

Psychologically, the problem in all these cases may be stated by the equation $\frac{\text{Idea}}{\text{Instinct}} = \text{Degree of self-control}$. Most delinquencies have their origin in normal instinctive activities. Civilized life requires the control, though not the complete suppression, of practically all forms of instinctive action. The only way in which such control can be exercised is through the force of ideas which direct the activity along the line opposed to the instinct. When ideational activities become habit, a permanent control over instinct is established.

In the case of the feeble-minded, instinct must always be stronger than ideational control, because the instincts reach almost, or in many

cases quite complete development, whereas the ideas remain childish and weak.

In the case of the mentally normal individual with normal instincts, the prognosis should be good, provided as much force can be put into changing perverted ideas and developing normal interests as has been expended in developing the child in the wrong direction. The difficulty in these cases is that society at large expects the impossible. It expects us to undo in a few spasmodic efforts what has been constructed through a period of from sixteen to twenty years. At present the California School for Girls is bending every effort to arouse normal interests which shall serve as a control after the girl leaves the institution. To do this, educational facilities and normal, happy home environment, good books and suitable amusements are necessary.

The problem of those who have overdeveloped instinctive tendencies is the same as that of the group just discussed, except that it is more difficult. If the mentality is good enough, a very high degree of ideational control can be developed. These individuals will always be less stable than those with normally balanced instincts, but it is a well known fact that some of the most valuable members of society have had just such excessive strength of instinct.

FORMAL EDUCATION.

Educational Status of Cases. The fact that most of our girls are American born, and that many of them have lived in the state of California the greater part of their lives, means that they have had educational advantages distinctly above those found among delinquents in many other states where there is a large foreign population or a lower school age limit. Table IV gives in detail the educational status of the 135 cases examined. Only six of the cases have a history which shows no formal schooling. In twenty-one cases the school history could not be obtained.

Public School Indications of Cases. It is one of the obvious defects of our present school and juvenile reform system that the public school contributes so little, even by way of information, which would help solve the problems of these children who have so recently been public school pupils. Most of the difficulties in which these girls are involved had their origin in the public school period. When we make a direct investigation of the school history, we usually find that the child had already become a recognized problem before leaving the public school. It would seem entirely feasible to have direct report from the school a part of the court report in each one of these cases. As a matter of fact, what we find is that the child's statement concerning her school work is usually all the information given us by the court.

The most noticeable thing about the school statistics is that twenty-three feeble-minded girls were allowed to go above the fifth grade, several as far as the eighth grade, though they are unable to do those things which would be expected of third grade children. In other words, since no provision is made in most of our schools for the proper education of the mentally deficient, they are simply allowed to go from one grade to another, the justification for this procedure being that physically mature, feeble-minded individuals are a menace to the small children in the regular grades.

Thirteen of our girls come from various high schools. In seven of these cases the girls show the intelligence which would be expected of the average high school student of normal mentality. In five cases they show unusual ability, with a certain amount of eccentricity. In one case the girl is distinctly border-line, and it is somewhat hard to understand how she succeeded in gaining admission to the high school, except as one considers the statement already made concerning the advancement of defectives through the grades.

TABLE IV.
School Record.

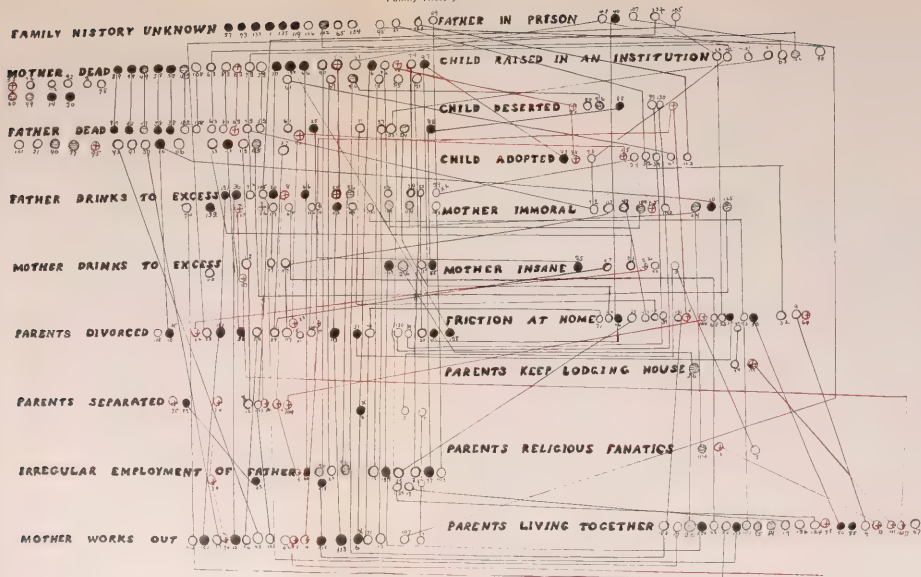
	Feeble-minded	Low normal	Normal	Unusual ability	Total
No formal schooling.....	3	2		1	6
Third grade	3				3
Fourth grade	4	1	6 (1?)*	1	13
Fifth grade	3	1	4		8
Sixth grade	2	3	6		11
Seventh grade		4	11		15
Eighth grade	1	6	9	4	20
No school history, formal education poor	8	11	1 (1?)*		21
Allowed to go above fifth grade, unable to do third grade work.....	23		2		25
High school first year.....	1		4	4	9
High school second year.....			2	1	3
High school third year.....			1		1

*?Mental classification doubtful.

HOME CONDITIONS.

Chart V and Table V give in detail the conditions of the homes from which our girls come, in so far as we have information concerning them. It should be stated here that we have had to depend on court reports, reports of probation and parole officers, and not on direct investigation. Consequently, it is safe to assume that conditions are worse than is evident from our records. Certain facts, such as a death or separation of the parents, are necessarily a part of the court record when the child becomes a state ward. But many other facts, such as the mental status of the other members of the family, alcoholism, poverty, etc., would only be completely determined by a more detailed

CHART V.
Family History of 135 Cases.



Each circle represents a case. When one or more circles are connected by lines, the various conditions designated were found in one home.

X Represents Step-parent
XX Represents Foster-parent.

● Represents Moron.
○ Represents Normal.

○ Represents Border-line
⊕ Represents Unusual Mentality.

investigation than we have been able to make. It is to be hoped that provision will be made in the near future for a research department which shall make this part of the investigation its special problem.

Our study, incomplete as it is, shows the startling fact that out of 135 cases there are only 21 in which the child's parents keep up any sort of a home together. That is, 114 of our girls, or 84 per cent, come from homes which have been broken up for one reason or another. The biggest single factor is the death of the mother, which occurred in 28 per cent of the cases. Next in order the death of the father, 25 per cent of cases; father or mother drink to excess, 26 per cent; the divorce or separation of the parents, 22 per cent of cases, etc. (See Table II.) It is to be noted (Chart II) that in many cases several of the factors mentioned are combined in a single home.

TABLE V.
Conditions Found in the Home Environment of 135 Cases.

Condition	Feeble-minded	Border-line	Normal	Unusual	Total	Per cent
Family history unknown	6	1	7	0	14	10
Mother dead	11	6	18	4	39	28.8
Father dead	8	6	18	3	35	25.9
Father drinks to excess	6	3	13	5	27	20
Mother drinks to excess	2	1	5	1	9	6.6
Parents divorced	6	0	11	3	20	14.8
Parents separated	2	0	4	5	11	8.1
Irregular employment of father ..	5	2	8	2	17	12.6
Poverty at home—mother works out	5	0	10	3	18	13.3
Father in prison	1	0	4	0	5	3.7
Child raised in institution	0	1	6	0	7	5.1
Child deserted	1	1	3	2	7	5.1
Child adopted	1	0	6	2	9	6.6
Mother immoral	1	4	3	1	9	6.6
Mother insane	1	0	4	1	6	4.4
Friction at home	3	2	11	3	19	14.0
Parents keep lodging house	0	1	1	1	3	2.2
Parents religious fanatics	0	1	1	1	3	2.2
Parents living together	4	3	10	4	21	15.5

DEGREE OF RESPONSIBILITY OF MENTALLY DEFICIENT.

Responsibility of Defectives on a Par with that of Children of Equivalent Mental Age. During the last few years the question of the responsibility of the mentally deficient has been much discussed in legal and scientific circles. Those who have had extensive experience with the feeble-minded agree that they can not be held responsible for their acts, if they are forced to adjust to the complex conditions of modern life. They have no greater degree of responsibility than children whose age corresponds to their mental age would have, provided these children were placed under the same conditions. That children under the age of ten to twelve are mentally incapable of solving the social

and economic problems of the present day is stipulated by our present laws. A child under seven can not be held accountable for any act "he may commit. An infant between the ages of seven and fourteen is presumed to be incapable of committing a crime. In the case of a person between such ages, the burden of proving capacity is upon the prosecution, and a conviction can not be had or sustained unless it is affirmatively made to appear that the defendant was, at the time of the act, of sufficient maturity of mind to understand and appreciate what he did." (Encyclopedia of Law and Procedure, Mack, 1906, Vol. XXII, p. 623.) The problem of the mentally deficient is exactly the same as that of the child, except that the former has adult instincts and strength, superimposed upon the child's mentality.

Legal Status. Legally, feeble-mindedness is recognized under the head of imbecility. "Those designated as imbeciles in law may make use of their senses; may have ideas, memory and some judgment, and may read and write and articulate words with more or less clearness, and even calculate when the calculation is not too difficult." "Imbecility is that feebleness of mind, which, without depriving entirely the person of the use of his reason, leaves only the faculty of conceiving ideas the most common, and which relate almost always to physical wants and habits." (Encyclopedia of Law and Procedure, Mack, 1906, Vol. XXII, p. 1112.)

The laws of the state of California make no specific statement concerning the extent to which a feeble-minded person may be held responsible for his acts. The only specification is that one who understands the nature of his act and knows that it is wrong may be held responsible to the state.

Determination of Degree of Responsibility: Case Histories. To determine the degree to which our feeble-minded girls can be held responsible under the law, we have asked them a series of moral questions. Our lowest grade cases, even those who are unable to tell time or count change, make very good response to all moral questions. They include stealing, immorality and murder in the list of things it is wrong to do. They can state in detail what the consequences of their acts would be. Cases 25 and 115, two of our lowest grade defectives, went into detail with reference to the legal steps which would be taken in case of any one of these crimes. Their answers are no better than those of seven or eight-year-old children of whom we asked the same questions, except that the girls stated details based on a memory of their own experiences in court.

We give a few of our actual case histories, as this seems the best answer to the question concerning the extent to which society has a right to hold these girls responsible.

Case 25. **Feeble-minded.***Chronological age*—20 years at time first tested. (Now 22.)*Mental age*—9 years.

In school from ages of 9 to 15 years.

Unable to count change even for small amounts, though can name coins. Unable to tell time. Does not know tables above fours. Writes like a child. Reads fairly well. Said, "Paris the largest city in United States, etc."

Diseased—Hereditary syphilis.

Court record.

Deficiency reported by San Francisco court. Father dead. Mother insane. Record of vagrancy.

Present location.

Now 22 years old. An attempt was made to keep this girl after she was 21 years of age. She assisted with the work at the school, but left of her own accord.

This girl has always been easy to manage except when moody. Is of a very romantic, moody temperament. She did very well as a helper in more mechanical lines of work, and would probably have stayed contentedly for years at the school if the authorities had been able to keep her there. Because the law makes no provision for custodial care for such cases, the girl was free to go at will. On three different occasions she has been picked up by men on the road as she was returning from church alone, and taken to Los Angeles. All three times she has returned to the school after several days of her own accord. After the second absence she returned ill and pregnant. The third absence was spent living in a most immoral fashion. The girl was arrested for vagrancy, lodged in city jail, released, was ill, attempted to get work, but could keep no work.

In summary: This child of physical maturity and child's mentality is free to go or come as she pleases, is held responsible for herself as an adult, though she can not even tell time or count change, or do any of the minor intellectual operations required of an adult. There is no question but what she is responsible for her acts under the laws of the state of California. She comes back to the school repentant and conscious of wrongdoing after each digression. She answers moral questions in such a way as to show verbal knowledge of the difference between right and wrong, which is the law's only criterion of responsibility.

The fact that she is not competent mentally to meet the complex problems of modern life, to look after herself in a time-telling, money-counting, reason-demanding universe, is not accepted by law as altering in any way her degree of responsibility.

Case 50. **Imbecile.***Chronological age*—20 years.*Mental age*—7 years.

Physically perfect—large, muscular.

Can not tell time except hour and half-hour. Can not count change. Writes childish but very good copy-book hand; will write page which is just a string of letters which do not make words; perfectly satisfied with result. After working twenty minutes on a letter home, which covered a whole sheet of foolscap paper, and in which "may" and "was" were only real words, says: "Isn't that nice letter? You read it." Copies from book very well.

Born in California. Constantly in school from ages 6 to 16 years.

*Court record.**No record of mental deficiency* in commitment report.

Both father and mother living. "Beyond control of parents and in danger of leading an idle and dissolute life."

Occupation desired.

"To get out and get married."

Present location.

Sent to Sonoma feeble-minded institution after three months.

Case 66. **Feeble-minded.***Chronological age*—19 years, 7 months (at time first tested).*Mental age*—10 years.

Has given birth to two children during time a ward of the court.

Good memory. Can not carry in subtraction. Can not add simple numbers without counting. Reads fairly well. In school constantly since 6 years of age.

Court record.

Report of deficiency.

Mother dead. Father drinks to excess. Home completely broken up by mother's death. In 1910 brought into court dependent in neglected condition. "Court placed her in many different homes. Girl ran away repeatedly, living during these intervals in an immoral way." Baby boy born May, 1914. Four months after the birth of child, while still a ward of the court, found living in a rooming house. Gave birth to another child in 1915. Both these children were born during the time this girl was a ward of the Juvenile Court. Diseased.

Present location.

Now past 21 and living questionable life.

Desired occupation.

To "get married and settle down."

Case 36. **Feeble-minded.**

Chronological age—20 years at time first examined. (Now 22 years.)

Mental age—9 years.

Reads easily, very poor in mathematics, *very good* mechanical worker, childish, oversexed.

Case history—(As given in commitment record).

Father and mother divorced. Mother remarried. Own father the dissipated son of a wealthy family. Stepfather good man, has paid all bills for girl, but refuses to have her in house. Girl definitely feeble-minded and depraved.

Occupation desired.

Originally wished to be cashier in 5 and 10 cent store. Now wishes to be a missionary.

Present location.

Twenty-two years of age, staying at California School for Girls of own volition. Free to go at any time. Good mechanical worker, happy disposition, romantic.

Case 80. **Feeble-minded.**

Chronological age—20 years, 7 months at time of first examination.

(Now 22 years.)

Mental age—9 years.

Married. Eighth grade school (according to girl's statement). Has been in school constantly since 6 years of age.

Statement Concerning School Grade Taken Without Question in Three Different Reports.

Reads with difficulty.

Writes illiterately—("I sleten to squar sche.") ("I listened to his queer speech.") [From dictation.]

Does not know tables at all, and adds slowly by counting.

Case history—In a bulky court report, no statement of mental deficiency. Home reported good. Girl has had education and home advantages suited to normal.

Occupation desired.

Wants to be bookkeeper.

Present location.

At the age of 21, dismissed from California School for Girls, according to state law. Husband fixed home to receive girl, who had every desire to return to him. Within a month was arrested for vagrancy, in a rooming house. Is now at large.

Case 13. **Feeble-minded.***Chronological age*—16 years, 5 months.*Mental age*—9 years.

Does not know tables above twos. Writes poorly. Can not spell simple words.

Case history—No report of deficiency.

Mother illiterate. Father dead. Vagrancy.

In trouble with another girl.

Present location.

California School for Girls.

Case 119. **Feeble-minded.***Chronological age*—17 years, 1 month.*Mental age*—9 years.

Writes like an 8 or 9 year old child.

Affectionate, responsive.

No case history.

Present location.

California School for Girls.

Case 121. **Imbecile.***Chronological age*—18 years.*Mental age*—7 years.

Can not tell time or count change.

Case history—No record of deficiency.

Father drank to excess. Parents divorced. Mother remarried. Mother took in washing.

Present location.

California School for Girls.

Case 1. **Feeble-minded.***Chronological age*—17 years.*Mental age*—9 years.

Can not tell time or count change; has violent temper and moody disposition. Very affectionate; teachable in purely mechanical way; has failed to learn to tell time after three years instruction.

Case 48. **Feeble-minded.***Chronological age*—17 years.*Mental age*—10 years.

Diseased.

Court record—No report of deficiency.

Parents both dead.

Case 82. **Feeble-minded.***Chronological age*—19 years, 6 months.*Mental age*—10 years.

School—Educable.

Memory fairly good, but very poor reasoning capacity.

Court record—No report of deficiency.

Ward of the court since 1912. Original charge vagrancy. "Continually before attention of court for this reason." Married. Two miscarriages; one due to abuse. Husband worthless.

Present location.

California School for Girls.

Case 6. **Feeble-minded.***Chronological age*—18 years, 6 months.*Mental age*—10 years.

Third grade, Los Angeles schools.

Diseased.

Case history.

Mother dead. father remarried. Home unfit by reason of depravity. Committed to Whittier as a "lewd and dissolute person." Married, one child.

Present location.

California School for Girls.

Case 57. **Border-line.***Chronological age*—18 years, 7 months.*Mental age*—12 years.*Case history*—No record of deficiency.

One child.

Case 132. **Feeble-minded.***Chronological age*—17 years, 7 months.*Mental age*—9 years.

Born in California. Knows tables, but can not carry in subtraction. Attempts to subtract larger from smaller numbers. Memory better than comprehension.

Diseased.

Court record—No report of deficiency.

Father drinks to excess.

Present location.

California School for Girls.

Case 46. Feeble-minded.

Chronological age—18 years 10 months at time of first examination. Will be 21 years of age this fall.

Mental age—10 years.

Reads and writes with difficulty. Doesn't know tables above fours. Adds by counting.

Court record—No report of deficiency.

Ward of court since 1912. Father serving term in San Quentin for attempt to murder mother. Mother and father divorced. Mother re-married.

Child paroled to do housework. Found soliciting among Chinamen. From court record: "She was given several chances to make good—we have been lenient with her and used our utmost endeavors to straighten out." From Girl's School record: "Easy to manage, affectionate, good mechanical worker."

Present location.

California School for Girls.

Case 129. Feeble-minded.

Chronological age—14 years, 4 months.

Mental age—8 years.

Omits longer words in reading. Writes like a third or fourth grade child. Allowed to go as far as sixth grade in school.

Court record—No report of deficiency.

Mother intemperate. Father a laborer. An older sister has three illegitimate children.

Present location.

Still at California School for Girls.

Girl committed for burglary; was very daring and cunning in carrying out escapades.

Case 133. Feeble-minded.

Chronological age—16 years.

Mental age—10 years.

Diseased.

Case history.

Committed February 2, 1916. Court record says that she has been on probation since June 9, 1913. That "she failed on probation and that she refuses to obey the orders of the court." While on probation the girl lived in an immoral way. At least one miscarriage during time girl was a ward of the Juvenile Court.

Present location.

California School for Girls.

**DEVELOPMENT OF MORAL RESPONSIBILITY IN THOSE OF NORMAL
OR OF UNUSUAL MENTAL CAPACITY.**

Contrasted with these cases of mental deficiency are those of normal or of unusual ability. We give a few of these case histories so that the public may have some idea of the problem which the school has in handling both defective and normal in such a way as to develop each to its point of highest responsibility. We have no doubt concerning the outcome with these girls of better mentality, if enough time and energy can be put into the task of reconstruction. So many of them already making good in the outside world justifies our confidence.

Case 22. Unusual Mentality.

Chronological age—16 years.

Mental age—Adult.

School—Eighth grade in spite of very irregular life. Mentally very unstable—tendency to hysteria, melancholia.

Court record.

Mother insane, father dead; child traveled about country with mother. Dependent, never delinquent.

Present location.

Paroled.

Case 34. Unusual Ability.

Chronological age—20 years, 3 months at time tested. Now past 21.

Mental age—Adult.

School—Left school at 13 to go to work. Does induction test; code, 8 digits; 7 reversed; remarkable memory; Stanford Voc. 45.

Court history.

Parents separated, father gambler, mother works by the day. Girl is married. Committed for forging checks and vagrancy.

Present location.

Released from school at age of 21 years. Divorced and remarried.

Case 53. **Unusual Ability.***Chronological age*—17 years.*Mental age*—Adult.*

School—First year High School; does induction; code; summary of passages; fables; completion test; vocabulary 63; arith. reasoning. Did puzzle box in two minutes (no trial and error).

Diseased. Morally depraved.

Court record.

Mother died when child was born; father remarried. Occupation, chorus girl. Married at 15. Committed for vagrancy. Used drugs, alcohol, tobacco; smoked twelve cigarettes a day.

Present location.

California School for Girls.

*Studied Latin, algebra, etc.

Case 54. **Unusuable Ability.***Chronological age*—14 years, 2 months.*Mental age*—Adult.

School—Eighth grade when thirteen.

Court record.

Mother died when child was ten years old. Drunken father and four brothers. Rough boys came to the house. Committed for dependency.

Present location.

Released. Started High School—returned to the court.

Case 8. **Unusual Ability.***Chronological age*—18 years, 4 months.*Mental age*—Adult.

School—No school above fourth grade. Reads easily, but writes illiterate letter. Does not know tables above fives. Showed remarkable ability in all tests. Works in a systematic, rapid fashion. All reasoning tests rapidly and well done. Used ingenuity to make up for lack of formal education; for example, adds instead of multiplying when needs to divide 300 by 6 in mathematical problem.

One of six girls in entire school to do Stanford induction test; one of four to do ingenuity test; interprets fables; does code with one error in two minutes. Vocabulary index 54, which is distinctly above average of school; definitions when given exceptionally good; dungeon—a dark room, place of punishment; hysterics—a disease in which one laughs and cries; seorch—stage before burning, etc. It is interesting to note here that girl at first refused to do Vocabulary after one glance at the words.

Court record.

Vagrancy cause of commitment.

Present location.

California School for Girls. Learned forty words a day in about half an hour. Could look at word, visualize it and write it forwards or backwards with equal ease. Learned multiplication tables by looking over a table before going to bed, then saying it over after lights out. Went into Latin class during experiment; did excellent work in Latin.

Case 62. **Unusual Ability.**

Chronological age—19 years, 4 months.

Mental age—Adult.

School—First year High School. Remarkable ability, rapid accurate worker, emotionally very unstable.

Court record.

Father and mother both dead. Committed for robbery.

SUMMARY.

1. Each of the four series of intelligence tests, the Binet-Simon 1911, the Huey Revision, or the two Stanford Revisions give approximately the same results in determining the mental age in any given case. The gradings according to the Huey Revision and the 1916 Stanford Revision seem to give a somewhat more accurate estimate, or one which corresponds to the mental level which further study and testing ascribed to the individual. There is no case in which the mental classification varies from one series to the other with the exception of border-line cases and those in which psychopathic complications were found.

2. The intelligence tests must be supplemented by other tests in determining the status of border-line and doubtful cases. The particular type of tests used for this purpose should be reasoning and learning tests, as lack of capacity to reason and slowness or inability to learn constitute the fundamental characteristics of mental deficiency. Because of the greater number of tests and the nature of the upper grade tests in the Stanford Revision, the basis for judgment is more satisfactory in this series than in any of the others, and consequently less supplementary work is necessary.

3. Tests for special ability are of value in determining the line of work for which individuals at any level of intelligence are adapted. The tests which we have found of particular value have been those which give us some estimate of capacity for motor adjustment, memory

span, type of imagery, capacity to reason and capacity for sustained attention.

4. Thirty-six per cent of the 135 cases tested were definitely feeble-minded; at least twenty-four per cent of these were so deficient as to be institutional cases. Fifteen of these girls are unable to tell time or count change. Most of them read and write with difficulty, in spite of years of schooling, and none of them is able to do any mathematical problems beyond simple addition. In spite of these glaring deficiencies, there are only two courts which mention feeble-mindedness in the court record or commitment papers.

5. Eighteen of the cases tested, or thirteen per cent, are of distinctly superior intelligence. All degrees of formal education are represented in this group. Lack of formal education seems to make little difference in the mental age obtained by any series of tests. A few of the tests were done poorly by all those most lacking in formal education, and should consequently be supplemented by other tests less dependent on the amount of schooling the child has received. No mention whatever is made in the court record or commitment papers of the superior intelligence of these girls, and we are consequently led to suppose that their unusual ability has been as little taken into account up to the time of their commitment to the state institution as has the mental deficiency of other cases.

6. The second largest single group is that of the girls who are not actually deficient, but are still below the average in general intelligence. They belong to the group popularly called "stupid." Under proper conditions they would have become good routine workers. It is probable that suitable training and supervision can make many of them self-supporting members of the community. In handling these cases it must be remembered that while these individuals of slower mentality often make less trouble under simple living conditions, or when a course of action is definitely planned out for them, they are still more apt to get into trouble under complex conditions, because less able than those of better mentality to meet problem situations.

7. In twenty-two cases, or sixteen per cent, the main mental peculiarity is the over-development of some instinctive tendency with the accompanying emotional instability. In six of these cases the lack of balance is sufficiently marked to suggest insanity. In three cases there are periodic spells of insanity. Of the nine cases just mentioned only two are mentally deficient. In thirteen cases the girls are oversexed. Of this latter group four belong to the group of unusual ability; three to the group of mentally deficient.

8. Eighty-four per cent of our girls come from homes which have been broken up from one cause or another.

9. All cases classed as defective, and also many others which subsequently became delinquent, could have been detected at an early age, while they were yet in the public schools. The detection and proper treatment of these cases before they became delinquent would have saved the state incalculable expense and disorder, as well as securing greater happiness for the unfortunate individuals themselves.

GRACE M. FERNALD, Ph.D.,
Psychologist.

O

Biennial Report of the Trustees

OF THE

California State Library

FOR THE

Sixty-sixth and Sixty-seventh Fiscal Years

July 1, 1914, to June 30, 1916



CALIFORNIA STATE PRINTING OFFICE
SACRAMENTO

1916

TRUSTEES.

Appointed by the Governor, term four years.

R. M. RICHARDSON, of Sacramento, <i>President</i>	Term expires February 28, 1914
A. H. HEWITT, of Yuba City.....	Term expires February 28, 1916
ALLEN B. LEMMON, of Santa Rosa.....	Term expires February 28, 1914
BRADNER W. LEE, of Los Angeles.....	Term expires February 28, 1914
CHARLES S. GREENE, of Oakland.....	Term expires February 28, 1912
J. L. GILLIS, of Sacramento.....	<i>Librarian and ex officio Secretary</i>

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STATE OF CALIFORNIA,
DEPARTMENT OF THE STATE LIBRARY,
SACRAMENTO, CAL., June 30, 1916.

To His Excellency, HIRAM W. JOHNSON,
Governor of California.

SIR: We have the honor to submit the Biennial Report of the State Librarian for the two years ending June 30, 1916.

By order of the State Board of Library Trustees.

R. M. RICHARDSON, *President.*
ALLEN B. LEMMON, *Trustee.*
BRADNER W. LEE, *Trustee.*
CHARLES S. GREENE, *Trustee.*
A. H. HEWITT, *Trustee.*

REPORT OF THE STATE LIBRARIAN.

To the Honorable Board of Trustees of the California State Library.

GENTLEMEN: I have the honor to submit my report covering the transactions of the State Library for the sixty-sixth and sixty-seventh fiscal years, ending June 30, 1916:

FINANCES.

Balance on hand July 1, 1914-----	\$14,345 11
Amount received during the sixty-sixth and the sixty-seventh fiscal years -----	193,861 49
Total -----	\$208,206 60
Expenditures during the sixty-sixth and the sixty-seventh fiscal years -----	201,037 57
Balance -----	\$7,169 03

THE LIBRARY FUND.

The legislature of 1915 made the same appropriation for the support of the Library as that of 1913, that is, \$197,200.00, for two years. While this appropriation was sufficient three years ago, at the present time it is far from enough to enable the Library to carry on all of its activities as they should be. County libraries have not only increased from twenty-six to thirty-six counties, but the service within the counties has grown many fold. This growth necessarily demands more books and a larger number of library assistants to handle them. To make matters worse the price of books has been advanced by several publishers.

The most serious single tax upon the Library fund has been to provide for the Sutro branch. This department it will be remembered, had no special appropriation from the legislature; but its importance was so great that the Library trustees felt justified in taking it, even though it would be necessary to hamper the work of the main collection for a time. We trust that at the coming session of the legislature this deficiency may in some manner be made up by a generally increased maintenance fund.

STAFF.

J. L. Gillis, Librarian.

Milton J. Ferguson, Assistant Librarian and in charge of Law Department.

Miss Laura Steffens, Second Assistant Librarian.

Jos. H. Quire, Legislative Reference Librarian.

Miss Susan T. Smith, Reference Librarian.

Miss Margaret Eastman, Head of Order Department.

Miss Eudora Garoutte, Head of California Department.

Miss Alice J. Haines, Head of Documents Department.
Miss Mabel R. Gillis, Head of Books for the Blind Department.
Miss Harriet G. Eddy, County Library Organizer.
Mrs May Dexter Henshall, School Library Organizer.
Miss Annie Lowry, in charge of Periodicals and Binding.
Miss Ida G. Munson, Assistant.
Miss Anna Creaner, Assistant.
Miss Beulah Mumm, Assistant.
Miss Mary V. Provines, Assistant.
Miss Elisabeth C. Haines, Assistant.
Miss D. Florence Montfort, Assistant.
Miss Clara L. Murray, Assistant.
Miss Persis C. McIntire, Assistant.
Mrs Olive M. Treichler, Assistant.
Miss Ruth Beard, Assistant.
Miss Helen M. Bruner, Assistant.
Miss Bernice Goff, Assistant.
Miss Lenala Martin, Assistant.
Miss Myrtle Ruhl, Assistant.
Miss Caroline E. Wenzel, Assistant.
Miss Dorothy L. Clarke, Assistant.
Miss Winona McConnell, Assistant.
Miss Marie Lamont, Assistant.
Miss Margaret Hatch, Assistant.
Miss Estella DeFord, Assistant.
Miss Anna Jean Thomson, Assistant.
Miss Ella Clark, Indexer.
Miss Kate M. Foley, Home and Library Teacher for the Blind.
Wm. H. Lugg, Shipping Clerk and Cameragraph Operator.
Elmer J. Walther, Assistant in Law Department.
Miss Emma F. DeMerritt, Book Repairer.
Miss May Sternsdorff, Book Repairer.
Mrs Lela Kinman, Book Repairer.
Miss Gladys M. Kidd, Stenographer.
Miss Lily Tilden, Stenographer.
Miss Florence Lamb, Bookkeeper and Stenographer.
Jos. E. Ryan, Assistant Shipping Clerk and Assistant Cameragraph Operator.
Wallace McBain, Assistant Shipping Clerk.
Lloyd E. Smith, Shelf Lister.
Albert Marty, Messenger.
Ernest Greenwalt, Messenger.

Willard Wooden, Messenger.
Tom Kelley, Messenger.
Thomas Lenahan, Messenger.
J. L. Foss, Janitor.
John W. Driscoll, Assistant Janitor.

The following persons have been employed by the Library during the period covered by this report, but are not now in our service.

Miss Anne B. Bailey.
Mrs Annie K. Blanchard.
Miss Helen V. Briggs.
Miss M. Gladys Brownson.
Joe Cass (temporary).
Miss Blanche Chalfant.
Miss Miriam J. Colcord.
Miss Mabel Coulter.
Miss Essae M. Culver.
Miss Susan deFremery.
Melvin G. Dodge.
Miss Margaret E. Dold.
Elmer Field (temporary).
Miss Matilda Fisher (temporary).
Mrs B. Foley (temporary).
George Glackin.
Miss Mary E. Glock.
Miss Cecilia Henderson.
L. J. Hochderffer.
Miss Edna S. Holroyd.
Miss Elizabeth Lowry.
Alfred Mallett (temporary).
Miss Anne Margrave.
Mervin Nickerson (temporary).
Miss Sarah S. Oddie.
Emmett Phillips.
Geo. J. Raymond.
Raymond Riordon.
Miss Laura Robson.
Miss Jennie Rumsey.
Miss Marion Shinn (temporary).
T. Silkwood (temporary).
Albert Walsh.
Miss Ethel L. Wiles.
C. A. Williams (temporary).

ONE READING ROOM.

The demand for space in which to stack books became so urgent that in the fall of 1914 the General reading room and the California reading room on the fourth floor and the Documents reading room on the second floor were all abolished and all readers are now served in what had been the Law reading room on the first floor of the Capitol Building. The alternate book cases were removed from this room, thereby making desk space for the heads of the various departments of the Library. It was necessary in making this change to remove about half of the Law collection which had previously been accessible to readers; a change which was not well received by the lawyers. The result in the main has made for efficiency; the heads of departments under this plan are all within easy distance for consultation and the users of the Library are thereby more completely and expeditiously served, though the new reading room is too small and crowded to admit of the quiet which is usually demanded in such a library department.

The Catalog and the Order departments which were formerly located in the southeast corner of the building on the fourth floor now occupy the space vacated by the General reading room. The installation of the elevator makes communication between these departments and the reading room very easy. The space vacated by the concentration of the reading rooms has been stacked. It is easily foreseen that the space thus gained will be seriously overtaxed before the new building is ready for occupancy.

For various reasons the Library has adopted the closed stack system.

LAW DEPARTMENT.

The growth of the Law department has been regular during the past two years. No collection of outstanding importance has been acquired. Under the new arrangement mentioned above the law books are not conveniently handy as they were under the old plan. The current editions of the statutes of the various states and the official editions of the state reports, the United States reports and statutes, some of the more generally used collections of cases and the digests are still kept in the reading room. The books which are out of the room are brought by messengers immediately upon request, and the delay at most is only a few minutes.

A new system has been adopted in the binding of the Supreme and the Appellate court records, which continue to be of the greatest value and use to the legal fraternity. The records are now arranged for binding in the same order as that in which the reports of cases appear in the "California Reports" and the "California Appellate Reports." As the citation of cases contained in the bound volumes of records also

appears on the backs thereof, it will be quite as easy in the future to locate the records as it is to find the decision of the court. Under this plan an index will not be essential to the easy use of the records, though it will of course be necessary to have an index for the older records.

BOOKS FOR THE BLIND DEPARTMENT.

The Books for the Blind Department now has 833 borrowers on its list and has 5,683 accessions (books, music, etc.) with which to serve them. During the past two years the total borrowers have increased 198 and the accessions 1,820. The circulation has been 19,679. Our largest monthly circulation was in June, 1916, when 1,260 books, etc., were loaned.

In June, 1915, the head of the department and the Home Teacher attended the meeting of the American Association of Workers for the Blind, held in Berkeley and both gave papers on the work in California. The assistant attended for two days. Our Home Teacher, Miss Foley, was elected second vice president of the association.

Standard Dot having been proposed at the meeting as the uniform type for the English-speaking blind, such books as were available in that type were added to the Library. Although the type has been practically abandoned as a solution of the type question, the books in Standard Dot were a great help in enabling our borrowers to form their own opinions of the merits of the system, and they will always be interesting historically.

We still continue to receive many gifts of books, magazines and music from borrowers and publishers, and all are greatly appreciated. Books are purchased just as fast as suitable ones are published. Music is also added, mainly on request, and many magazines in all types are subscribed for.

A supplement to our Circular and Finding list was issued February 1, 1916, giving all additions to the department since January, 1914. News Notes, giving additions and statistics, continues to be reprinted from News Notes of California Libraries each quarter.

Miss Kate M. Foley, Home Teacher of the blind has been working in that capacity just two years. A report of her work follows. In February, 1916, the head of the department made a trip to Los Angeles and saw the work of the Home Teacher. During the week fifty pupils, some who were being instructed and some who had graduated, were visited. The work being done is marvelous, not only in results but also in the amount accomplished, especially when the great distances covered are considered. The statistics which follow can not begin to show what the Home Teacher actually does, and what the work she is doing means to the blind of the state.

Home Teaching.

The Home Teacher's headquarters are in the Los Angeles County Free Library on Wednesday and Saturday afternoons and in the Long Beach Public Library every other Thursday afternoon. At other times lessons are given in the homes of the blind in Los Angeles, Long Beach and near-by cities. There are pupils at present in Pasadena, San Gabriel, Monrovia, San Fernando, Santa Monica, Glendale, Inglewood and Compton. Outside of Los Angeles County many pupils are being taught through correspondence with the Home Teacher.

Many clubs and organizations of various kinds have been addressed in the interests of the work and for the aid of prevention of blindness.

Handwork is not taught by the Home Teacher, but many pupils are induced either to learn to knit, tat and crochet, etc., or to take up such work again if it had been learned before they became blind. The men are encouraged to work about the house and garden, cut lawns, chop wood, go to the near-by stores and to continue, if possible, the kind of work done before they became blind.

Statistical reports for the two years follow:

From July 1, 1914, to June 30, 1915.

Number pupils taught.....	62
Number graduated.....	37
Number still carried.....	25
Children taught.....	4
Lessons in homes.....	381
Lessons in Library.....	266
Total lessons.....	647
Pupils reading Moon type.....	32
Number reading Moon and Braille.....	6
Reading Braille.....	13
Reading New York Point.....	4
Persons visited, but not studying.....	22
Clubs and organizations addressed.....	24

From July 1, 1915, to June 30, 1916.

Pupils graduated.....	29
Pupils still carried.....	52
Pupils reading Moon.....	53
Pupils reading Braille.....	41
Pupils reading New York Point.....	6
Pupils reading Moon and Braille.....	13
Pupils deceased.....	7
Number of children taught.....	13
Former pupils resuming study.....	9
Correspondence pupils.....	14
Persons refusing to study.....	31
Visits.....	97
Organizations addressed.....	8
Lessons given at Library.....	388
Lessons given at home.....	541
Total number of lessons.....	929

DOCUMENTS DEPARTMENT.

During the period covered by this report the system of classifying the United States documents as devised by the superintendent of Documents has been adopted and the entire collection has been reclassified.

A set of the Library of Congress printed catalog cards for the Department of Agriculture publications has been acquired.

The usual legislative reference work has been continued as heretofore. Reference lists on the following subjects have appeared in News Notes of California Libraries: Torrens system of land registration, Home rule in taxation, Water commission act, Exemption of educational institutions from taxation, Condemnation (of property in excess of that needed) for public purposes, Nonsale of game act, and Alien ownership of land.

The municipal documents collection in particular has grown very rapidly. Publications of more cities, etc., are being received; and the documents have now been fully catalogued and classified.

CALIFORNIA DEPARTMENT.

The following cards have been added to our collection: 48 Pioneers and early settlers, 122 Authors, 33 Artists and 71 Musicians. Frequently the person filing these cards is able to give us photographs and other biographical information in the form of letters, etc., copies of books and pamphlets published, reproductions of works of art and musical scores. The collection of Californiana has been added to in large number, as may be seen by consulting the issues of "News Notes of California Libraries."

The most important single piece of work undertaken by the department during the past two years, is the gathering of material covering the dramatic history of the state. Much success has been had in getting hold of photographs of actors and actresses, play bills, biographical information and copies, both printed and manuscript, of plays written by California authors or produced at California theatres. A very promising beginning has been made in this work, particularly through the kindness of Mr Charles Farrell, former editor of the "Dramatic Review" in placing with us his rich collection of dramatic literature. It is hoped that other persons may be induced to follow Mr Farrell's example.

The newspaper "index" now covers the period from August 15, 1846, to March, 1905, and from January, 1913, to March 15, 1916.

REFERENCE DEPARTMENT.

The work of the Reference Department has proceeded along the lines mentioned in the preceding Biennial Report. With the increase in county free libraries the work of the department has become much

heavier; but by reason of the systematization of work, referring requests of individuals to their own local libraries and in general dealing with library systems rather than with individuals, it has been possible to take care of this increase in a satisfactory manner. The addition of a fair number of modern etchings has been welcomed by the art clubs; but the funds available for this purpose have not been sufficient to make the showing which might have been made.

California is still without an educational motion picture and musical record service. We believe that the State Library on account of its distributive system throughout the state, is in the best position to carry on this activity.

CATALOG DEPARTMENT.

The Catalog Department has handled 31,483 volumes and added 98,403 cards to the catalog. This is a very satisfying increase over the amount of work done in the two years covered by the last biennial report. The need of an official catalog, containing an author entry for every title in the Library has been so constant that work on this new tool has been begun. A very good foundation is already at hand in the main catalog kept by the Catalog Department and made up largely of Library of Congress cards. This new catalog will be kept in the Catalog and Order room and will save many trips to the public catalog.

ORDER DEPARTMENT.

The new order system which was installed a little more than two years ago has been an unquestionable success. Almost twice the number of accessions of the years 1912-1914 was made during this biennial period, yet the work of handling them was more easily done.

SUTRO BRANCH.

The Sutro Branch will open its doors to the public in January, 1917. It was hoped that the cataloging and shelving of the books might be so far done that an earlier date could be set; but the fact that funds were not available to employ enough catalogers to finish the task has made this hope futile.

The catalogers have found much material of unusual value in opening up to the light these volumes which had so long been hidden away. With the additions which time will bring, in the way of gifts, when the Branch is ready to receive readers, this collection promises to become an exceedingly valuable reference library. Further delving into it only proves the public spirited generosity on the part of the Sutro heirs in offering it and the wisdom on the part of the State Library Trustees in accepting it for the state.

The Sutro Branch will have quarters in the new San Francisco state building in the Civic Center, the "Program of conditions," etc.,

for which has been issued to architects desiring to enter the competition for the selection of an architect. It is always true of course that prospective tenants of such a building want more space in the total than may be had with the funds available. The lowest limit which we felt might be set and still enable us to do the work contemplated through the Sutro Branch was given to the Engineering Department when the first survey of requirements was made: a total 15,100 square feet of floor space. The estimate as given in the above-mentioned Program has been reduced to 10,000 square feet, a reduction which will seriously handicap forever the work the State Library might do through the Branch. As the Sutro Branch, must of necessity, under the terms of the gift, remain in San Francisco, it would seem wise so to adjust affairs that working room might be set aside for its use. We can not too strongly urge this very important matter.

COMPILATIONS AND INDEXES.

As required by law, the State Library has indexed the Statutes of 1915 and the Journals of the Senate and the Assembly for the same year and also the similar publications for the extra session of 1916. A handbook for the information of members of the Legislature, 1915, was compiled and published. An index to Code sections amended, etc., by legislative bills was prepared for printing in the daily History of legislative business.

The following compilations were made:

General Health Laws.

Dairy Laws.

California Laws of Interest to Women and Children. Supplement 1913-1915.

Presidential Primary Act, indexed.

Style Book of State Printing Office, indexed.

THE PANAMA-PACIFIC INTERNATIONAL EXPOSITION.

While the State Library did not have an exhibit at the Fair, it took part in preparing and supervising the exhibit placed by the American Library Association. During most of the Exposition, some member of the Library staff was in attendance at the American Library Association booth and answered questions which rose out of the material shown. Unusual interest was created by the large map of California setting forth the county free library system. The State Library and the other libraries of California not only financed the placing of the large map and the making of about 2,000 feet of motion picture films showing library development of the state, but also did their full share financially and otherwise towards making the American Library Association exhibit a success. The State Library prepared, printed and distributed several

thousand copies of a pamphlet called "California Library Service—Economical, Equal, Complete."

NEWS NOTES OF CALIFORNIA LIBRARIES.

With the addition of each new county free library system, "News Notes of California Libraries" became a fuller and more complete epitome of library work and development in California. The policy of issuing this publication up to date each quarter has been adhered to. As heretofore special articles of a timely library character and bibliographies have been printed in its pages. On occasion it has been suggested that certain articles, well enough in themselves, but outside of a strictly California library nature, be given publicity through this organ, but we have always felt that the greatest good to the library service of this state could be obtained by keeping "News Notes of California Libraries" strictly within the limits set by its title. The work is now in its eleventh volume.

UNION CATALOG AND DEPOSITORY CATALOG.

Libraries throughout the state continue to send cards for filing in the Union Catalog. As the Catalog grows its usefulness increases very rapidly. The depository set of Library of Congress cards received from the Denver Public Library, together with the unfiled accumulations from that library and also from the Library of Congress, have been completely filed. Cards to the number of 130,270 have been received from the libraries of California during the past two years. Information concerning these catalogs and their contents is gladly furnished.

LIBRARY SCHOOL.

Since its organization in January, 1914, three classes have been graduated from the Library School. The class which finished the course in June, 1916, was the first one coming in under the entrance requirement of college graduation, and owing to the fact that college students of the state were not familiar with the opportunities offered by library work, it consisted of only three members. The class which enters in September, 1916, will be as large as the quarters in the State Library will accommodate, that is, twelve. We consider that the school is amply proving its worth. The only difficulty is that the demand for trained workers is far greater than the supply and in all likelihood will continue to be so for several years to come.

The following is a list of the persons who have finished the course, followed in each case by the numerals indicating the year of graduation:

Beard, Ruth, Modesto, Cal., '14. Assistant State Library, Sacramento.
Bomgardner, Esther, San Diego, Cal., '15. Assistant San Diego County Free Library, San Diego.
Briggs, Helen V., Sacramento, Cal., '14. Out of library work.

- Brown, Agnes E., Palo Alto, Cal., '15. Librarian University Farm School Library, Davis.
- Bruner, Helen M., Sacramento, Cal., '14. Assistant State Library, Sacramento.
- Bullock, Ruth E., Redlands, Cal., '15. Assistant Catalog Department, Los Angeles County Free Library, Los Angeles.
- Chalfant, Blanche, Bishop, Cal., '14. Acting Librarian Plumas County Free Library, Quincy.
- Clarke, Dorothy L., Sacramento, Cal., '15. Assistant State Library, Sacramento.
- Colcord, Miriam J., Modesto, Cal., '14. Acting Librarian Lassen County Free Library, Susanville.
- Coulter, Mabel, Salinas, Cal., '14. Assistant Contra Costa County Free Library, Martinez.
- DeFord, Estella, National City, Cal., '15. Assistant State Library, Sacramento.
- Glock, Mary E., Madera, Cal., '15. Assistant Siskiyou County Free Library, Yreka.
- Goff, Bernice L., San Jose, Cal., '14. Assistant State Library, Sacramento.
- Gregory, Vivian, Woodland, Cal., '14. Assistant Stanislaus County Free Library, Modesto.
- Hatch, Margaret, Santa Rosa, Cal., '15. Assistant State Library, Sacramento.
- Henderson, Cecilia, Santa Paula, Cal., '14. Assistant Ventura County Free Library, Ventura.
- Holroyd, Edna S., Hanford, Cal., '15. Assistant Monterey County Free Library, Salinas.
- Jammé, Louise E., Hood River, Ore., '15. Librarian Public Library, Hanford.
- Luke, Amy G., Willows, Cal., '15. Teacher-Librarian High School, Lincoln.
- McConnell, Winona, Elk Grove, Cal., '15. Assistant State Library, Sacramento.
- Margrave, Anne, Santa Barbara, Cal., '14. Assistant Santa Barbara County Free Library, Santa Barbara.
- Martin, Lenala, Sacramento, Cal., '14. Assistant State Library, Sacramento.
- Potter, Margaret L., Oakland, Cal., '16. Assistant State Library, Sacramento.
- Ruhl, Myrtle, Redwood City, Cal., '14. Assistant State Library, Sacramento.
- Rumsey, Jennie, Woodland, Cal., '14. Assistant Yolo County Free Library, Woodland.
- Schumacher, Marion L., Hanford, Cal., '15. Assistant Kings County Free Library, Hanford.
- Steele, Eunice D., Berkeley, Cal., '16. Assistant State Library, Sacramento.
- Wenzel, Caroline E., Sacramento, Cal., '14. Assistant State Library, Sacramento.
- Whitbeck, Josephine L., Richmond, Cal., '16. Assistant State Library, Sacramento.

LIBRARY BUILDING.

The bond measure providing \$3,000,000 for the construction of two buildings in Sacramento was approved by the people at the general election in November, 1914. Considerable delay has occurred in the acquisition of title to the two blocks of land which the city of Sacramento voted to donate as a site for these buildings. It has been necessary in a few cases for the city to bring condemnation suits, and such matters require much time. Until title to the two blocks is secured and the property turned over to the state, it will be impossible to take any action toward selecting an architect, etc. Meanwhile, however, considerable work has been done in estimating the needs of the various departments of the Library in the new building.

Mention has already been made of the prospects for new quarters for the Sutro Branch.

COUNTY FREE LIBRARIES.

The accompanying table shows very clearly the remarkable development made by the county free library system in California. Without doubt this plan is the most effective and far reaching yet put forward in library work. In the course of a few years every county in California and probably every school district will be organized and receiving in this way a more complete and more economical library service than could be given in any other way. It is worthy of note that in the matter of school districts alone there has been an increase of 545 during the period covered by this report.

LIST OF COUNTIES HAVING COUNTY FREE LIBRARIES

County	Librarian	Established	Income	Books, etc.	Branches	Total school districts in county (including elem. and high)	School districts that have joined
Alameda	Miss Mary Barnby	Sept. 26, 1910	\$24,572 00	37,553	47	56	18
Butte	Miss Essae M. Culver	Sept. 3, 1915	9,423 77	11,292	89	81	63
*Colusa	Mrs. Antoinette Hollabaugh	June 8, 1915				44	
Contra Costa	Mrs. Alice G. Whitbeck	July 21, 1913	14,779 60	23,396	62	63	33
Fresno	Miss Sarah E. McCardle	Mar. 12, 1912	25,991 81	39,776	61	171	33
Glenn	Miss Laura Robson	April 8, 1914	5,691 44	6,193	21	44	0
Humboldt	Miss Ida M. Reagan	May 12, 1914	13,374 69	6,295	29	109	0
Imperial	Mrs. Thomas B. Beeman	Feb. 6, 1912	3,832 96	11,850	53	56	36
Inyo	†Miss Jennie May Brown	Sept. 15, 1913	5,256 40	4,390	14	25	4
Kern	Mrs. Julia G. Babcock	Nov. 16, 1910	22,833 30	22,148	45	104	0
Kings	Miss Katharine Post Ferris	June 4, 1912	15,296 42	19,454	64	52	27
Lassen	Miss Miriam J. Coleord	Sept. 7, 1915	3,550 00	2,006	39	44	39
Los Angeles	Miss Celia Gleason	Sept. 5, 1912	123,308 16	169,761	178	180	54
Madera	Miss Maude L. Mast	May 3, 1910	13,261 08	14,790	40	49	29
Merced	Miss Winifred H. Bigley	June 6, 1910	29,483 85	22,316	20	75	22
Modoc	Miss Anna L. Williams	July 8, 1915				44	
Monterey	Miss Anne Hadden	April 6, 1912	11,150 22	8,576	38	98	17
Napa	Not started	Feb. 9, 1916				58	
Plumas	Miss Blanche Chalfant	Sept. 7, 1915	3,757 05	1,904	25	33	14
Riverside	Joseph F. Daniels	Nov. 8, 1911	6,525 14	0	58	81	21
Sacramento	Lauren W. Ripley	Oct. 1, 1908	10,259 37	53,693	394	83	56
San Bernardino	Miss Caroline S. Waters	July 14, 1913	12,258 75	13,580	68	84	28
San Diego	Miss Jennie Herrman	April 5, 1912	18,446 23	20,240	57	124	6
San Joaquin	W. F. Cloudsley	Mar. 7, 1910	11,100 00	0	25	93	0
San Luis Obispo	Not started	July 6, 1915				94	
San Mateo	Miss Anne Bell Bailey	Sept. 5, 1912	5,022 79	1,711	10	40	0
Santa Barbara	Mrs. Frances B. Linn	Feb. 16, 1910	13,800 54	17,687	52	71	29
Santa Clara	Miss Stella Huntington	July 20, 1912	12,221 28	9,990	40	94	20
Siskiyou	Miss Bessie B. Silverthorn	June 7, 1915	8,479 95	4,929	99	95	60
Solano	Miss Clara B. Dills	April 6, 1914	9,648 38	8,149	38	61	29
Sonoma	Not started	May 11, 1916				153	
Stanislaus	Miss Cornelia D. Provinces	Aug. 14, 1911	12,707 21	13,875	25	83	1
Tulare	Mrs. Bessie Herrman Twaddle	June 10, 1910	16,537 79	25,220	99	147	19
Ventura	Miss Julia Steffa	April 9, 1915	7,381 75	2,561	36	61	26
Yolo	Miss Eleanor Hitt	July 10, 1910	11,849 02	22,967	67	47	44
35		01,08 My11,16	\$481,751 55	527,242	1,898	2,707	728

*To start work August 1, 1916.

†Miss Brown is on an extended leave of absence. Miss Helen E. Vogleson is acting as librarian.

APPENDIX A.

Debits for the sixty-sixth fiscal year, July 1, 1914, to June 30, 1915.

1914—July 1	Balance on hand.....	\$6 97
	Revolving fund.....	500 00
July 10	Warrant for special claim.....	565 95
	Petty cash for July.....	34 60
July 31	Warrant for salaries.....	4,968 05
Aug. 11	Warrant for general bills.....	4,449 55
	Petty cash for August.....	11 26
Aug. 31	Warrant for salaries.....	4,672 81
Sept. 8	Warrant for general bills.....	4,878 84
	Petty cash for September.....	23 23
Sept. 30	Warrant for salaries.....	4,169 79
Oct. 2	Warrant for general bills.....	3,150 19
	Petty cash for October.....	43 07
Nov. 4	Warrant for salaries.....	4,201 87
Nov. 6	Warrant for general bills.....	349 62
Nov. 12	Warrant for general bills.....	3,564 54
	Petty cash for November.....	10 04
Nov. 30	Warrant for salaries.....	4,533 08
Dec. 10	Warrant for general bills.....	3,356 24
	Petty cash for December.....	86 68
Dec. 31	Warrant for salaries.....	4,220 01
1915—Jan. 7	Warrant for general bills.....	4,132 45
	Department of Engineering.....	2,743 37
	Petty cash for January.....	83 80
Jan. 30	Warrant for salaries.....	5,017 07
Feb. 4	Warrant for general bills.....	3,833 40
Feb. 4	Warrant for general bills.....	185 95
	Department of Engineering.....	3,521 15
	Petty cash for February.....	38 32
Feb. 27	Warrant for salaries.....	5,190 62
Mar. 5	Warrant for general bills.....	2,424 87
	Department of Engineering.....	966 69
	Petty cash for March.....	40 89
Mar. 31	Warrant for salaries.....	5,187 36
Apr. 8	Warrant for general bills.....	2,463 13
	Department of Engineering.....	709 50
	Petty cash for April.....	30 71
Apr. 30	Warrant for salaries.....	4,958 33
May 4	Warrant for general bills.....	3,771 16
	Petty cash for May.....	12 42
May 29	Warrant for salaries.....	4,884 54
June 3	Warrant for general bills.....	2,079 99
	Department of Engineering.....	46 38
	Petty cash for June.....	24 55
June 30	Warrant for salaries.....	5,098 08
	Warrant for general bills.....	1,933 83
	Total.....	\$107,174 95
	Credits for the sixty-sixth fiscal year.....	107,150 40
	Balance in bank July 1, 1915.....	\$24 55

REPORT OF THE STATE LIBRARIAN.

Credits for the sixty-sixth fiscal year, July 1, 1914, to June 30, 1915.

Item	General Department	Law	Documents and Legislative Reference	News Notes	Catalog	Blind	County Free Library Organization	Library School	Sutro	Total
Books	\$10,979 66	\$2,801 95				\$817 53				\$14,599 14
Prints	719 00									719 00
Slides and films	185 86									185 86
Music										
Maps	52 34									52 34
Subscriptions	1,982 75	376 73								2,359 48
Salaries	29,683 31	2,700 00								32,383 31
Printing	458 80				\$7,330 33	3,457 24	\$2,870 01	\$2,452 95	\$1,928 00	57,757 84
Printing supplies	257 21			\$1,819 24		28 30				2,306 34
Binding	4,992 80	668 29								5,661 09
Telegraph and telephone	389 51					10 16				399 67
Postage	1,068 97									1,068 97
Express	1,287 41									1,287 41
Cartage and freight	513 97									513 97
Furniture	252 30									252 30
Typewriters, etc.	355 05									355 05
Filing cases	506 04									506 04
Cards	140 99		32 53							173 52
Library of Congress cards	485 37									485 37
Water and ice	76 00									76 00
Rent										
Traveling expenses	434 55								1,900 00	1,900 00
Board meetings	267 40						1,880 01		76 05	2,390 61
California Library Association expenses	75 55									75 55
American Library Association expenses	221 62									221 62
Miscellaneous	2,716 25		2 90						61 55	2,780 70

Expenses Board of Library	215 10					215 10
Examiners	432 00					432 00
Cameragraph	6,988 74					6,988 74
Elevator	150 00					150 00
Vacuum cleaner	1,403 86					1,403 86
Stacks						
Expense Panama-Pacific Inter-	350 00					350 00
national Exposition	500 00					500 00
Revolving fund						
Totals	\$68,132 41	\$6,546 97	\$7,371 43	\$1,819 24	\$7,350 33	\$106,728 41
Amount turned over to the State Controller July 1, 1914, to June 30, 1915						421 99
						\$107,150 40

APPENDIX B.

Debits for the sixty-seventh fiscal year, July 1, 1915, to June 30, 1916.

1915—July 1	Balance on hand.....	\$24 55
	Revolving fund.....	500 00
	Petty cash for July.....	15 96
July 30	Warrant for salaries.....	4,504 26
Aug. 8	Warrant for general bills.....	2,725 41
	Department of Engineering.....	605 00
	Petty cash for August.....	64 61
Aug. 31	Warrant for salaries.....	4,371 12
Sept. 14	Warrant for general bills.....	1,402 40
	Petty cash for September.....	45 11
Sept. 30	Warrant for salaries.....	4,541 66
Oct. 9	Warrant for general bills.....	1,567 69
	Petty cash for October.....	421 58
Oct. 30	Warrant for salaries.....	4,616 67
Nov. 13	Warrant for general bills.....	4,190 49
	Department of Engineering.....	144 40
	Petty cash for November.....	533 14
Nov. 30	Warrant for salaries.....	4,708 72
Dec. 8	Warrant for general bills.....	2,781 03
	Department of Engineering.....	7 04
	Petty cash for December.....	144 26
Dec. 30	Warrant for salaries.....	4,773 56
1916—Jan. 11	Warrant for general bills.....	2,642 26
	Petty cash for January.....	59 63
Jan. 30	Warrant for salaries.....	4,903 85
Feb. 8	Warrant for general bills.....	2,340 12
	Petty cash for February.....	362 91
Feb. 29	Warrant for salaries.....	5,130 43
Mar. 8	Warrant for general bills.....	2,716 38
	Petty cash for March.....	289 50
Mar. 31	Warrant for salaries.....	5,266 61
Apr. 6	Warrant for general bills.....	4,377 17
	Petty cash for April.....	378 44
Apr. 29	Warrant for salaries.....	5,163 93
May 4	Warrant for general bills.....	322 61
May 15	Warrant for general bills.....	3,478 95
	Petty cash for May.....	367 31
May 31	Warrant for salaries.....	5,279 38
June 7	Warrant for general bills.....	2,087 47
	Petty cash for June.....	70 92
June 30	Warrant for salaries.....	5,233 20
	Warrant for general bills.....	3,927 35
	Total.....	\$97,087 08
	Credits for the sixty-seventh fiscal year.....	97,016 16
	Balance in bank July 1, 1916.....	\$70 92

[illegible]

STATE OF CALIFORNIA, } ss.
COUNTY OF SACRAMENTO, }

I, J. L. GILLIS, being duly sworn, on oath depose and say: That I am secretary of the Board of Trustees of the California State Library; that the foregoing statement of the expenditures of the State Library for the sixty-sixth and sixty-seventh fiscal years, from July 1, 1914, to June 30, 1916, is true and correct.

J. L. GILLIS.

Subscribed and sworn to before me this 16th day of October, 1916.

M. J. FERGUSON,

Notary Public in and for the County of Sacramento,
State of California.

[SEAL]

APPENDIX D.

Number of volumes in Library June 30, 1916.

	Number at last report June 30, 1914	Added from July 1, 1914, to June 30, 1916					Grand total
		Purchase	Exchange	Gift	Discard	Total	
Main Library, including Law and California -----	170,747	13,428	1,898	*3,064	None	18,390	189,137
Books for Blind-----	3,863	1,355	None	619	154	1,820	5,683
Grand totals ----	174,610	14,783	1,898	3,683	154	20,210	194,820

*Includes U. S. Government publications.

The books, amounting to 13,830 volumes, listed in this tabulation as "Large Loans Collection" in the report of 1912-14, are those which were formerly sent out through the traveling libraries system. In 1911 they were withdrawn; and then were lent to county libraries, particularly those just starting, in large lots. That need no longer exists; so the books have been offered to the libraries of the State at 30 per cent of their list price. Many of them have been sold, for which reason they are no longer given in the total of books in the State Library.

The total in the Sutro collection has not yet been determined.

APPENDIX E.

BOARD OF LIBRARY EXAMINERS.

Members of the Board.

J. L. Gillis, State Librarian, Chairman.

Everett R. Perry, Librarian Los Angeles Public Library, Secretary.

Robert Rea, Librarian San Francisco Public Library.

Section 6 of the County free library law reads:

A commission is hereby created to be known as the board of library examiners, consisting of the state librarian, who shall be ex officio chairman of said board, the librarian of the public library of the city and county of San Francisco and the librarian of the Los Angeles public library. . . . (Chap. 68, Cal. Statutes 1911).

Two examinations have been held (July 1, 1914—June 30, 1916): Los Angeles, December 5, 1914, and San Francisco, December 7, 1914; San Francisco, December 15, 1915.

Nineteen candidates took the examination and seven passed.

The Board has issued 97 certificates in all.

Certificates of qualification have been issued to the following persons:

First Grade.

Babcock, Mrs. Julia G., Librarian Kern County Free Library, Bakersfield.

Bailey, Anne Bell, Librarian San Mateo County Free Library, Redwood City.

Baird, Jean D., Assistant Alameda County Department, Free Library, Oakland.

Barnby, Mary, Chief Alameda County Department, Free Library, Oakland.

Bigley, Winifred H., Librarian Merced County Free Library, Merced.

Chapin, Arlena M., Librarian A. K. Smiley Public Library, Redlands.

Cloudsley, W. F., Librarian Stockton Free Public Library and San Joaquin County Free Library, Stockton.

- Coffin, Helen L., Librarian Public Library, Corona.
- Culver, Essae M., Librarian Glenn County Free Library, Willows.
- Daniels, Joseph F., Librarian Riverside Public Library and Riverside County Free Library, Riverside.
- Dills, Clara B., Librarian Solano County Free Library, Fairfield.
- Evans, Helen, Assistant State Normal School Library, San Jose.
- Ferguson, Milton J., Assistant Librarian State Library, Sacramento.
- Gillis, Mabel R., Head Books for the Blind Department, State Library, Sacramento.
- Gleason, Celia, Librarian Los Angeles County Free Library, Los Angeles.
- Greene, Charles S., Librarian Free Library, Oakland.
- Hadden, Anne, Librarian Monterey County Free Library, Salinas.
- Haines, Alice J., Head Documents Department, State Library, Sacramento.
- Herrman, Jennie, Librarian San Diego County Free Library, San Diego.
- Huntington, Stella, Librarian Santa Clara County Free Library, San Jose.
- Kennedy, Mrs. Gladys (Brownson) Mrs. Scott Kennedy, Librarian Butte County Free Library, Oroville.
- Kennedy, Helen T., Chief Branches Department, Public Library, Los Angeles.
- Linn, Mrs. Frances Burns, Librarian Santa Barbara Free Public Library and Santa Barbara County Free Library, Santa Barbara.
- Long, Harriet C., Madison, Neb.
- McCardle, Sarah E., Librarian Fresno Free Public Library and Fresno County Free Library, Fresno.
- Mast, Maude L., Librarian Madera County Free Library, Madera.
- Oddie, Sarah S., 2526 Broadway, San Francisco.
- Perry, Everett R., Librarian Public Library, Los Angeles.
- Provines, Cornelia D., Librarian Stanislaus County Free Library, Modesto.
- Reagan, Ida M., Librarian Humboldt County Free Library, Eureka.
- Ripley, Lauren W., Librarian Sacramento City Free Library and Sacramento County Free Library, Sacramento.
- Smith, Susan T., Reference Librarian State Library, Sacramento.
- Steffa, Julia, Librarian Ventura County Free Library, Ventura.
- Steffens, Laura, Second Assistant Librarian State Library, Sacramento.
- Twaddle, Mrs. Bessie (Herrman), Librarian Tulare County Free Library, Visalia.
- Waterman, Minerva H., Librarian Public Library, Santa Cruz.
- Waters, Caroline S., Librarian San Bernardino County Free Library, San Bernardino.
- Watson, William R., Chief Division of Educational Extension, New York State Library, Albany, N. Y.
- Whitbeck, Mrs. Alice G., Librarian Contra Costa County Free Library, Martinez.

Second Grade.

- Baker, Mignon, Librarian Girls High School Branch, Public Library, Riverside.
- Barnett, Margaret Adelle, Librarian Public Library, Santa Rosa.
- Beeman, Mrs. Anne (Madison), Mrs. Thomas Beeman, Librarian Imperial County Free Library, El Centro.
- Brown, Charlotte M., Librarian University of Southern California Library, Los Angeles.
- Brown, Jennie May, Librarian Inyo County Free Library, Independence.
- Butterfield, Alice M., Assistant Public Library, Riverside.
- Clatworthy, Linda M., Estes Park, Colorado.
- Craig, Agnes S., Librarian North Branch, Public Library, Pasadena.
- Davison, Mrs. Hannah P., Librarian Emeritus, Free Public Library, San Diego.
- Dickson, Lillian L., Head Cataloger, Public Library, Riverside.
- Dold, Margaret E., in charge Santa Barbara County Department, Free Public Library, Santa Barbara.
- Ellis, Victoria, 427 N. Grand avenue, Los Angeles.
- Ferris, Katharine Post, Librarian Kings County Free Library, Hanford.
- Field, Clara C., 548 E. Almond avenue, Orange.

Foote, Frances R., Assistant Public Library, Los Angeles.
 Goldman, Belle A., Superintendent of Branches and Stations, Public Library, San Francisco.
 Hitt, Eleanor, Librarian Yolo County Free Library, Woodland.
 Lawrence, Edith C., 5705 Washington avenue, Chicago.
 McCluhan, Elva, Assistant City Free Library, Sacramento.
 Madison, Mrs. Elizabeth S., Librarian High School Library, Oakland.
 Mallory, Gertrude, 5501 Monte Vista street, Los Angeles.
 Maynard, Glyde, Assistant Los Angeles County Free Library, Los Angeles.
 Mumm, Beulah, Assistant State Library, Sacramento.
 Munson, Ida G., Assistant State Library, Sacramento.
 Robson, Anna Laura, Assistant State Library, Sacramento.
 Silverthorn, Bessie B., Librarian Siskiyou County Free Library, Yreka.
 Strother, Nell, Assistant Fresno County Free Library, Fresno.
 Vogleson, Helen E., Acting Librarian Inyo County Free Library, Independence.
 Wilsey, Della M., Librarian Public Library, Richmond.

Third Grade.

Maxwell, Agnes, Librarian Public Library, Crescent City.
 West, Mabel G.
 Williams, Anna L., Librarian Public Library, Alturas.

AT PRESENT OUT OF LIBRARY WORK.

Dehan, Mrs. Anna (Weyand) Mrs. Dennis J. Dehan (second grade).
 Dickinson, Asa Don (second grade).
 Dickinson, Mrs. Norma (Burrell) Mrs. G. C. Dickinson (second grade).
 Green, Mrs. Mabel (Prentiss), Mrs. Donald R. Green (first grade).
 Harris, Mrs. Emma B. (Barker), Mrs. Daniel Harris (second grade).
 Hollabaugh, Mrs. Antoinette M. (Humphreys), Mrs. Thomas G. Hollabaugh (first grade).
 Laurence, Mrs. Ethelwyn H. (Fagge), Mrs. Roger Laurence (first grade).
 Schurch, Mrs. Bertha (Kumli), Mrs. John Schurch (first grade).

At the meeting of the Board of Library Examiners held in San Francisco, December 15, 1915, it was decided to abolish third grade certificates; to extend all certificates expiring in 1916 to December 31, 1916; and that all certificate holders whose certificates expire in 1916 should be required to present themselves before the Board, on a date to be announced later, to take examinations for the renewal of their certificates.

The Board will hold examinations of applicants for (1) certificates of qualification for the office of county librarian; and (2) for renewal of certificates expiring December 31, 1916, at the Public Library, Los Angeles, September 21-22, 1916, and at the State Library, Sacramento, September 27-28, 1916.

VETERANS' HOME OF CALIFORNIA

ANNUAL REPORT

OF

Board of Directors and Officers

Fiscal Year ended June 30, 1915

Location of Home:

Veterans' Home Post Office, Napa County, California
Railroad Station, Yountville



CALIFORNIA
STATE PRINTING OFFICE

1915



Oaks, Memorial Cottage.



Main Avenue, Looking North.

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BOARD OF DIRECTORS AND OFFICERS, 1914-1915.

SAMUEL W. BACKUS.....	San Francisco
President and ex officio member of all committees.	
HUGH M. BURKE.....	San Francisco
Vice-President.	
JOHN C. CURRIER.....	San Francisco
G. PARKER DILLON, M.D.....	Sacramento
E. B. HINMAN.....	Sacramento
HUGH HOGAN.....	Oakland
JAMES O. PREWETT.....	Sacramento
C. DE COLMESNIL.....	Secretary-Treasurer

OFFICIAL AND MEDICAL STAFF RESIDENT AT VETERANS' HOME, 1914-1915.

Wm. H. C. Bowen.....	Commandant
C. de Colmesnil.....	Secretary-Treasurer
John F. Sheehan.....	Quartermaster
J. P. Edmunds.....	Commissary
T. W. Lawrence.....	Chief Engineer
D. M. McRae, M.D.-A. H. McLeish, M.D.....	Surgeon
H. W. Crane, M.D.-A. H. McLeish, M.D.-L. D. Gass, M.D.....	Assistant Surgeon

STANDING COMMITTEES, 1914-1915.

Buildings and Grounds Committee.

DIRECTORS HOGAN, BURKE, CURRIER.

Auditing Committee.

DIRECTORS CURRIER, HINMAN, HOGAN.

Hospital Committee.

DIRECTORS DILLON, PREWETT, HINMAN.

Library and Amusement Committee.

DIRECTORS BURKE, PREWETT.

Law Committee.

DIRECTORS PREWETT, BURKE.

Supplies Committee.

DIRECTORS HINMAN, DILLON, CURRIER.

Applications Committee.

THE ENTIRE BOARD OF DIRECTORS.

BOARD OF SURVEY.

WM. H. C. BOWEN.....	Commandant
D. M. McRAE, M.D.-A. H. McLEISH, M.D.....	Surgeon
JOHN F. SHEEHAN.....	Quartermaster

PRESIDENT'S REPORT.

VETERANS' HOME OF CALIFORNIA,
August 28, 1915.

To His Excellency, HIRAM W. JOHNSON,
Governor of California.

SIR: I have the honor to submit to you this, my fourteenth annual report as President of the Board of Directors of the Veterans' Home of California.

Attached to, and as a part of my report, I also submit the reports of the several officers of the Home, namely the Secretary-Treasurer, Surgeon, Engineer and Quartermaster-Commissary, detailing the work and transactions of each department.

The Commandant, Colonel Wm. H. C. Bowen, U. S. A., retired, having resigned on August 15th, no report appears from that officer; but the various matters pertaining to the Home are covered in the other reports. Captain J. P. Edmunds is temporarily acting as Commandant.

The directorate of the Home remains unchanged since my last report.

The personnel of the officers, has, however, changed in several instances.

On June 30th General John F. Sheehan resigned his position as Quartermaster. General Sheehan was an officer of the Home many years—first as Secretary and later as Quartermaster, and served it faithfully and well.

On July 1st the offices of Quartermaster and Commissary were consolidated and Captain J. P. Edmunds was appointed to the position, he having shown marked ability in handling the affairs of the Commissary Department the previous year.

On August 15, 1914, Dr. H. W. Crane resigned his post as Assistant Surgeon, and was succeeded by Dr. A. H. McLeish.

On the 20th of March, 1915, Dr. D. M. McRae tendered his resignation as Surgeon. In his place was appointed Dr. A. H. McLeish, with Dr. L. D. Gass as Assistant Surgeon.

A handsome and commodious Library and Amusement Hall is nearing completion, it having been built with the \$15,000 appropriated by the legislature for that purpose.

The building is of frame construction with plastered exterior. It will be steam-heated throughout. The Amusement Hall will seat five hundred people. It will be provided with a fine stage and a moving picture room. Mr. A. B. Spreckels has presented to the Home a drop

curtain which is to be painted by Mr. L. P. Latimer, a well-known artist, whose pictures of the redwood forest scenery of California have become famous.

The library is amply large for all future needs. A separate room is provided for those wishing to read. There is an office for the librarian and suitable counter space for attending to his duties.

The library is mostly supported by the Post Fund. Many of the best books, periodicals and newspapers are furnished, and it is probably the most popular resort the Home provides. On July 1st there were four thousand five hundred and fifty-one volumes on hand. The largest circulation in the history of the library was attained this year by the loan of twenty-five thousand one hundred ninety-three volumes to seven hundred and ten cardholders. Fifty-three magazines and thirty-six newspapers have been received throughout the year.

Necessary improvements are continually being made which contribute to the comfort and welfare of the members of the Home. To the recent legislature we extend our thanks for generously appropriating funds for the construction and equipment of bathrooms in the barracks; for wiring for electricity where needed; for plumbing, repairs, improvements, etc.; and for the erection of ten sanitary cottages; in all amounting to \$68,500. In addition, \$270,000 was appropriated for support and maintenance for the sixty-seventh and sixty-eighth fiscal years, and \$2,000 for printing.

We are indebted to the State Department of Engineering and the State Architect for their interest and cordial co-operation in the erection of new buildings and taking care of the many necessary repairs and improvements which constantly need attention.

Concluding, I extend the thanks of the Board of Directors and officers of the Home to the Governor of California, to the State Board of Control and to all state officers with whom we have been associated, for courtesies extended and assistance rendered in our endeavors to administer the affairs of the Veterans' Home of California with fairness and economy, working at all times for the best interest of the State and of the veterans entrusted to our care.

Very respectfully,

SAMUEL W. BACKUS,
President, Board of Directors.



Administration Building.

REPORT OF SECRETARY AND TREASURER.

VETERANS' HOME, July 1, 1915.

*To the President and Board of Directors,
Veterans' Home of California.*

GENTLEMEN: I have the honor to submit herewith statement of receipts and disbursements and statistics as to membership of the Veterans' Home of California for the fiscal year ended June 30, 1915.

GENERAL FUND.

Receipts.

July 1, 1914—Balance on hand		\$536 14
July 1, 1914, to June 30, 1915—		
State and United States appropriations	\$234,041 74	
Subsistence:		
Sales, commissary stores	\$3,489 73	
Board guests, directors' cottage	51 92	
Board main and hospital dining rooms	62 13	
		3,603 78
Current expenses, credits:		
Rents collected	\$210 00	
Telephone collections	183 26	
Sale revenue stamps	3 64	
Reimbursements	4 72	
		401 62
Quartermaster stores:		
Sales clothing, stores, etc.	\$807 97	
Clothing refunded by members	171 45	
Sale of rags and sacks	63 20	
		1,042 62
Miscellaneous:		
Reimbursement shipping bodies	\$16 40	
Sale barrels and kegs	37 90	
Sale fuel oil	6 53	
Amounts uncalled for on pay rolls	260 58	
Refund on pay rolls	15 00	
Cylinder returned	20 00	
Sale of pipe	1 60	
		358 01
		239,447 77
		\$239,983 91

Disbursements.

July 1, 1914, to June 30, 1915—		
Paid approved bills	\$143,097 43	
Paid approved pay rolls	90,944 31	
Remitted to State Treasurer	5,437 34	
		239,479 08
June 30, 1915—Balance on hand		\$504 83

In addition to above balance the Treasurer has on hand a \$500 revolving fund belonging to the general fund.

POST FUND.

Receipts.

July 1, 1914—Balance open account-----		\$2,324 61
July 1, 1914, to June 30, 1915—		
Post store receipts-----	\$8,420 85	
Interest and dividends-----	793 32	
Transportation and advances to members returned--	7 55	
Refund from baseball expenses-----	28 10	
Transferred from posthumous fund-----	2,415 77	
Surplus from dance fund-----	29 12	
Premium on boiler policy-----	7 15	
Premium on officers' bonds-----	3 45	
Petty refund and sale-----	2 40	
Transfer and loan from treasurer's revolving fund--	1,600 00	
Returned on pay roll-----	5 00	
		<hr/> 13,312 71
		<hr/> \$15,637 32

Disbursements.

Paid approved claims-----	\$14,985 79	
Increased post store revolving fund-----	160 00	
		<hr/> 15,145 79
June 30, 1915—Balance open account-----		\$491 53
Revolving funds-----	\$600 00	
On deposit with savings banks-----	14,879 65	
		<hr/> 15,479 65
June 30, 1915—Total to credit of Post Fund-----		<hr/> \$15,971 18

SPECIAL DEPOSIT FUND.

Receipts.

July 1, 1914—Balance on hand-----		\$26,886 24
July 1, 1914, to June 30, 1915—		
Received from depositors-----	\$31,217 28	
Unclaimed amount found in hospital safe-----	7 55	
Interest and dividends-----	626 95	
		<hr/> 31,851 78
		<hr/> \$58,738 02

Disbursements.

July 1, 1914, to June 30, 1915—		
Paid to depositors-----	\$25,476 63	
Transferred to posthumous fund-----	7,570 58	
		<hr/> 33,047 21
June 30, 1915—Balance on hand-----		\$25,690 81
(Less \$1.38 short in hospital revolving fund turned in.)		
Above amount is credited as follows:		
Depositors' credits-----	\$23,672 19	
Interest and dividends-----	2,018 62	
		<hr/> \$25,690 81

Pension checks to the amount of \$113,796.43 were cashed for pensioners during the year.

The gift of Colonel D. M. Burns of a Victor machine has been supplemented by a gift of modern records.

The Home is also indebted to Raphael Weill and Charles Josselyn for contributions of books to the library.

Statistics as to Membership, Gains, Losses, etc., during the year ending June 30, 1915.

Membership of Home, June 30, 1914.....	1,055
New admissions during the year—	
Survivors of Civil War.....	187
Survivors of Spanish-American War.....	140
Survivors of Indian Wars.....	13
Total admissions.....	340
By readmission.....	304
Total gain.....	644
Losses during the year—	
By discharge, own request.....	365
By discharge, summary.....	2
By discharge, dishonorable.....	3
By dropped, absent without leave.....	45
By dropped, not renewing furlough.....	87
By deaths.....	136
Total loss.....	638
Net gain.....	6
Membership of Home June 30, 1915.....	1,061
Segregation as to wars—	
Mexican War.....	7
Civil War.....	664
Spanish-American War.....	348
Indian Wars.....	42
Total.....	1,061
Average present during the year.....	972
Average present and absent during the year.....	1,063
Average absent with leave.....	84
Average absent without leave.....	7
Average sick.....	214
Average age of all living members.....	65 years
Average age of members admitted.....	60 years
Average age of members dying.....	70 years
Total admissions to June 30, 1915.....	6,609
Highest number present during the year.....	1,059
Highest number present and absent.....	1,113
Average T. A. P.....	5.3

Average number sick, with leave, without leave, present, present and absent, whole number cared for, gain and loss, at Veterans' Home of California from June 30, 1890, to June 30, 1915.

During the year ending June 30	Average				Whole number cared for absent	Whole number cared for present	Gain			Loss				
	sick	with leave	without leave	present			By admission	By readmission	Total	By discharge	By summary discharge	By dishonorable discharge	By dropped from roll	By death
1890	25	32	2	203	236	304	136	9	145	42	-----	14	23	17
1891	31	49	3	233	270	361	192	17	209	59	-----	5	25	23
1892	122	75	7	334	416	542	308	56	364	116	-----	20	68	44
1893	163	104	9	411	524	591	228	83	311	123	-----	16	68	32
1894	44	48	11	416	475	562	291	114	405	348	-----	30	62	42
1895	43	34	6	442	482	516	263	203	466	277	-----	34	51	35
1896	48	47	8	553	588	588	275	224	499	300	-----	36	28	51
1897	50	40	11	600	651	651	257	198	455	229	25	11	68	42
1898	74	51	11	624	686	686	197	189	386	247	47	5	60	30
1899	103	48	13	674	735	735	206	246	452	168	17	2	105	51
1900	115	66	17	689	772	772	186	218	404	218	19	3	133	68
1901	128	70	15	703	788	788	189	225	414	153	10	4	120	74
1902	128	71	14	735	820	820	186	199	385	214	43	4	88	60
1903	116	104	12	769	825	825	193	201	394	124	59	2	45	76
1904	124	141	20	726	887	887	197	175	372	146	37	-----	69	75
1905	127	140	25	730	895	895	215	166	381	130	65	1	97	72
1906	143	115	11	764	895	895	180	200	380	265	76	1	82	70
1907	135	86	6	721	813	813	131	192	323	15	20	2	31	88
1908	139	85	10	761	856	856	223	214	437	120	50	3	78	94
1909	160	120	10	834	971	971	268	181	449	119	31	6	68	120
1910	159	179	13	855	1047	1049	273	164	437	131	20	2	105	86
1911	178	228	16	925	1169	1180	324	154	478	275	6	5	69	133
1912	208	159	15	982	1156	1164	292	209	501	310	3	1	93	107
1913	208	130	10	944	1084	1094	259	278	537	339	13	2	150	120
1914	195	117	11	912	1041	1054	294	299	593	321	3	4	102	139
1915	214	84	7	972	1063	1068	340	304	644	365	2	3	132	136

Nativity—

Native born	3,972
Foreign born	2,637

NATIVITY OF FOREIGN BORN.

Australia	2	Mexico	1
Austria	23	Norway	29
Belgium	1	Nova Scotia	12
Canada	156	Poland	12
Denmark	60	Russia	1
England	240	Scotland	94
Finland	2	Sweden	90
France	67	Switzerland	45
Germany	567	Wales	13
Holland	1	Prussia	24
Ireland	1,177	Scattering	20

Total number admitted, 6,609, and readmitted, 5,106, making a total of 11,715 since the organization of the Home.

Respectfully submitted.

C. DE COLMESNIL,
Secretary-Treasurer.



Entrance to Reservation.

SURGEON'S REPORT.

VETERANS' HOME, August 1, 1915.

President Board of Directors,

Veterans' Home of California.

(Through Gen. Wm. H. C. Bowen, Commandant.)

SIR: I have the honor to present the annual report for year ending June 30, 1915:

Number of patients treated in hospital during the year.....	783
Number of patients admitted to hospital during year.....	586
Number of patients discharged from hospital during year.....	432
Number of patients remaining in hospital June 30, 1915.....	213
Number of patients treated at sick call during year.....	5,889
Daily average number of patients treated at sick call.....	19.5
Number of surgical treatments and dressings during year.....	8,212
Daily average number of treatments and dressings.....	22.5
Number of patients died in hospital during year.....	120
Number of members died in quarters and on Home grounds.....	3
Number of members died while absent from Home during year.....	18
Total number of deaths during year, including 5 T. A. P.'s.....	141

Of the above—

121 were Civil War Veterans, whose average age was 75½ years.

20 were Spanish War Veterans, whose average age was 47½ years.

Percentage of deaths to total number treated in hospital, 18.

Number of tubercular patients treated during year (about).....	87
Number of tubercular patients who have died during year.....	21
Number of tubercular patients in hospital June 30, 1915.....	29

The following operations were performed during the year:

Amputation of leg.....	1	Fracture of ulna.....	1
Amputation of toe.....	1	Fractures of femur.....	6
Appendectomy	1	Fracture of tibia.....	1
Carbuncle incised and drained.....	4	Potts' fracture.....	1
Hemorrhoids	1	Dislocation of shoulder.....	1
Hydrocele, tapped.....	4	Rib resection.....	1
Paracintesis abdominis.....	2	Rectal abscess drained.....	4
Paracintesis thoracis.....	3	Strangulated hernia.....	1
Super-pubic drainage of bladder.....	1	Minor operations.....	5
Fractures of radius.....	2		

The general health of the veterans in the Home is very fair, considering their age. The hospital is crowded to full capacity at all times, and will necessitate building to take care of our ever-increasing numbers.

The present tubercular ward should be turned over to the patients now confined in the old annex and a new and modern tubercular ward built in a suitable location, so as to insure isolation, more room, sunlight and fresh air. Much repair work has been done the past year in the hospital on the plumbing and sanitary fixtures and I believe they are all that can be expected or asked for. The hospital has been re-shingled, the porches have all been rebuilt and the buildings have been painted pretty generally throughout. I believe the food supplied here is good and sufficient in every respect—our milk supply excepted—and arrangements are under way at the present time to increase that.

In closing I beg leave to say that no one can run a place of this kind successfully without the confidence and support of his employees, backed up by advice and support from the board of directors; it has been my good fortune to have had both during my brief incumbency as Chief Surgeon; it has helped me very much, and I herewith tender my thanks.

Respectfully,

A. H. McLEISH,
Surgeon.

DIED IN HOSPITAL DURING YEAR ENDING JUNE 30, 1915—MEMBERS.

No.	Name	Age	Service	Nativity	Died	Cause of death
1	Boyle, Andrew J.	86	K, 155th Ohio Inf.	Virginia	July 1, 1914	Arterio sclerosis; senile dementia.
2	Saylor, Alexander	75	D, 15th Ind. Inf.	Ohio	July 3, 1914	Arterio sclerosis; senile dementia.
3	Duggan, John	72	U. S. Marine Corps	Ireland	July 6, 1914	Pulmonary tuberculosis.
4	Low, William S.	75	I, 61st Mass. Inf.	Massachusetts	July 13, 1914	Lobar pneumonia.
5	Wood, Charles W.	72	K, 6th Mich. Hy. Art.	New York	July 17, 1914	Fracture of femur; shock from fall.
6	McLaughlin, William	78	L, 20th Maine Inf.	Ireland	July 24, 1914	Sarcoma of jaw.
7	Burke, Samuel	77	D, 24th Wis. Inf.	Ireland	July 25, 1914	Cerebral hemorrhage.
8	Curley, Edward M.	51	F, 1st Wash. Inf.	California	July 27, 1914	Pulmonary tuberculosis.
9	Drouillard, John B.	71	D, 11th U. S. Inf.	Canada	July 30, 1914	Chronic endocarditis.
10	Ames, Alfred	36	M, 1st Cal. Inf.	California	July 31, 1914	Pulmonary tuberculosis.
11	French, DeWilton R.	68	E, 147th Ill. Inf.	Illinois	Aug. 2, 1914	Chronic nephritis; hemiplegia.
12	Milton, John	71	U. S. Navy	England	Aug. 7, 1914	Cerebral hemorrhage; pulmonary tuberculosis.
13	Foster, Charles	74	G, 4th N. Hamp. Inf.	England	Aug. 8, 1914	Pyelo nephritis; cystitis.
14	Young, Warren	82	F, 1st Wis. Inf.	Pennsylvania	Aug. 9, 1914	Cerebral hemorrhage.
15	Miller, Frederick	71	B, 10th N. Y. Inf.	New York	Aug. 14, 1914	Bronchial pneumonia; pyelo-nephritis.
16	Rockwell, Myron	74	E, 32d Iowa Inf.	New York	Aug. 15, 1914	Senile dementia.
17	Corwige, Adams	47	A, 4th U. S. Inf.	Ohio	Aug. 19, 1914	Diabetes mellitus.
18	Monroe, William	74	Troop A, 8th Ill. Cav.	Ohio	Aug. 21, 1914	Acute enteritis; senility.
19	Johnsson, Robert A.	68	C, 115th Ind. Inf.	Indiana	Aug. 23, 1914	Cerebral hemorrhage; senile dementia.
20	Whitmarsh, Peter B.	72	10th Batt. Mass. Lt. Art.	Massachusetts	Aug. 26, 1914	Cerebral hemorrhage; acute mania.
21	Tyson, William F.	73	G, 28th Ill. Inf.	Ohio	Aug. 31, 1914	Carcinoma of jaw.
22	Rivers, Ferdinand R.	40	F, 4th Ill. Inf.	Kentucky	Sept. 3, 1914	Mitral regurgitation.
23	McBermott, John, alias Wm. Thompson					
24	Sweeney, Cornelius	73	U. S. Navy	Maine	Sept. 15, 1914	Pulmonary tuberculosis; senile dementia.
25	Mattindly, Joseph	72	U. S. Navy	Ireland	Sept. 22, 1914	Carcinoma of rectum; peritonitis.
26	Briek, Michael	72	M, 5th Mo. Cav.	Missouri	Sept. 26, 1914	Cystitis; pyelo-nephritis.
27	Northerton, George	73	D, 7th Ohio Inf.	Ireland	Oct. 2, 1914	Chronic endocarditis.
28	Austin, John	81	F, 6th Cal. Inf.	England	Oct. 2, 1914	Pulmonary tuberculosis.
29	Byrning, Samuel W.	83	D, 1st Cal. Inf.	Missouri	Oct. 3, 1914	Senile dementia.
30	White, Thomas E.	72	G, 13d Pa. Inf.	Pennsylvania	Oct. 5, 1914	Lobar pneumonia; alcoholism.
31	Stanislaus, William M.	76	K, 1st R. I. Inf.	England	Oct. 6, 1914	Chronic endocarditis.
32	Johnson, Charles	72	A, 2d Mass. Cav.	Massachusetts	Oct. 8, 1914	Cerebral hemorrhage; hemiplegia.
33	Doyle, Harry, alias J. S. McFarland	53	U. S. Navy	Sweden	Oct. 9, 1914	Aortic aneurism—arch.
34	Morris, Servignia J.	71	B, 4th U. S. Art.	North Carolina	Oct. 12, 1914	Chronic nephritis.
35	Foote, Andrew N.	82	E, 1st Ore. Inf.	Illinois	Oct. 13, 1914	Senile dementia.
36	Burnham, Paul E.	73	F, 4th N. Y. Inf.	New York	Oct. 18, 1914	Senile dementia.
37	Hummel, Charles	39	U. S. Hosp. Corps	Georgia	Oct. 21, 1914	Pulmonary tuberculosis.
		75	K, 3d Indiana Cav.	Germany	Oct. 24, 1914	Paralysis agitans.

38	Potts, William H.	71	U. S. Marine Corps	New York	Oct.	25, 1914	Cystitis; alcoholism.
39	Battain, Fred G.	72	B, 1st Cal. Hy. Art.	California	Oct.	30, 1914	Pulmonary tuberculosis.
40	Thompson, James	76	U. S. Navy	New York	Oct.	30, 1914	Broncho-pneumonia.
41	Brown, William H.	80	1st Lt., A., 11th Ohio Cav.	Ohio	Oct.	31, 1914	Cystitis.
42	Kraeger, Anna	71	D, 18th N. Y. Cav.	Germany	Nov.	1, 1914	Carcinoma of stomach.
43	Miller, George W.	72	B, 36th Ill. Inf.	New York	Nov.	2, 1914	Lobar pneumonia.
44	Bray, John	76	D, 8th Wis. Inf.	New York	Nov.	3, 1914	Pulmonary tuberculosis.
45	Shively, Thomas J.	83	L, 2d Cal. Cav.	Pennsylvania	Nov.	9, 1914	Senile dementia.
46	Singer, William	57	L, 2d U. S. Engs.	Germany	Nov.	13, 1914	Pulmonary tuberculosis.
47	Feather, Joseph	88	D, 6th Mo. Inf.; 115th Co.				
			2d Batt., V. R. C.	Switzerland	Nov.	14, 1914	Chronic endocarditis.
48	McCoy, Clarence N.	72	A, 1st Mich. Hy. Art.	Iowa	Nov.	17, 1914	Chronic nephritis.
49	Frings, Hugo	81	D, 14th New York Inf.	Germany	Nov.	25, 1914	Lobar pneumonia.
50	Medbery, William C.	78	F, 1st Nev. Cav.	New York	Nov.	25, 1914	Chronic endocarditis.
51	Crookley, Patrick	72	C, 26th Mass. Inf.	Ireland	Nov.	26, 1914	Diabetes.
52	Shawn, John	57	C, 8th Cal. Inf.	Massachusetts	Nov.	28, 1914	Pulmonary tuberculosis.
53	Miller, George W., No. 2	46	D, 19th U. S. Inf.; E, 7th U. S. Art.	New York	Nov.	30, 1914	Lobar pneumonia.
54	Markin, Daniel	75	G, 2d Mass. Cav.	Massachusetts	Dec.	11, 1914	Broncho-pneumonia.
55	Hearne, William	72	H, 1st N. Y. Mtd. Rifles	Maine	Dec.	12, 1914	Chronic cystitis.
56	Phelps, John A.	75	F, 1st Ohio Inf.	Ohio	Dec.	14, 1914	Terminal dementia of the insane; epilepsy.
57	Moore, Ernest A.	68	B, 62d Ohio Inf.	Ohio	Dec.	15, 1914	Arthritis deformans.
58	Reno, William	66	U. S. Navy	Massachusetts	Dec.	18, 1914	Pulmonary tuberculosis; chronic endocarditis.
59	Royal, Henry W.	71	G, 8th Maine Inf.	Maine	Dec.	19, 1914	Senile dementia.
60	Paxton, James	70	F, 11th Ind. Inf.	Ohio	Dec.	19, 1914	Chronic endocarditis.
61	Conarty, Peter	79	F, 15th N. J. Inf.	Ireland	Dec.	20, 1914	Mitral regurgitation.
62	Cannell, John	88	U. S. Marine Corps (Mex.)	Ireland	Dec.	20, 1914	Arterio sclerosis.
63	Causey, Peter C.	88	E, 1st Mo. Engs.	Tennessee	Dec.	22, 1914	Broncho-pneumonia.
64	Whiteaker, David E.	74	D, 35th Wis. Inf.	Illinois	Dec.	22, 1914	Arterio sclerosis; chronic endocarditis.
65	Landragan, Rudy	74	Batt. A, 4th U. S. Art.	Ireland	Dec.	22, 1914	Chronic endocarditis.
66	Sporel, George	84	L, 5th Mass. Inf.	Germany	Dec.	25, 1914	Chronic endocarditis.
67	Doyle, Owen E.	78	A and K, 9th N. Y. Inf.	Ireland	Dec.	26, 1914	Chronic bronchitis; nephritis.
68	Gaillard, Andrew J.	77	H, 36th Ill. Inf.	Ohio	Jan.	1, 1915	Arterio sclerosis.
69	McGuire, Rodney S.	43	K, 2d U. S. Inf.	Indiana	Jan.	4, 1915	Mitral regurgitation.
70	Foltz, Franklin	77	B, 38th Pa. Inf.	Pennsylvania	Jan.	14, 1915	Senile dementia.
71	Smith, John	84	Batt. E, 4th U. S. Art.	Germany	Jan.	18, 1915	Arterio sclerosis; senile dementia.
72	Gilbert, Elijah A.	71	E, 102d Ill. Inf.	Ohio	Jan.	19, 1915	Chronic endocarditis.
73	Fletcher, Henry W.	71	U. S. Navy	Maine	Jan.	20, 1915	Mitral regurgitation.
74	Doyle, William J.	42	U. S. Navy	California	Jan.	20, 1915	Pulmonary tuberculosis.
75	Meribach, Theodore H.	79	A, 1st N. Y. Cav.	New York	Jan.	27, 1915	Fracture of femur; senile dementia.
76	McBain, Thomas	45	M, 14th U. S. Inf.	New York	Feb.	4, 1915	Lobar pneumonia.
77	Demarest, David P.	73	A, 129d Ohio Inf.	Ohio	Feb.	7, 1915	Cystitis.
78	Pratt, Michael	78	H, 174th Ohio Inf.	Ohio	Feb.	8, 1915	Chronic endocarditis.
79	Blott, John M.	75	A, 9th Mass. Inf.	Maine	Feb.	11, 1915	Pulmonary tuberculosis.
80	Harris, Samuel	92	3d U. S. Inf.	Germany	Feb.	13, 1915	Arterio sclerosis; softening of brain.

DIED IN HOSPITAL DURING YEAR ENDING JUNE 30, 1915—MEMBERS—Continued.

No	Name	Age	Service	Nativity	Died	Cause of death
81	Platt, Oscar	74	L, 2d Conn. Hy. Art.	New York	Feb. 20, 1915	Mitral stenosis.
82	Folbs, Patrick W.	72	C, 14th U. S. Inf.	Ireland	March 10, 1915	Acute melancholia; empyema.
83	Thompson, David S.	80	F, 10th Mo. Inf.	Ohio	March 14, 1915	Senile dementia.
84	Herald, John S.	82	D, 10th Min. Inf.	Pennsylvania	March 15, 1915	Cerebral hemorrhage.
85	Lockles, Charles	70	G, 113th Ill. Inf.	Dist. of Columbia	March 18, 1915	Pulmonary tuberculosis.
86	Weaver, Henry	72	C, 28th Wis. Inf.	Indiana	March 28, 1915	Arterio sclerosis.
87	Aldrich, David W.	72	B, 19th Ill. Inf.	Canada	April 1, 1915	Epilepsy; contributory senility and exhaustion.
88	Leonard, Edward	67	F, 5th Maine Inf.	Ireland	April 4, 1915	Chronic myocarditis; contributory acute alcoholism.
89	Haley, Thomas W.	85	A, 3d Wash. Inf.	England	April 5, 1915	Tuberculosis.
90	Neyman, Leon	85	H, 3d Conn. Inf.	Germany	April 7, 1915	Chronic bronchitis; arterio sclerosis.
91	Drake, Charles C.	80	F, 1st Cal. Inf.	Iowa	April 11, 1915	Hemiplegia, et arterio sclerosis, et senility.
92	Hurbutt, Edwin T. M.	67	24th Batt. N. Y. Lt. Art.	New York	April 13, 1915	Chronic bronchitis et senility.
93	Muller, Theodore	84	D, 22d Ind. Inf.	Germany	April 19, 1915	Chronic endocarditis; arterio sclerosis et senility.
94	Rowe, Nicholas	73	K, 31st N. J. Inf.	Unknown	May 5, 1915	Chronic endocarditis; aneurism arch aorta; acute dilation and rupture of heart.
95	Dady, James	68	19th N. Y. Indep. Batt.	New York	May 5, 1915	Chronic endocarditis; lobar pneumonia; arterio sclerosis.
96	Weishauer, John	71	13th N. Y. Indep. Batt.	Germany	May 7, 1915	Arterio sclerosis; chronic endocarditis; lobar pneumonia; asthma.
97	Armstrong, William	45	U. S. Navy.	Ireland	May 10, 1915	Pulmonary tuberculosis.
98	Glynn, Thomas	69	K, 6th N. Y. Art.	Ireland	May 11, 1915	Chronic myocarditis.
99	Crowe, Charles	75	U. S. Navy.	Ireland	May 12, 1915	Pulmonary tuberculosis.
100	Brooks, Lorenzo	79	B, 2d Wis. Cav.	Austria	May 23, 1915	Lobar pneumonia; hemiplegia.
101	Hosfetter, Joseph	82	B, 2d Ore. Mtd. Vols.	Missouri	May 30, 1915	Arterio sclerosis; asthma.
102	Grothen, Louis W.	79	11th and 18th Batt., Ind. Lt. Art.	Germany	June 2, 1915	Cirrhosis of liver.
103	Johnson, Thomas	81	H, 4th Cal. Inf.	Ireland	June 2, 1915	Arterio sclerosis; hemiplegia.
104	Charles, William W.	77	K, 18th Ohio Inf.	Ohio	June 4, 1915	Arterio sclerosis; rupture of arch of aorta.
105	Smith, James	69	E, 3d N. Y. Cav.	Canada	June 5, 1915	Carcinoma transverse colon; perforation of intestines; peritonitis; shock.
106	McElroy, William	67	F, 3d U. S. Art.	Ireland	June 6, 1915	Pulmonary tuberculosis; chronic myocarditis.
107	Dwyer, Patrick	76	K, 3d U. S. Cav.	Vermont	June 6, 1915	Chronic myocarditis.
108	Labach, Peter	74	B, 13th Ill. Cav.	Germany	June 14, 1915	Acute military tuberculosis; senility.
109	Lawton, Lawrence I.	83	G, 8th N. Y. Cav.	New York	June 19, 1915	Chronic endocarditis; arterio sclerosis; senility.
110	Stewart, Ashbury J.	74	G, 8th Pa. Inf.	Pennsylvania	June 19, 1915	Fracture of femur; shock.
111	Bonny, Joseph	75	U. S. Navy.	Ireland	June 21, 1915	Lobar pneumonia; fracture right femur; shock.
112	Howard, Moses B.	67	G, 29th Mass. Inf.	Massachusetts	June 25, 1915	Lobar pneumonia; hemiplegia et exhaustion.

113	Young, Albert E.	U. S. Navy.	Maine	June 28, 1915	Arterio sclerosis; chronic bronchitis; senility; carcinoma of pylorus.
114	Eby, James W.	Batt. H, 1st Pa. Lt. Art.	Pennsylvania	June 29, 1915	Lobar pneumonia; arterio sclerosis; senility.
115	Whiting, Thomas	F, 2d Cal. Cav.	Massachusetts	June 30, 1915	Lobar pneumonia; chronic interstitial nephritis; atheroma; senility.

DIED IN HOSPITAL WHILE TEMPORARILY AT POST.

116	Vanderheit, William	U. S. Navy.	Germany	July 20, 1914	Chronic myocarditis.
117	Chapuy, Louis	U. S. Navy.	Germany	Sept. 14, 1914	Pulmonary tuberculosis; cystitis.
118	Burlingame, J. M.	157th N. Y. Inf.	Wisconsin	June 3, 1915	Double lobar pneumonia; senility.
119	Michael, Jacob L.	K, 34th U. S. Vol. Inf.	Pennsylvania	Jan. 12, 1915	Uremic poisoning.
120	Walker, Frederick C.	B, Batt. 2d U. S. Hy. Art.	Massachusetts	June 16, 1915	Pulmonary tuberculosis.

DIED AT VETERANS' HOME, OUTSIDE THE HOSPITAL.

121	Lange, Henry	K, 27th Ind. Inf.	Indiana	July 20, 1914	Apoplexy (coroner's verdict).
122	Hatch, James T.	U. S. Navy.	Maine	April 14, 1915	Chronic endocarditis (coroner's verdict).
123	Parks, John W.	E, 8th U. S. Inf.	Virginia	April 14, 1915	Accidental drowning (coroner's verdict).

DIED WHILE ABSENT FROM VETERANS' HOME.

No.	Name	Age	Service	Nativity	Died	Place and cause of death
124	Sullivan, Myron D.	71	H, 7th Mich. Cav.	Michigan	July 5, 1914	Epilepsy and softening of brain (coroner's verdict). Hospital, San Francisco.
125	Blessington, James	72	B, 22d Pa. Inf.	Ireland	July 16, 1914	Died at Vallejo, Cal., while away with leave. Cause of death unknown.
126	Cochrane, John P.	69	A, 1st Iowa Cav.	Iowa	July 19, 1914	Died at Letterman Hospital, San Francisco. Cause of death unknown.
127	Taylor, Samuel B.	72	M, 6th Iowa Cav.	Iowa	July 29, 1914	At Yountville. Gunshot wound, suicidal (coroner's verdict).
128	White, Alexander T.	49	H, 23d U. S. Inf.	Michigan	July 30, 1914	At Rutherford, Cal. Skull fractured, struck by electric car (coroner's verdict).
129	Weatherwax, Lewis	69	N, 15th Kan. Cav.	Indiana	Aug. 12, 1914	At San Mateo County Hospital. Diagnosis, intestinal nephritis.
130	Shannon, William	81	U. S. Navy	Ireland	Sept. 4, 1914	At City and County Hospital, San Francisco. Diagnosis, cystitis.
131	Cummings, John	78	L, 2d Cal. Inf.	Missouri	Sept. 15, 1914	At Napa Junction, Cal. Skull fractured, struck by Southern Pacific (coroner's verdict).
132	Smith, Truman H.	78	3d Batt. Iowa L. A. Art.	Ohio	Nov. 5, 1914	At Yountville, Cal. Angina pectoris (coroner's verdict).
133	Wyckoff, Daniel N.	73	I, 47th N. Y. Inf.	New York	Nov. 6, 1914	At Oakland, Cal., absent with leave from quarters.
134	Tyler, Elias M.	84	B, 20th Ill. Inf.	New York	Dec. 15, 1914	At Dixon, Cal., while absent with leave. Cause of death unknown.
135	Lahay, John	64	E, 5th U. S. Cav.	Ireland	Dec. 15, 1914	At San Francisco, Cal., while absent without leave. Cause of death unknown.
136	Cameron, John	68	O, 7th N. Hamp. Inf.	Unknown	Jan. 23, 1915	At Oakland Receiving Hospital. On pass. Cause of death unknown.
137	Tyler, Francis A.	70	A, 5th Cal. Inf.	Unknown	Feb. 2, 1915	At Oakland, Cal., while absent without leave. Cause of death unknown.
138	Kramer, Frederick	80	C, 2d Mo. Art.	Switzerland	Feb. 13, 1915	At Turlock, Cal., while on pass. Chronic cystitis.
139	Gilson, Samuel A.	67	C, 9th Mich. Cav.	New York	April 8, 1915	Retention of urine and cystitis. At San Francisco, while absent with leave.
140	Valentine, John N.	79	F, 45th Iowa Inf.	Iowa	May 2, 1915	General debility. At Oakland, Cal., while absent with leave.
141	Leonard, Michael	86	D, 5th U. S. Inf.	Pennsylvania	June 19, 1915	Sondily and general weakness. At Oakland, Cal., while absent with leave.



Band Stand, Main Avenue.

QUARTERMASTER-COMMISSARY'S REPORT.

VETERANS' HOME, September 1, 1915.

*General Wm. H. C. Bowen, Commandant,
Veterans' Home of California.*

GENERAL: I have the honor to submit herewith report of the Quartermaster-Commissary Departments of the Veterans' Home of California, for the fiscal year ended June 30, 1915.

The combined departments embrace farm, chicken and hog ranches, orchard, dairy, transportation, laundry, clothing, food and every feature pertaining thereto.

SUPPLIES.

With very few exceptions the supplies furnished by contractors have conformed to the specifications of the contract. When stores are received a sample is taken and forwarded to the California State Board of Health, Bureau of Foods and Drugs, Berkeley, California, with re-

quest for analysis and test. The report of the bureau governs the acceptance of the stores reported. It is very gratifying to state that few rejections had to be made.

Home productions have been of exceptionally good quality.

EMPLOYEES.

The departments employ 73 male and 23 female help (38 civilians and 58 members of the Home); total 96. The record shows that the greater percentage of those employed are veterans, members of the Home. In a number of positions, however, their infirmity increased with advancing years; while willing, the work makes it a difficult task to perform. The civilians employed, through the Civil Service Commission, have, as a rule, proven very satisfactory.

Suitable quarters should be provided for civilian employees. At present the quarters are wholly inadequate. Special inducements should be made to hold desirable employees.

DINING HALL.

No effort has been spared to make it attractive and inviting at all times. The interior is well lighted, ventilated (by electric fans), tables and seating so arranged to make it comfortable and convenient for all. On each holiday a special menu is prepared and once a month a special chicken dinner is served. I desire to express my appreciation of the highly efficient services rendered by the Matron, Mrs. C. W. Dibble, under whose direction the waitresses are employed, quartered and cared for, etc.

KITCHEN.

During the year, oil fuel stove burners have been installed; these have proven very satisfactory from every point of view, *i. e.*, cleanliness and economy. The record shows a saving of almost 20 per cent over the use of coal. It has always been the aim of the kitchen to serve good, wholesome and palatable food—in this we have been very successful.

BAKERY.

A change of oil burners has been made in which economy has resulted. Exceptionally good bread is baked.

VEGETABLE ROOM.

One of the great wastes is in peeling potatoes. A new potato peeler has been installed which has served the purpose of eliminating the peeling waste to a great extent. The fresh vegetables received from Home garden have been of exceptionally good quality and sufficient for all wants.

FRUITS.

During the fruit season the following has been received, issued to hospital and general mess:

	Pounds
Apples, fresh	3,377
Peaches	10,363
Pears	3,210
Plums	1,005
Apricots	70
Prunes, dried	1,645
Cherries	3,597
Walnuts	100

WASTE.

Refuse from kitchen, after being filtered, is sent to hog ranch. Old bones, bags, boxes, tea leads, etc., are sold at auction to the highest bidder, the value of which reaches hundreds of dollars each year. It pays to save the odds and ends.

DAIRY.

The herd at present consists of:

Bulls (Holstein)	2
Cows (Holstein)	29
Cows (common)	20
Heifers (Holstein)	2
Calves (Holstein)	13
Total	66

All in good condition.

During the year 37,679 gallons of milk were produced. The Home now possesses an up-to-date modern dairy, thoroughly sanitary in every respect.

TRANSPORTATION.

While the running gear has done good service during the year, it is needless to state that repairs are always required. It is recommended that an auto truck of three-ton capacity be substituted for present freight trucks. It would prove more economical and rapid, in view of the fact that it would carry more tonnage, and the upkeep would be less than for feed for horses, repairs, etc.

HORSE BARN.

The present stock consists of 11 horses and 4 mules. Six of these horses while serviceable are old and therefore can not work out as good as expected.

FARM.

Burbank Spineless Cactus. Two hundred plants were planted last year and these plants are now attaining a very satisfactory growth. The spineless cactus is a natural silage, and valuable as feed. The yield from the field is as follows:

	Pounds
Green feed	29,895
Volunteer hay	124,825
Alfalfa	21,298
Grain hay	101,499
Hay stubble	14,731
Grass for feed	2,555
Total	294,794

The farm showed a net profit of \$656.17, with a third crop of alfalfa now in the field, valued at about \$200.

CLOTHING.

The strictest economy in issuance of clothing was maintained during the past year. The quality of clothing furnished by contractors was fully up to the specification of the contract.

Clothing purchased during year, number issued, and exchanged:

Value of Clothing Received, Number Issued and Exchanged, During 1914-15.

	Value received	Number issued	Exchanged
Coats	\$521 50	148	69
Blouses	2,422 50	523	322
Trousers	3,581 70	628	674
Overalls	105 00	100	125
Jumpers	52 50	37	5
Overshirts, merino	947 00	298	629
Overshirts, cotton	327 12	712	598
Knit jackets	440 00	208	
Undershirts, merino	941 20	974	876
Undershirts, cotton	50 40	35	45
Drawers, merino	1,041 27	986	941
Drawers, cotton	95 20	60	74
Socks, merino	337 25	570	
Socks, cotton	181 50	500	
Hats	665 50	482	5 1
Shoes	2,312 70	488	663
Suspenders	157 50	400	341
Handkerchiefs	42 00	882	358
Shoe laces	16 20		
Chevrons	3 20		
Total	\$14,271 54		
Total cash sales received,	\$844 80		

SHOE SHOP.

The Home shoemaker repaired 844 pairs of shoes. The average cost per pair to the Home is .578 cents.

MATTRESS SHOP.

One hundred eighty-three mattresses were made and 176 pillows, 19 cushions, 819 sheets, 965 pillow cases, 429 towels, 203 aprons, 83 mattress ticks and 90 pillow ticks.

TAILOR SHOP.

During the year 511 coats, 898 blouses and 1,212 trousers were recleaned and repaired.

POST STORE.

It being a great convenience to members, officers and employees of the Home, it is a very profitable adjunct as well. For the past year a net profit is shown of \$1,832.28.

HOG RANCH STATEMENT.

During the year a departure has been made from raising the common stock hog to that of raising thoroughbred Tamworth hogs for sale. At present writing the pens consist of two boars, two sows and twelve gilts. All registered stock. This is a valuable addition to the ranch.

Trial Balance Sheet. Statement of Accounts, Hog Ranch, Veterans' Home of California, November 1, 1912-June 30, 1915.

DEBIT.

To cost of construction of buildings, platforms, etc.	\$3,000 00
To cost of construction of living house	75 00
To inventory of live stock on hand and value	1,402 00
To cost of wages for labor performed, November 1, 1912-June 30, 1915	3,114 35
To cost of supplies used on ranch, November 1, 1912-June 30, 1915	148 07
To cost of feed used on ranch, November 1, 1912-June 30, 1915	2,247 32
To cost of services of veterinary surgeon, inoculation of herd against cholera	364 26
To loss through secondary invasion of previous year	400 00
To purchase of blooded boar	28 25
To purchase of blooded sow	30 00
To cost of kitchen refuse, 64 drums at \$1.00	64 00
To cost of vegetable peelings, etc., 32 drums at 75 cents	24 00
Total	\$10,897 25

CREDIT.

By production of pork slaughtered, November 1, 1912-June 30, 1915	\$11,350 02
By inventory of live stock, June 30, 1915, market value	2,870 00
By present worth of buildings, depreciation of 10 per cent value	2,767 50
By sale of old bags, bones, etc.	76 26

Total **\$17,063 78**

Balance of account, net gain, November 1, 1912-June 30, 1915, total..... **\$0,166 53**

First investment	\$4,477 00	
Gain in stock	1,468 00	
		\$5,945 00
Loss through depreciation		367 50
Present worth		\$5,637 50
Net gain, November 1, 1912-June 30, 1915		6,166 53
Net gain on investment, 137.73 per cent.		

CHICKEN RANCH STATEMENT.

During the year the system of the plant has been changed, *i. e.*, the "Hogan" system has been established, with a new superintendent in charge. This work has been conducted very successfully. It is fully expected that a marked improvement will result in every respect.

All stock in good condition. Eggs produced and not needed for immediate use are put up in "water glass" and stored. This method has been very successful.

Statement of the operation of the plant, July 1, 1913-June 30, 1915.

<i>Dr.</i>	
Per inventory, fowls, feed, etc.....	\$1,598 95
Purchase of feed, etc.....	7,860 36
Payment of wages, etc.....	2,312 14
Purchase of minor supplies.....	37 27
Purchase of incubators.....	51 00
Purchase of egg cases, brooder, stove and boiler	52 95
	<hr/>
	\$11,912 67
<i>Cr.</i>	
Received, eggs, chickens, etc.....	\$13,878 97
Old bags, refuse, etc., sold.....	197 03
Per inventory stock on hand.....	1,794 60
	<hr/>
	\$15,870 60
	<hr/>
Total net gain during period.....	\$3,957 93
Total number of eggs produced.....	43,379 dozen

I desire to thank the President, Board of Directors and Commandant for the courtesy shown me.

J. P. EDMUNDS,
Captain, Quartermaster and Commissary.

BILL OF FARE.

SUNDAY.

Breakfast—Fried bacon, soft boiled eggs, steamed potatoes, creamery butter, wheat bread, coffee.

Dinner—Roast veal, mashed potatoes, creamed peas, apricot pie, wheat and graham bread, tea.

Supper—Hominy and milk, cold meats, cheese, cinnamon cake, creamery butter, apple sauce, wheat bread, tea.

MONDAY.

Breakfast—Hot cakes, bayo beans, corn bread, creamery butter, wheat bread, coffee.

Dinner—Pea soup, roast mutton, steamed potatoes, vegetables, tapioca pudding, wheat bread, tea.

Supper—Fried potatoes, oatmeal mush, fresh milk, ginger cake, peach sauce, creamery butter, wheat bread, tea.

TUESDAY.

Breakfast—Mutton stew, hot buns, creamery butter, steamed potatoes, wheat bread, coffee.

Dinner—Vermicelli soup, roast beef, steamed potatoes, hot slaw, creamed carrots, wheat bread, tea.

Supper—Baked maccaroni and cheese, vanilla cake, fig sauce, creamery butter, wheat bread, tea.

WEDNESDAY.

Breakfast—Hamburger steak, hot rolls, creamery butter, wheat bread, coffee.

Dinner—Tomato soup, roast pork, gravy, new potatoes, steamed turnips, hominy, tapioca pudding, wheat bread, tea.

Supper—Mush and milk, vanilla cake, stewed apricots, creamery butter, wheat bread, tea.

THURSDAY.

Breakfast—Fried pork sausage, hot rolls, steamed new potatoes, creamery butter, wheat and graham bread, coffee.

Dinner—Corned beef and cabbage, steamed new potatoes, bread pudding, wheat bread, tea.

Supper—Roast beef hash, rolled wheat mush, fresh milk, hot buns, stewed prunes, creamery butter, wheat bread, tea.

FRIDAY.

Breakfast—Creamed codfish, corn bread, creamery butter, wheat bread, coffee.

Dinner—Baked fresh salmon, steamed new potatoes, creamed turnips, rice pudding, wheat bread, tea.

Supper—Baked pork and beans, ginger cake, apple sauce, creamery butter, wheat bread, tea.

SATURDAY.

Breakfast—Irish stew, hot cakes, corn bread, creamery butter, wheat bread, coffee.

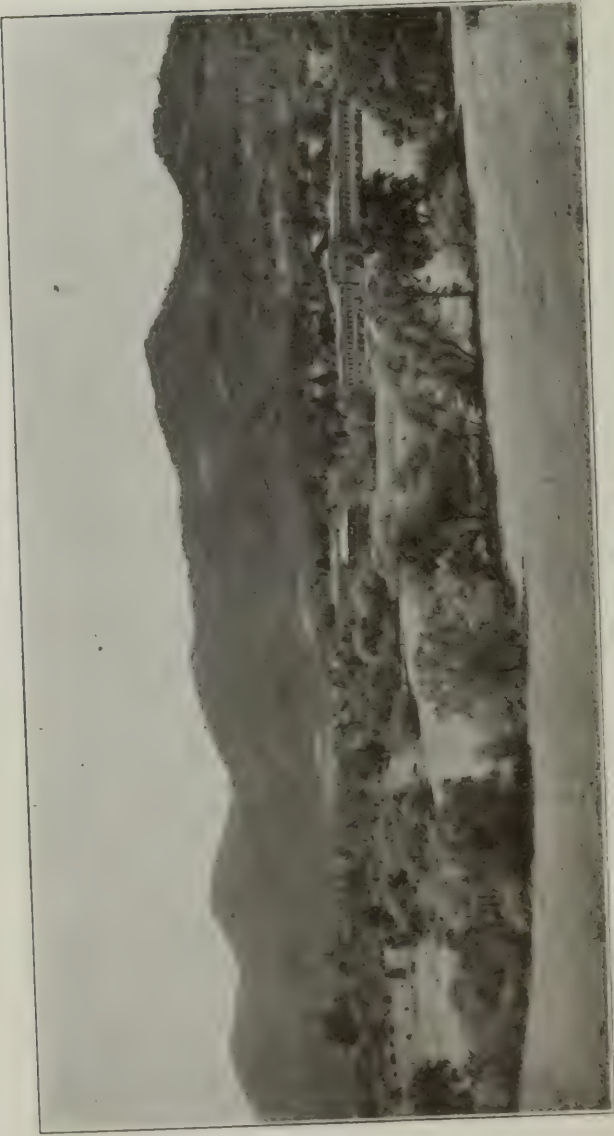
Dinner—Tomato soup, crackers, roast mutton, steamed potatoes, creamed carrots or turnips, wheat bread, tea.

Supper—Cold lamb's tongue, potato salad, creamery butter, wheat bread, tea.

Sugar, syrup, pickles, mustard, vinegar and sauces on table at all meals.

Fresh vegetables added when received from farm.

Pricasee meats for mush tables.



Skyline Looking West.

REPORT OF CHIEF ENGINEER.

*Brigadier-General Wm. H. C. Bowen, Commandant,
Veterans' Home of California.*

SIR: I have the honor to submit the following statement pertaining to the work performed in the departments of the Home which are under the supervision of the Chief Engineer, during the fiscal year ended June 30, 1915:

CONSTRUCTION AND INSTALLATION.

Chicken ranch.

House for employees has been completed, fence placed around chicken yard and poultry house, twelve feed boxes made, two bridges built. Shelter house for ducks built. Trench dug around cottage for foreman and trench filled with rock for drainage. House for foreman built with plastering, painting and electric installation complete. Brooder stove installed in small brooder house; thirty-two roosts and thirty troughs were made.

Horse barn.

Room for bus driver was ceiled and three windows placed, and steam line from power house installed.

Post store.

Addition for grocery department made and porch roof on east and south sides reshungled.

Main dining-room and kitchen.

Storeroom partitioned for use of chef. Piping for installing distillate burners in kitchen and bakery run. Connection made on pipe line from dam, and a line run for an independent water supply for oil burners in main kitchen, bakery and hospital kitchen. Steel tank formerly used as a settling tank for fuel oil was placed on hill for supply tank for distillate oil for main kitchen and bakery. New oil burners for main kitchen and bakery installed and are working well.

Offices and administration building.

Frame work on porch, treasurer's office, was covered with wire screen. Cabinets were made for treasurer's, sergeant-major's and sergeant of Company A's offices. Storeroom for records for treasurer's office was made under Commandant's office.

Cow barn.

Yard for penning bull built at cattle shed. End of cattle shed, near new dairy barn, was cut off and roof repaired. Louvers and windows in new dairy barn were screened. Steam line from powerhouse to new dairy barn installed. Two 10-foot gates made and hung at feeding shed for milch cows and mangers repaired. Cess-pit at new dairy barn connected with sewer system and waste water now running into septic tanks.

COMMANDANT'S RESIDENCE.

Sleeping porch built on east side of building.

BOWLING AND SHUFFLE-BOARD ALLEYS.

Roof of bowling alley repaired and roof of shuffle-board alley repaired and tarred and graveled.

HOSPITAL.

Waterways on roof were resoldered and down spouts repaired. Oil tank formerly used for distillate oil at main kitchen installed for distillate oil for hospital kitchen. Galvanized iron heating cabinet made for dining-room. Fifteen electric exhaust fans installed in dining-rooms, kitchen and wards where needed.

HOG RANCH.

House for employees ceiled. Shelter house for brood sows enlarged. Concrete feeding platform built.

BARRACKS.

Floor of lower floor of Chabot cottage, west end, was torn out: about 57 yards of earth excavated, new floor joists and floor placed, old floor rotten and fallen in. Stairway built at south end of engineer employees' quarters, doing away with stairs in center of building and giving room for installing another room. Roof of harness shop reshingled.

FLORIST'S COTTAGE.

New addition completed with plumbing, painting, plastering and electric connections where needed.

DIRECTORS' COTTAGE.

Two doors and frames made, linen closet built, old closet altered for storeroom.

ELECTRIC WORK.

Nine electric lights installed on serpentine road from the stone bridge to the electric depot. Hole drilled through entrance arch and electric light installed. Three electric exhaust fans installed in billiard hall.

ENGINEER'S COTTAGE.

Partition placed in basement of storage room and frame built for skylight in kitchen.

POWER HOUSE AND PIPE LINES.

Return line of steam heating system renewed in front of ice plant. Steam line to ice plant repaired. Steam line under administration building was overhauled. Main pipe line from dam was braced and concrete piers installed. Bridge to dam repaired. Filing cabinet made for Engineer's office. Safety guards are being placed around machinery by order of the State Safety Engineer. Center brick wall between boilers Nos. 3 and 4 was torn out as brick had melted and same has been replaced with fire brick set in with "Hi Heat" cement.

Sewerage.

Cast iron sewer pipe was run from Directors' and Nurses' cottages, replacing old terra cotta pipe which was causing stoppage by eucalyptus roots growing into pipes.

Tennis court.

Grading for tennis court has been done as far as possible.

Carpenter shop.

One hundred forty-three caskets and seventeen shipping boxes were made. Twelve benches, forty-eight screen doors and one hundred fifty-six window screens made, and all repairs to furniture and minor repairs to buildings have been done by the Home carpenters.

Painting.

All painting of new work and all repairs in painting has been done by the Home painters.

Tinshop.

All tin and galvanized iron work and construction material required has been manufactured at and necessary repairs in this line have been made in the Home tinshop.

Ice plant.

The ice plant manufactured 162 tons, 145 pounds of ice during the year and supplied refrigeration for the various cold storages in operation.

STATE DEPARTMENT OF ENGINEERING.

Hospital.

Porch floor around south end has been laid and caulked and railing placed. On north end old porch torn down and concrete walls placed and flooring laid and caulked. Old plaster torn off at porch line and metal lath placed. Plaster work on outside of building where torn off was patched. Main hospital building roofs have been reshingled. Eight toilets with flushometers installed in tubercular annex. Walls and ceiling, main buildings, were replastered where necessary. Mud sill in lavatories, Wards 3 and 4, had to be taken out and studding cut away and replaced with concrete foundations. Shower bath installed in old annex. Partitions placed in lavatory, Ward 3, and all inside wire replaced. New plumbing fixtures installed in Wards Nos. 1, 2, 3 and 4, with necessary plastering, woodwork and painting. New basin cocks installed in tubercular annex.

Painting.

All Home buildings, including hospital, fences and sheds, have been painted, both walls and roofs. Interior of Directors' and Nurses' cottages have been painted and varnished. Interior of bakery has been kalsomined. Flagpole painted.

Lavatory, Companies E and G.

New lavatory building has been completed and new plumbing fixtures installed, replacing old lavatory on west end which has been torn off and end of building rebuilt. Lavatory has been oiled and varnished.

Sewerage.

Sewers have been laid from dairy barn, morgue and new lavatory at Companies E and G.

Septic tanks.

Septic tanks have been cleaned out, contact beds have been fitted with mechanical devices and new guides for float valves placed which work satisfactorily; tanks discharging in periods of three hours. Apron lowered and supports cut down for installing larger pipes from tanks to contact beds. Five equalizing tanks cleaned and reducers placed in discharge pipes to septic tanks. New floats placed in tanks and tanks now are working well. Two hundred seventy-five yards of earth hauled and placed over sewer pipe from contact beds to protect from stock.

Carpenter work.

Stairway built on west end of Company E and porch on south side torn down and rebuilt. Partitions taken from hallway of Company

G to lavatory. Rooms at end of Company G relathed and plaster torn off and replastered. Skyline in waitresses' quarters raised to get ventilation and paper roof of inside rooms torn off and tin roof placed. Room in engineer employees' quarters plastered. Porch on upper floor of Administration building torn up and replaced, being badly worn. Lower porch floor, north and south sides, torn out where needed and new flooring laid. Floor in billiard hall replaced and oiled and new steps placed at entrance, south side. Extra rafters placed in blacksmith shop and building reshingled. Directors' cottage and Treasurer's residence reshingled. Steps at north end of Amusement hall rebuilt; old steps and runs in bad shape. Roof of bowling and shuffleboard alleys raised and replaced. South side of jail reshingled. New steps placed Company F, north end.

Concrete work.

Concrete foundations placed under wing and studding on lower porch floor of Administration building and openings left for ventilation. Water pipe from Rector canyon under Southern Pacific Railroad track unearthed and concrete wall placed to protect track in case of leakage. Concrete foundations placed for Nurses' cottage. Concrete walk from gate to steps and curbing around flower beds placed at Engineer's cottage. Concrete foundation placed for steps at south end of billiard hall.

New irrigation system.

The wood pipe irrigation system is complete and water is now being pumped to alfalfa fields.

Oil pipe line.

Oil line is being installed to pump fuel oil from spur track at Southern Pacific Railroad to storage tank in rear of power house, a distance of 3,600 feet. A four-inch pipe line is to be used with an internal steam pipe of one inch to heat oil in cold weather. Concrete foundation has been placed for storage tank and power pump at railroad track. Concrete walls were placed for building for pump and electric motor.

Nurses' cottage.

Nurses' cottage was cut in two and moved about twenty-four feet for addition of four rooms. Electric lights, plumbing and heating were installed in addition.

Respectfully submitted,

T. W. LAWRENCE,
Chief Engineer.

Name	Company and regiment.	Rank.	Length of service, months.	Nativity.	Age.	Pension per month.	Disability.	When admitted
Ackerman, James D.	U. S. Navy.	1st Class Boy	22	New York	64	\$16 50	Rheumatism	Feb. 1, 1907
Adams, John C.	M. 2nd U. S. Inf.	Private	36	Missouri	43	14 00	Skin disease	Jan. 25, 1915
Aiken, William L.	H. 1st Cal. Inf.	Private	15	New York	46		Injury to spine	March 23, 1915
Alborn, Robert C.	A. 2nd Wis. Inf.	Private	16	New York	75	30 00	Mitral regurgitation	Feb. 7, 1913
Albrecht, Zellan	K. 12th Mo. Inf.	Private	38	Switzerland	55		Rheumatism	May 6, 1900
Alexander, Jackson	I. 92d Mass. Inf.	Private	13	Massachusetts	66	16 00	Rheumatism	Jan. 6, 1910
Allen, Gray S.	E. 7th Cal. Inf.	Private	6	Colorado	47		Neuritis	Oct. 8, 1914
Allen, John B.	I. 6th Pa. Hy. Art.	Private	76	Pennsylvania	76	22 50	Stomach trouble	Sept. 26, 1914
Allen, Lewis D.	K. 20th Me. Inf.	Private	10	Maine	65	15 50	Piles	Jan. 2, 1910
Allen, Lorenzo D.	G. 2d Va. Inf.	Captain	9	Vermont	62	20 00	Rupture	Jan. 9, 1902
Allen, William L.	K. 2d Cal. Inf.	Private	54	Kentucky	58		General debility	Feb. 10, 1891
Alston, William	E. 20th Ky. Inf.	Private	8	Tennessee	77	22 50	Age	May 12, 1915
Ambruse, William H. C.	E. 2nd Ohio Inf.	Musician	17	Ohio	64	14 50	Nervousness	Jan. 20, 1914
Anderson, Andrew	C. 6th Cal. Inf.	Private	8	Norway	47		Fracture left arm	Sept. 25, 1913
Anderson, H. O.	B. 124th N. Y. Inf.	Private	9	Denmark	52	6 00	Rheumatism	Nov. 8, 1893
Anderson, Julius	U. S. Navy	Seaman	72	Denmark	39		Partial paralysis	Aug. 2, 1907
Anderson, Louis	E. 6th Cal. Inf.	Private	7	Norway	55		Kidney trouble	April 15, 1914
Anderson, Martin	Band, 14th U. S. Inf.	Private	60	Denmark	65	12 00	Catarh	Feb. 1, 1915
Anderson, Peter	U. S. Navy	Coxswain	35	Sweden	52		Rheumatism	April 27, 1911
Amis, Charles H.	F. 2d Mass. Inf.	Private	11	Massachusetts	63	27 00	Defective eyesight	Aug. 3, 1911
Anthony, Matthew J.	K. 8th Cal. Inf.	Private	10	Illinois	72	22 50	Old age	July 14, 1910
Armstrong, James J.	K. 4th Texas Inf.	Private	48	Scotland	49	10 00	Heart disease	March 13, 1904
Armstrong, Michael J.	H. 18th Pa. Inf.	Private	10	Ireland	45		General debility	Jan. 25, 1915
Ascheffolder, Frank M.	U. S. Marine Corps.	Private	42	Pennsylvania	32		Lambago	Sept. 18, 1911
Ashurst, George C.	B. 7th Cal. Inf.	Private	18	Missouri	73	20 00	General debility	June 21, 1915
Asselt, Herman	U. S. Navy	Seaman	16	Germany	73	24 00	Epilepsy	Dec. 9, 1904
Atberton, George B.	G. 18th U. S. Inf.	Private	36	New York	59	36 00	Hernia	Oct. 9, 1912
Atterbury, James D.	C. 42d Mo. Inf.	Corporal	11	Missouri	56	15 50	Varicose veins	Sept. 18, 1901
Atwood, Armstrong A.	B. 4th Mich. Cav.	Private	18	Michigan	68	16 50	Bronchial trouble	March 19, 1914
Atwood, John R.	H. 2d Ore. Inf.	Private	13	California	49		Bronchial trouble	Feb. 24, 1915
Baer, Albert	K. 47th Pa. Inf.	Private	1	Pennsylvania	68		Hernia	Nov. 21, 1914
Baer, Robert	A. 1st N. Dak. Inf.	Private	16	Minnesota	38		Broken back	Oct. 28, 1912
Bader, James W.	B. 1st Wash. Inf.	Private	14	Ohio	53		Dysentery	April 16, 1913
Bailey, George L.	A. 4th N. Y. Hy. Art.	Private	66	New York	66	24 00	Broken ribs, etc.	Jan. 6, 1910
Badge, Henry	U. S. Navy	Boy	22	Massachusetts	66	16 50	Asthma	April 21, 1912
Bail, Thomas P.	D. 152d Ind. Inf.	Private	7	Ohio	66	15 00	Rheumatism	July 30, 1914
Baltz, Henry W.	A. 32d Pa. Militia, etc.	Private	4	Pennsylvania	62		Crippled hand	April 27, 1905

Bane, Thomas	B. 3d Cal. Inf.	Cornoral	34	Ireland	71	30 00	Kidney trouble	July 27, 1913
Banks, Michael	E. 6th U. S. Cav.	Private	36	Ohio	65	18 00	Rheumatism	Sept. 10, 1910
Barker, Charles R.	H. 15th Ill. Inf.	Private	7	Wisconsin	62	16 00	Rheumatism	July 10, 1910
Barkley, Frank	E. 1st Miss. Cav.	1st Lieut.	36	Ohio	75	30 00	Rheumatism	Oct. 1, 1909
Barnhardt, Christian M.	L. 17th Ohio Inf.	Private	10	Pennsylvania	49	15 50	Piles	Nov. 19, 1897
Barowsky, Henry	C. 66th N. Y. Inf.	Private	6	New York	62	12 00	General debility	June 15, 1909
Barrett, George M.	U. S. Navy	Seaman	13	Ireland	54		Tuberculosis	May 31, 1915
Barrieger, David	M. 2d Mich. Cav.	Private	43	Germany	62	15 00	Disease of lungs	Dec. 19, 1898
Barrows, James E.	F. 7th Cal. Inf.	Private	17	Massachusetts	71	16 00	General debility	Dec. 16, 1914
Bartoll, John J.	D. 17th Kans. Inf.	Cornoral	4	Germany	87	21 00	Senility	Jan. 16, 1915
Barton, James, Jr.	H. 19th Pa. Inf.	Captain	25	Pennsylvania	74	15 00	Age	Sept. 22, 1911
Beale, John V.	U. S. Hospital Corps	Private	36	New Jersey	42		Malarial poisoning	Nov. 2, 1911
Beams, James	U. S. Navy	Capt. s Steward	12	Ireland	75	12 00	Old age	Aug. 4, 1909
Becher, Miles J.	K. 13th Conn. Inf.	1st Sergt.	53	Connecticut	69	30 00	Paralysis, etc.	Jan. 25, 1904
Behm, Peter	F. 6th Wis. Inf.	Private	18	France	61	15 00	General debility	May 5, 1907
Belk, John C.	D. 14th Kans. Cav.	Sergeant	32	Missouri	66	19 00	Tumor	Oct. 9, 1912
Belknap, Saba	H. 37th Wis. Inf.	Private	46	New York	67	15 50	Stomach trouble	May 5, 1914
Bel, Charles H.	D. 1st Me. Cav.	Sergeant	8	Maine	51	12 00	Gunshot wound	April 13, 1894
Bel, Daniel	E. 9th Ohio Cav.	Private	42	Canada	69	16 50	Injury to legs	Sept. 21, 1914
Bel, Henry	A. 17th Mass. Inf.	Private	45	Ireland	64	25 00	Rheumatism	Sept. 11, 1904
Bel, George W.	G. 30th Pa. Inf.	Private	26	Pennsylvania	76		General debility	Feb. 22, 1910
Bel, John F.	C. 64th Ohio Inf.	Musician	19	Ohio	48	14 00	Blind left eye	Jan. 12, 1898
Bemis, Hiram A.	B. 16th Kans. Inf.	Private	36	Pennsylvania	67	23 00	Indigestion	April 22, 1910
Benedict, Lafayette	F. 27th N. Y. Inf.	Private	30	New York	72	24 00	Gunshot wd. rt. thigh	Aug. 15, 1914
Bennett, James	G. 63d Ill. Inf.	Private	39	Illinois	68	19 00	Stomach trouble	June 9, 1914
Bennett, John R.	E. 1st Md. Inf.	Private	13	Georgia	71	24 00	Rheumatism, etc.	Jan. 21, 1904
Benton, Sheldon	A. 3d Ohio Cav., etc.	Private	9	Ohio	56	15 50	Chronic indigestion	Jan. 4, 1903
Benton, Addison P.	E. 142d Ill. Inf., etc.	Private	12	Illinois	63	12 00	Piles and rupture	Oct. 4, 1911
Bergman, Peter	A. 5th Mo. Cav., etc.	Private	38	Missouri	67	19 00	Rheumatism	Nov. 12, 1909
Bernard, Walter	B. 7th N. Y. Inf.	Private	5	New York	66	12 00	Stomach trouble	Feb. 1, 1906
Bernard, William	B. 68th Ill. Inf.	Private	5	Illinois	68	24 00	Stroke	March 2, 1913
Berry, Charles B.	E. 26th Me. Inf.	Private	23	Maine	49	16 50	Chronic bronchitis	Jan. 14, 1897
Bewert, William L.	D. 8th Cal. Inf.	Cornoral	10	Georgia	76	22 50	Rheumatism	July 8, 1911
Bigford, Joseph P.	U. S. Navy	Fireman	74	New York	47		Malaria anemia	Feb. 8, 1908
Birdsell, John A.	K. 46th Ill. Inf.	Private	7	Canada	59	25 00	Rheum. and blindness	March 11, 1899
Bittner, Louis	D. 1st Nev. Inf.	Private	3	Germany	43		Alcoholism	July 8, 1907
Bixler, William H.	D. 2d Colo. Cav.	Private	133	Ohio	59	10 00	Chronic rheumatism	Jan. 28, 1903
Black, William	K. 27th Pa. Inf.	Private	49	Maine	64	25 00	Eczema in legs	Aug. 31, 1904
Blake, Thomas	U. S. Navy	Private	48	Ireland	60	19 00	Rheumatism	April 20, 1894
Blodgett, Charles E.	H. 18th New Hamp. Inf.	Private	64	Vermont	64	15 50	Broken right arm	June 25, 1911
Blyler, Lewis M.	E. 142d Ind. Inf.	Cornoral	10	Indiana	61	19 00	Valvular dis. of heart	May 17, 1905
Boehler, Jacob, alias Barth	A. 7th N. Y. Inf.	Private	16	Germany	55	20 00	Old age	July 24, 1897
Bohn, Jacob	H. 8th Mich. Inf.	Private	36	New York	44	25 00	Injury to right knee	Feb. 28, 1888
Boland, Martin	A. 2d Minn. Cav.	Private	24	Illinois	71	30 00	Age and rheumatism	Dec. 31, 1909

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment.	Rank.	Length of service, months.	Nativity.	Age.	Pension per month.	Disability.	When admitted.
Booth, Martin F.	A, 86th Ill. Inf.	Private	24	New York	73	\$25 00	Kidney trouble	July 22, 1913
Bossart, John	E, 1st Ill. Cav.	Private	15	Germany	70	24 00	Rupture	Sept. 25, 1898
Bous, William R., alias Russell	H, 37th N. J. Inf.	Private	3	New York	56	15 00	Diseased rectum	Dec. 10, 1901
Bowes, John J.	D, 42d U. S. Inf.	Private	22	Ireland	38	14 00	Rheumatism	March 25, 1911
Boyd, Hugh	U. S. Navy	Coal Passer	39	Ireland	42	8 00	Varicose veins	Jan. 19, 1910
Bresnahan, Anderson	A, 1st Mo. Cav.	Private	22	Missouri	67	19 00	Rheumatism	Oct. 12, 1907
Boyer, William	U. S. Navy	Ord. Steward	15	Massachusetts	53	20 00	Blind	Feb. 4, 1898
Boyle, William	H, 7th Pa. Cav.	Private	17	Ireland	68	16 00	Rheumatism	Sept. 12, 1914
Brady, James	E, 88th N. Y. Inf.	Drummer	16	Ireland	45		Injured eye	May 16, 1892
Brady, Edward	U. S. Mil. Acad. Art. Det.	Private	36	Ireland	66	24 00	Rheumatism, etc.	Dec. 30, 1901
Brady, John	U. S. Navy	Ch. Rm. Mate	6	Massachusetts	55	6 00	Rheumatism	March 30, 1904
Brennan, Orville C.	U. S. Navy	Coal Passer	39	Nebraska	41		Loss of leg	June 10, 1915
Brant, William F.	F, 12th U. S. Inf.	Private	36	Pennsylvania	69	25 00	Loss of three fingers, right hand	June 25, 1911
Bras, Francisco	D, 2d Cal. Inf.	Private	16	Holland	60	20 00	Chronic rheumatism	Jan. 7, 1899
Bravner, Nelson H.	F, 1st Iowa Cav.	Sergeant	8	Ohio	67	22 50	Heart disease	Aug. 22, 1899
Brennerman, Louis	E, 8th N. J. Inf.	Private	28	France	59	15 50	Bronchitis	Dec. 17, 1894
Bresnahan, Timothy	C, 7th Md. Inf.	Corporal	9	Washington, D. C.	64	16 00	Gunsbot wounds	Jan. 10, 1911
Bresnahan, Michael	A, 42d Mass. Inf.	Private	11	Ireland	59	15 50	Bronchitis	April 15, 1904
Brody, Philip	U. S. Navy	1st Sergeant	27	Ireland	52	20 00	General debility	June 7, 1891
Britton, John	F, 4th Pa. Inf.	Private	3	Ireland	73	18 00	Chronic bronchitis	April 27, 1915
Brodie, Angus A.	Band, 4d U. S. Vol. Inf.	Drum Major	20	Scotland	53		Rheumatism	Aug. 23, 1898
Brown, Thomas	U. S. Navy	Musician	12	Ireland	58		Rheumatism	April 27, 1911
Brownson, Marcus D.	B, 6th N. Y. Cav.	Private	37	New York	67	18 00	Rheumatism	July 19, 1913
Brophy, James	B, Troop S, U. S. Cav.	Private	60	Ireland	68		Rheumatism	June 12, 1913
Brooge, Andrew	F, 2d U. S. Cav.	Private	16	Canada	61	6 00	Kidney trouble	Sept. 19, 1913
Brown, Albert	L, 2d Cal. Cav.	Captain	57	Pennsylvania	62	30 00	Varicose veins	July 5, 1896
Brown, Benjamin	Band, 24th U. S. Inf.	Corporal	34	Missouri	56		Weak eyes	Jan. 12, 1915
Brown, Cornelius	A, 17th Kans. Inf.	Private	40	England	63	18 00	Double rupture	June 24, 1908
Brown, George H.	F, 8th N. Y. Hy. Art.	Sergeant	32	New York	51	30 00	Heart disease	June 21, 1889
Brown, John	H, 18th N. Hamp. Inf.	Private	5	Germany	67	13 00	Catarth	Dec. 13, 1911
Brown, Samuel B.	F, 19th Pa. Inf.	1st Sergeant	30	Pennsylvania	72	30 00	Gunsbot wound	March 21, 1911
Brugere, Paul S.	D, 2d U. S. Art., etc.	Private	108	Louisiana	56		Nephritis	Dec. 8, 1914
Brumby, Lawrence E.	D, 5th U. S. Inf.	Private	35	Alabama	47		Dysentery	April 21, 1913
Bryan, John	D, 20th Mo. Inf.	Private	26	Pennsylvania	52		Partial blindness	March 28, 1895
Bryant, Isaac	U. S. Navy	Landsman	23	Massachusetts	63	30 00	Heart disease	July 9, 1891
Bull, James R.	F, 34th Ohio Mtd. Inf.	Corporal	48	Ohio	76	30 00	General debility	June 11, 1914

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment	Rank	Length of service, months.	Nativity.	Age.	Pension per month.	Disability.	When admitted.
Chambliss, James	U. S. Navy	Seaman	13	Pennsylvania	54	\$12 00	Loss of left arm.	Dec. 23, 1892
Charles, Riley	H. 1st Ill. Inf.	Private	7	Illinois	65	15 30	Rheumatism	Oct. 16, 1907
Chenot, Eugene E.	Hosp. Corps, U. S. Vol.	Private	15	California	35		Fistula	March 30, 1903
Chesley, George A.	U. S. Marine Corps	Private	15	Nebraska	31	24 00	Dislocated right hip	April 20, 1909
Child, Gardner D.	U. S. Navy	Landman	10	New York	58	15 50	Bowel trouble, etc.	June 18, 1907
Childress, William A.	A. 62d Ill. Inf.	Private	49	Illinois	66	25 00	Paralysis	Jan. 11, 1909
Church, Mills	B. 5d Minn. Inf.	Private	35	New York	73	25 03	Deafness	Oct. 6, 1911
Claffey, John	E. 2d Mass. Inf.	Private	5	Ireland	48	15 00	Asthma	Nov. 7, 1899
Clark, George B.	B. 5th Ill. Cav.	2d Lieut.	30	Illinois	70	17 00	Phos.	Feb. 2, 1912
Clark, Alpha	F. 5th Iowa Inf.	Private	18	New York	72	27 00	Rheumatism	Jan. 29, 1909
Clark, George D.	C. 32d Iowa Inf.	Private	36	Pennsylvania	79	39 00	Kidney trouble	Feb. 6, 1913
Clark, Henry H.	G. 7th Cal. Inf.	Private	20	Michigan	58	19 50	Rheumatism	Dec. 10, 1903
Clark, John F.	D. 8th Vt. Inf.	Private	30	Vermont	68	24 00	Deafness	Sept. 26, 1909
Clark, Joseph M.	F. 33d Iowa Inf.	1st Lieut.	21	Ohio	72	27 00	Varicose veins	Oct. 28, 1898
Clark, Oleg B.	U. S. Navy	Coal Passer	29	Massachusetts	33		Partial paralysis	Aug. 17, 1908
Clark, William B., alias Kenae	F. 6th N. Y. Inf.	Corporal	11	New Jersey	56		Gushot wound	Feb. 20, 1899
Clennans, Robert E.	I. 1st Ill. Lt. Art.	Private	17	Kentucky	57	20 00	Loss of voice and fracture right arm.	Oct. 31, 1901
Clutter, Martin, alias Cubler	H. 3d Minn. Inf.	Private	48	Indiana	51	25 00	Bladder disease	July 17, 1894
Coffey, Edward	C. 3d N. J. Cav.	Private	19	Pennsylvania	57		Hemorrhage of lungs.	Jan. 31, 1911
Cole, George F.	H. 24th U. S. Inf.	Private	36	Ireland	63		Rheumatism	Aug. 16, 1909
Coleman, Barth	E. 4th Mass. Hy. Art.	Private	12	Maine	69	15 50	Fracture of leg	June 11, 1915
Collins, Thomas	I. 15th Miss. Inf.	Private	8	Minnesota	41	6 00	Varicose veins	Sept. 11, 1913
Colton, Nathaniel W.	J. 3d U. S. Art.	Private	6	Ireland	47		Rheumatism	May 9, 1909
Conant, Edwin R.	F. 10th Mass. Inf.	Private	17	Massachusetts	55	24 00	General debility	Sept. 9, 1893
Conannen, Owen	F. 9th Ind. Inf.	Private	38	Indiana	59	25 00	General debility	June 13, 1900
Conno, John C.	13th, Batt. U. S. Engrs.	Corporal	36	England	47		Rheumatism, etc.	Sept. 27, 1914
Connelly, Joseph P.	U. S. Navy	Seaman	7	New Jersey	67	21 00	General debility	Nov. 6, 1901
Connor, James	B. 4th U. S. Vol. Inf.	Corporal	12	Ireland	56		Rupture	Sept. 6, 1912
Connor, John	K. 48th N. A. Inf.	Private	19	Ireland	73	21 50	Lumbago, etc.	June 26, 1905
Coburn, John W.	A. 18th Mass. Inf., etc.	Corporal	45	New Brunswick	57	25 00	Rheumatism	Dec. 20, 1897
Cogan, Joseph	M. 1st Wash. Inf.	Private	3	California	42		Tuberculosis	May 15, 1912
Cook, George B.	F. 12th U. S. Inf.	Private	36	New York	34		Loss of both feet	March 17, 1911
Cooke, Winfield S.	A. 26th Mass. Inf.	Private	39	Massachusetts	59	16 00	Epilepsy	May 10, 1903
Corbett, John	I. Ind. 190d Pa. Inf.	Drummer	4	Pennsylvania	52	15 00	Lumbago	April 5, 1899
	U. S. Marine Corps	Private	69	Ireland	47	8 00	Broken hip	Oct. 28, 1909

Cooper, William	I. 13th Minn. Inf.	7	England	39	8 00	Rheumatism	March 8, 1902
Corcoran, Michael	D. 12th U. S. Inf., etc.	57	Canada	66	12 00	Heart disease	April 18, 1910
Corrigan, John F.	K. 1st Mont. Inf.	18	Ireland	44		Neurasthenia	July 24, 1908
Corrigan, William	G. 4th Cal. Inf.	36	Ireland	78	25 00	Stomach trouble	Aug. 9, 1903
Coulle, John D.	H. 1st Mass. Hy. Art.	50	Scotland	60	25 00	Locomotor ataxia	May 8, 1903
Cowan, John Q.	F. 142d Ill. Inf., etc.	17	Illinois	66	18 00	Crippled hand	Oct. 3, 1910
Cowan, William A.	K. 41st Ohio Inf., etc.	10	Ohio	58	23 00	Rheumatism	Jan. 8, 1901
Cowing, Myron	F. 31st Wis. Inf.	34	New York	63	24 00	Rheumatism	March 29, 1907
Coyne, James A.	I. 2d La. Inf.	4	Louisiana	68		Neurasthenia	Aug. 2, 1912
Craig, Robert	C. S. Navy	50	Pennsylvania	66	30 00	Lumbago	Feb. 3, 1903
Craig, William R.	K. 150th Ill. Inf.	15	Illinois	64	15 50	Piles, etc.	April 15, 1911
Craue, Edward	C. 76th Ill. Inf.	35	Illinois	68	18 00	Broken right leg	Nov. 5, 1914
Crist, Daniel I.	A. 2d Cal. Inf.	58	Illinois	72	19 00	Loss of left arm	June 17, 1914
Cruker, Albert W.	D. 6th Conn. Inf.	47	New York	50	19 00	Gunsbot wounds	Jan. 25, 1899
Cronin, Joseph P.	I. 6th U. S. Inf.	21	Ireland	47	6 00	Epilepsy	Jan. 3, 1911
Croft, Herman	C. 175th N. Y. Inf.	30	Germany	49	24 00	Injury to shoulder	May 10, 1898
Crosby, Charles H.	C. 16th N. Y. Inf.	9	New Hampshire	70	15 50	Backache	Oct. 15, 1914
Cummings, William	12th Mass. Lt. Batt.	31	Maine	60	18 00	Rupture	Dec. 17, 1904
Cunningham, Addison	G. 4th Me. Inf.	46	Maine	61	19 00	Rheumatism	Jan. 11, 1905
Curley, John	F. 2d U. S. Cav.	72	New York	61	12 00	Rheumatism	Jan. 22, 1901
Curtin, John	F. 9th U. S. Inf.	76	Ireland	69	25 00	Rheumatism	July 17, 1910
Curtin, Patrick	F. 2d U. S. Inf.	25	Ireland	34		Locomotor ataxia	April 24, 1909
Curtis, Francis A.	I. 1st N-b. Cav.	12	Pennsylvania	65	20 00	Rheumatism	Sept. 27, 1910
Cushing, John	C. S. Navy	54	New York	66	16 00	Rheumatism	April 4, 1912
Cushing, Nathaniel	K. 4th Mass. Cav.	33	Massachusetts	50	12 00	General debility	Nov. 29, 1897
Cusick, Patrick	A. 16th Wis. Inf.	5	Ireland	66	24 00	Paralysis	March 5, 1901
Dave, John	C. 151st Ill. Inf.	11	Missouri	66	13 50	Partial paralysis right arm	Jan. 13, 1915
Dady, James	C. 22d N. Y. Inf., etc.	166	Ireland	49	17 00	Diabetes	May 25, 1913
Daley, Thomas J.	F. 1st Cal. Inf.	15	California	44		Dysentery	Jan. 24, 1913
Daniels, Louis J.	A. 1st Idaho Inf.	16	Pennsylvania	48		Piles	Oct. 6, 1908
Darnall, John C.	C. 9th Mo. Cav.	28	Ohio	45	18 00	Rupture and lung dis.	Oct. 12, 1891
D'Aubigny, Philip E.	B. 16th U. S. Inf.	36	Canada	68	12 00	Partial paralysis	March 19, 1910
Damm, Henry	B. 24th N. Y. Inf.	21	Germany	60	27 00	Injury to right hip	Oct. 29, 1897
Damphin, Joseph	K. 5th N. Y. Inf.	25	New York	51	23 00	Varicose veins	Jan. 31, 1893
Davis, Calvin L.	K. 16th U. S. Inf.	39	New York	36		Kidney trouble	March 20, 1914
Davis, George W.	I. 7th Cal. Inf.	16	Pennsylvania	77	24 00	General debility	April 18, 1909
Day, Ralph B.	1st Ohio Cav.		Ohio	56		Broken shoulder	March 21, 1914
Dean, Charles B.	A. 23d Me. Inf.	5	Maine	75	22 50	Rheumatism	July 1, 1914
Dean, Charles F.	A. 13th U. S. Inf.	10	Ohio	67	16 00	Rupture, etc.	Sept. 26, 1914
Dean, Silas	C. 103d Ohio Inf.	37	New York	67	24 00	Dislocated ankle	Jan. 27, 1905
Dean, Warren B.	B. 101st Pa. Inf.	34	Pennsylvania	68	15 00	Age	March 28, 1915
Dearborn, Charles	H. 2d U. S. Inf.	3	Kentucky	57		Rheumatism	March 10, 1911

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

	Company and regiment.	Rank.	Length of service, months.	Nativity.	Age.	Pension per month.	Disability.	Wounded.
Boasv, John	U. S. Navy	1st Cl. Fireman.	55	Ireland	38	\$17 00	Ankylosis right hand.	Oct. 20, 1903
Bocker, John M.	F. 14th N. Y. Art.	Private	20	New York	71	20 00	Rheumatism	June 21, 1915
Boer, Frank L.	C. 24th U. S. Inf.	Blacksmith	36	Missouri	42		Bright's disease	May 19, 1915
Bowdell, John E.	C. 166th Ill. Inf.	Musician	34	Michigan	73	24 00	Age	May 23, 1915
Bojarnac, Edmund	Band, 8th U. S. Inf.	Musician	129	France	67	12 00	Varicose veins	July 12, 1914
Bojarnac, Francis, alias Riley	U. S. Navy	Landman	12	Ireland	35	16 00	Rheumatism	Dec. 16, 1910
Boloney, Henry	K. 45th U. S. Inf.	Q. M. Sergeant	36	Ireland	40	17 00	Chronic dysentery	Nov. 22, 1904
Bolomey, James	I. 1st Cal. Inf.	Pvt. and Sgt.	36	Ireland	54	25 00		Sept. 25, 1894
Bolomey, Andrew	P. 65th Ill. Inf.	Private	5	Ireland	34	18 00	Rheumatism	Dec. 2, 1907
Bosmond, Daniel	K. 24 Cal. Inf.	Private	22	Ireland	65	30 00	Rheumatism	Nov. 2, 1901
Bowman, John	B. 34th U. S. Inf.	Private	36	Ireland	47		Rheumatism	March 2, 1909
Bowby, Robert P.	B. 24th Iowa Inf., etc.	Sergeant	39	Ohio	66	25 00	Stomach trouble	July 15, 1910
Bowz, James M.	E. 124th Ohio Inf.	Private	6	Ohio	77	19 00	Age	Dec. 20, 1911
Brannard, John M.	U. S. Navy	Seaman	132	New York	58	8 00	Rheumatism	Oct. 15, 1913
Brakey, Herbert V.	B. 294 Me. Inf.	Private	10	Maine	66	25 00	Rheumatism	Sept. 21, 1914
Buckson, Frederick M.	M. 1st Conn. Hy. Art.	Private	44	Connecticut	46	30 00	Loss right hand	June 26, 1889
Buckson, David	P. 12th Mo. Cav.	Private	18	Missouri	69	24 00	Heart trouble	June 18, 1915
Buckson, William	P. 94th U. S. Inf.	Private	49	Scotland	70	30 00	Rheumatism	Dec. 13, 1907
Buhl, George	L. 34th N. J. Inf.	Sergeant	32	Pennsylvania	74	19 00	Rheumatism	July 10, 1912
Buhl, John A.	B. 53d Ohio Inf., etc.	1st. Lieut.	10	Ohio	75	22 50	General debility	July 15, 1911
Bullane, James	I. 4th U. S. Inf.	Sergeant	36	Massachusetts	68		Age	May 3, 1915
Bulle, Lee	K. 35th U. S. Inf.	Private	21	California	43		Cataract both eyes	Jan. 10, 1912
Buxon, Frank J.	C. 224 U. S. Inf., etc.	Private	37	England	66		Asthma	March 2, 1905
Burne, Eugene O.	A. 68th Ohio Inf.	Private	15	Michigan	73	16 50	Blind	Sept. 12, 1913
Budd, James	U. S. Navy	Landman	39	Massachusetts	50	27 00	Rheumatism	June 4, 1891
Boderty, Daniel	G. 5th R. I. Inf.	Private	9	Michigan	70	10 00	Paralysis	May 1, 1914
Bolan, Patrick, No. 1	A. 54th U. S. Cav.	Private	35	Ireland	56	21 00	General debility	Nov. 19, 1894
Bolan, Patrick, No. 2	U. S. Navy	Landman	2	Ireland	65		Fracture both legs	May 31, 1907
Bollar, James R.	I. 21st U. S. Inf.	Private	36	North Carolina	65		Rheumatism	May 3, 1914
Bombao, William	I. 14th Ill. Cav.	Private	18	Ohio	66	12 00	Swelling right arm	Oct. 8, 1912
Boulton, Dennis G.	U. S. Navy	Ord. Seaman	10	Ireland	65	16 00	Lumbago	Dec. 13, 1910
Bowdell, James A.	U. S. Navy	1st Cl. Fireman.	4	California	47		Rheumatism	May 13, 1913
Bowdy, Daniel C.	C. 11th U. S. Inf., etc.	Sergeant	46	Ireland	49		Blood poisoning	Sept. 2, 1911
Borty, Henry W.	14th Me. Inf.	Pvt., unassigned	2	Maine	46	12 00	Blind	Dec. 21, 1895
Borkman, Alexander H.	Hosp. Corps	Private	172	Germany	54	24 00	Stomach trouble	Aug. 5, 1914
Bots, Deles	C. 115th Ohio Inf.	Private	34	New York	58		Rheumatism	March 9, 1898
Boughs, Benjamin F.	L. 1st Mich. L. A.	Sergeant	26	New York	7	30 00	Rheumatism	July 14, 1911

Doyle, Edward	C, 1st Cal. Hy. Art.	Bugler	9	Ireland	62	Rheumatism	June 14, 1911
Doyle, John	H, 24th U. S. Inf.	Private	18	New York	49	Malaria	March 7, 1907
Doyle, Philip T., Jr.	A, 23d U. S. Inf.	Private	10	Pennsylvania	56	Fracture left wrist	Dec. 22, 1911
Drake, Orson A.	B, 10th N. Y. Cav.	Private	44	New York	65	Rheumatism	Nov. 9, 1908
Dray, Ferdinand	D, 2d Cal. Cav.	Private	20	Germany	58	Rheumatism	April 2, 1897
Driscoll, Jeremiah	B, 61st Pa. Inf.	Private	24	Ireland	52	Rheumatism	Jan. 18, 1896
Driscoll, William	C, S. Marine Corps	Private	69	Massachusetts	45	Syphilis	Oct. 26, 1910
Drummond, Benjamin	D, 7th Cal. Inf.	Private	19	Illinois	62	Rheumatism	Dec. 15, 1909
Duer, Alfred	U. S. Navy	Surg'n's Steward	34	New York	68	Diarrhea, etc.	Nov. 9, 1911
Duffy, Charles, alias	C, 1st U. S. Cav.	Sergeant	60	Connecticut		Rheumatism	Oct. 3, 1914
Dugan, Patrick	L, 1st Cal. Cav.	Private	38	Ireland	60	Heart disease	July 17, 1891
Duncan, James H.	H, 6th Cal. Inf.	1st Sergeant	31	England	80	Old age	Dec. 28, 1911
Duncan, Julius M.	C, 49th N. Y. Inf.	Sergeant	43	Pennsylvania	70	General debility	June 25, 1911
Dunn, Michael C., alias	U. S. Navy	Landsmen	25	Louisiana		Broken ribs	March 11, 1902
Smith	H, 4th Cal. Inf.	Private	20	Ireland	68	Rheumatism	June 27, 1906
Dwyer, Michael	F, 1st U. S. Inf.	Private	59	Ireland	54	Crippled right leg	April 6, 1911
Dwyer, Patrick, No. 1							
Fakin, John L.	A, 51st Iowa Inf.	Private	14	Iowa	37	Chronic gastritis	Nov. 8, 1914
Fek, Charles	F, 53d N. Y. Inf.	Drummer	6	New York	69	Stomach trouble	May 11, 1914
Fekel, Henry B.	K, 2d N. J. Militia	Private	3	New Jersey	51	Hemorrhoids	May 4, 1899
Edwards, Alfred M.	A, 45th Ill. Inf.	Private	14	Illinois	64	Rheumatism	March 25, 1909
Edick, Milton W.	E, 14th U. S. Inf.	Private	15	Wisconsin	42	Injury to right wrist	May 22, 1902
Eggers, John H. C.	B, 5th N. Y. Inf.	Private	6	Germany	67	Chronic diarrhoea	Jan. 6, 1905
Ehle, William T.	I, 5th Mo. Inf.	Private	36	Missouri	41	Aortic valv. dis.	Oct. 18, 1914
Fiebelberger, John C.	H, 2d Iowa Inf.	Sergeant	36	Pennsylvania	54	Rheumatism	May 13, 1892
Fiebelberger, Joseph	I, 83d Pa. Inf.	Private	4	Pennsylvania	68	Heart trouble	June 10, 1915
Fiedeliger, George	I, 5th U. S. Inf.	Private	14	Germany	38	Dislocated shoulder	Jan. 24, 1902
Fiedner, John	E, 1st N. Y. Inf.	Private	25	Germany	71	Lumbago	Jan. 19, 1909
Ellis, Henry C.	F, 38th Wis. Inf.	Corporal	11	Illinois	58	Fistula	Oct. 21, 1903
Ellis, Franklin	F, 10th Kans. Cav.	1st Lieut.	1	Kansas	69	Rheumatism	Sept. 8, 1914
Fluhick, Thomas	B, 121st N. Y. Inf.	Private	11	England	69	General debility	April 14, 1915
Fluine, Henry	U. S. Navy	Seaman	35	Germany	74	Stomach trouble	Sept. 27, 1914
Fouts, Ira V.	B, 1st Cal. Hy. Art.	Private	9	New Jersey	42	Lung disease	May 16, 1903
Estabrook, William W.	B, 1st Nev. Inf.	Private	24	New Hampshire	47	Rheumatism	Aug. 23, 1891
Estherl, Josiah	C, 77th N. Y. Inf.	Private	12	Pennsylvania	66	Rheumatism	March 14, 1913
Evans, Charles	U. S. Navy	Lieutenant	8	England	64	Age	Jan. 2, 1913
Evans, John W.	U. S. Navy	Carpenter's Mate	32	New York	47	Deafness	July 18, 1912
Faboy, Martin	G, 9th Mass. Inf.	Private	15	Ireland	65	Rheumatism	Dec. 28, 1905
Faboy, Michael	C, 7th U. S. Inf.	Private	34	Ireland	75	Rupture	May 8, 1914
Fairbairn, Richard	H, 43d Ind. Inf., etc.	Private	129	England	66	Age	Dec. 19, 1913
Farnsworth, John H.	A, 15th U. S. Inf.	Private	7	Missouri	42	Abscess of appendix	June 18, 1915
Farrell, Patrick	F, 6th Cal. Inf.	1st Sergeant	27	Ireland	79	Age	March 20, 1915

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment	Rank	Length of service, months	Nativity	Age	Pension per month	Disability	When admitted
Fordland, Charles	I, 1st Cal. Inf.	Private	15	Germany	57		Bronchitis	Aug. 16, 1912
Ferrera, Eugene	Det. Coast Art., casual	Private	36	Italy	43		Tuberculosis	Oct. 9, 1912
Ferris, Earlhart	K, 100th Ind. Inf.	Private	12	Indiana	39		Lumbago	Oct. 24, 1914
Fine, Thomas J.	K and D, 1st Ark. Inf.	Private	37	Arkansas	67	\$19 00	Bowel trouble	Sept. 17, 1913
Flannigan, Michael, alias A. Hall	L, 3d Ind. Cav.	Private	31	Pennsylvania	55		Sciatica	March 28, 1902
Fletcher, Maurice J.	B, 7th Minn. Inf.	Private	35	Pennsylvania	56	25 00	Lame back	Dec. 23, 1897
Flood, Terrence	A, 71st N. Y. Inf.	Private	35	Ireland	47	25 00	Rheumatism	May 4, 1892
Flynn, Edward W.	I, 3d Wis. Inf.	Private	39	New York	55	24 00	Gushot wd. rt. arm	July 6, 1894
Flynn, John	D, 1st Cal. Inf.	Private	12	Scotland	54		Rupture	Oct. 4, 1912
Foley, Michael	C, Ind. Bat. Wash. Inf.	Private	3	Ireland	54		Rheumatism	June 4, 1914
Fonda, Abner S.	A, 7th Vt. Inf.	1st Lt. and Q.M.	59	Vermont	69	25 00	Bronchitis	March 10, 1910
Forrest, Harry C.	H, 194th Pa. Inf.	Private	4	Pennsylvania	70	18 00	Liver trouble	March 3, 1915
Foss, Jay B.	A, 1st Minn. Inf.	Private	17	Vermont	71	24 00	Rheumatism	Sept. 27, 1911
Poster, Peyton	D, 4th Ill. Inf., Mex.	Private	12	Illinois	83	20 00	Age	Nov. 10, 1910
Foster, William C.	F, 16th N. Y. Hy. Art.	Private	20	New York	69	21 50	Rheumatism	July 17, 1910
Fowler, Henry A.	G, 24th Cal. Inf.	Private	39	Massachusetts	59		Tuberculosis	June 10, 1915
Foy, Edwin B.	K, 24th Me. Inf., etc.	Corporal	39	Maine	50	25 00	Loss of right foot	Nov. 19, 1909
Francisco, Benjamin L.	C, 21st Mich. Inf., etc.	Private	29	New York	67	24 00	Heart disease	Jan. 10, 1909
Franks, John	M, 1st Cal. Cav.	Corporal	37	Tennessee	77	30 00	Old age, etc.	July 21, 1910
Fransley, Patrick A.	D, 1st U. S. Cav.	Private	36	Ireland	74	20 00	Heart trouble	Sept. 25, 1914
Fraser, Henry	H, 6th Ohio Inf.	Private	39	Indiana	54	15 00	Rupture	Oct. 14, 1896
Fear, Charney E.	L, 4th N. Y. Hy. Art.	Private	24	New York	54	30 00	Rheumatism	April 22, 1893
Freitsch, Henry	K, Batt., 3d U. S. Art.	Private	14	Ohio	50	6 00	Internal hemorrhoids	April 7, 1915
French, John D.	K, 6th Mich. Hy. Art.	Private	23	Illinois	68	23 00	Kidney trouble	Aug. 4, 1913
Frost, Thomas J.	H, 56th Ill. Inf.	Corporal	19	Illinois	70	19 00	Muscular atrophy	Dec. 16, 1914
Frye, Maurice	E, 30th U. S. Inf.	Private	18	Ireland	49	6 00	Gushot wound	Dec. 13, 1912
Fuchs, Herman	A, 1st Idaho Inf.	Private	16	Austria	59		Sprained back	July 1, 1913
Fuck, James W.	F, 17th U. S. Inf., etc.	Sergeant	120	Virginia	64	6 00	Injury to shoulder	Dec. 19, 1911
Gallagher, James	U. S. Navy	Seaman	36	New York	80	24 00	Old age	May 18, 1912
Gallagher, John	G, 14th U. S. Inf.	Private	25	Massachusetts	43		Neuralgia	Sept. 29, 1910
Gallagher, John F.	F, 53th U. S. Inf.	Private	21	Massachusetts	47		Tuberculosis	Dec. 16, 1910
Gallagher, Thomas	K, 13th N. Y. Cav.	Private	19	Ireland	52	17 00	Deafness	Oct. 6, 1897
Galloway, Joseph McC.	C, 8th Minn. Inf.	Private	15	New York	64	15 00	Rheumatism	March 24, 1901
Gans, Benjamin D.	H, 17th N. Y. Inf.	Private	5	Ohio	67	18 00	Rheumatism	April 13, 1908
Gardentire, John D.	A, 8th Cal. Inf.	Private	7	California	38		Spinal injury	Jan. 25, 1915
Garrison, Daniel F.	B, 10th N. J. Inf.	Sergeant	45	New Jersey	57	25 00	Rheumatism	Dec. 9, 1897

Garrison, Oliver S.	F, 70th Ohio Inf.	Private	23	Ohio	63	12 00	Rheumatism	March 30, 1911
Geary, Frank	I, 2nd U. S. Inf.	Private	36	Pennsylvania	64	25 00	Dislocated knee	Jan. 27, 1912
Geo. Martin C.	A, 193d Ohio Inf.	Private	36	California	58	15 00	Kidney dis., etc.	May 1, 1896
Gehring, Ehard	C, 35th N. J. Inf.	Private	22	Switzerland	74		Dropsy	April 19, 1913
George, Frederick W.	U. S. Marine Corps	Corporal	59	Michigan	50		Chronic bronchitis, etc.	Nov. 16, 1914
George, Henry D.	K, 1st Mo. Engs.	Private	14	New Hampshire	74	21 00	Rupture	Oct. 26, 1909
Gerard, Anthony	F, 4th Cal. Inf.	Private	41	California	45	16 00	Rheumatism	Dec. 18, 1893
Gerbardt, Paul E.	F, 7th U. S. Cav.	Private	26	Germany	29		Liver trouble	Dec. 31, 1914
Gettings, Patrick F.	21st Mass. Inf.	Sergt. Major	40	Ireland	52	15 00	Rheumatism	Dec. 23, 1893
Gibber, Philip	I, 9th U. S. Inf.	Private	60	Germany	72	30 00	Lame back	Jan. 20, 1906
Gibbs, William	K, 7th U. S. Inf.	Private	40	England	62	10 00	Nephritis	Jan. 11, 1910
Gibson, Charles H.	D, 68th Pa. Inf.	Musician	35	Pennsylvania	63	24 00	Rheumatism, etc.	Oct. 18, 1904
Gibson, James A.	A, 1st Ark. Inf., etc.	Private	78	Illinois	47		Nephritis	Jan. 12, 1909
Gilbert, Horace B.	F, 33d N. Y. Inf.	Sergeant	48	New York	66	25 00	Blindness	June 13, 1907
Gill, Barney	U. S. Navy	Landsman	36	Ireland	71	20 00	Senility	Sept. 22, 1914
Gillespie, George W.	I, 192d Pa. Inf.	2d Lieut., etc.	46	Pennsylvania	68	19 00	Rheumatism	June 27, 1913
Gilmare, Frank, alias Thos. King	E, 1st N. Y. Inf.	Private	34	Louisiana	63	24 00	Injury to back	Feb. 21, 1908
Ginscher, John T.	I, 9th Pa. Cav.	Private	14	Pennsylvania	71	21 50	Rheumatism	Sept. 28, 1911
Girty, William C.	L, 1st Va. Inf.	Q. M. Sergeant	6	West Virginia	56		Rheumatism	Sept. 14, 1910
Glazebrook, John H.	E, 7th Cal. Cav.	Private	7	Missouri	50		Chronic bronchitis	Jan. 13, 1910
Glen, Anderson M.	I, 8th Ind. Cav.	Private	16	North Carolina	70		Rheumatism	July 31, 1914
Glen, Walter E.	U. S. Navy	Landsman	10	Pennsylvania	75	22 50	Old age	May 19, 1912
Goggins, John	I, 15th N. Y. Engs.	Private	12	Ireland	67	15 50	Rupture	Nov. 12, 1910
Goodman, George R.	C, 11th Mo. Cav.	Private	14	Kentucky	60	6 00	General debility	Oct. 13, 1897
Goodspeed, Henry	A, 16th Ill. Inf.	Private	7	Illinois	61	12 00	Rheumatism	Dec. 15, 1908
Gottlieb, Louis	G, 25d U. S. Inf.	Private	18	California	40	6 00	Tuberculosis	June 8, 1915
Gould, James	U. S. Navy	Seaman	84	New York	58		Defective eyesight	July 1, 1908
Graham, Andrew J.	U. S. Navy	Gunner's Mate	37	Pennsylvania	58	30 00	Partial paralysis	Sept. 28, 1892
Graham, Richard A.	U. S. Navy, etc.	Seaman	42	England	61	21 50	Asthma	Oct. 22, 1901
Graham, Robert R.	A, 1st Wyo. Lt. Art.	Private	14	Scotland	48		Rupture	Dec. 2, 1903
Graham, William	I, 38th Mass. Inf.	Private	17	Ireland	56	16 00	Valv. heart disease	Oct. 16, 1901
Grafton, Harker M.	C, 2d Cal. Cav.	Private	12	Ohio	63	22 50	General debility	Aug. 16, 1889
Granstrom, Charles	U. S. Navy	Seaman	24	Sweden	61	21 50	Ulcerated left leg	Sept. 16, 1904
Green, Edward J.	E, 1st Cal. Inf.	Private	12	New York	38		Rheumatism	Oct. 23, 1914
Greenwood, John T.	U. S. Navy	Coal Passer	84	Pennsylvania	69	25 00	Rheumatism	May 9, 1910
Griffin, Russell B.	F, 63d Ohio Inf.	Private	7	Ohio	74	15 00	Neuresthenia	May 19, 1910
Griggs, Joseph	I, 6th Cal. Inf.	Corporal	12	New York	64	20 00	Rupture	May 20, 1907
Grimes, John I.	U. S. Navy	Blacksmith	70	California	43		Hernia	Jan. 3, 1912
Grogan, Thomas C.	U. S. Hosp. Corps	Act. Hosp. St. rd	16	Virginia	54		Malaria	Nov. 4, 1914
Grogan, Thomas J.	F, 1st Cal. Inf.	Private	12	Illinois	41		Malaria	Nov. 12, 1914
Gronberg, John H.	U. S. Navy	Seaman	132	Sweden	48	30 00	Tuberculosis	June 3, 1914
Grover, Joseph	A, Batt. U. S. Engs.	Private	12	Pennsylvania	46		Muscular rheumatism	May 6, 1915
Grummond, Ulysses G.	H, 33d Mich. Inf., etc.	Private	5	Michigan	30		Nervousness	July 18, 1914
Gunter, Monroe	M, 3d Iowa Cav.	Private	18	Indiana	68	30 00	Chronic cystitis	July 13, 1914

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment.	Rank.	Length of service, months.	Nativity.	Age.	Pension per month.	Disability.	When admitted
Genteman, Julius C.	B, 91st N. Y. Inf.	Private	9	Prussia	65	\$19 00	Rheumatism	June 25, 1907
Guyll, Matthew H.	D, 46th Iowa Inf.	Private	4	Iowa	61	12 01	Paralysis agitans	Jan. 26, 1911
Hackel, John J.	A, Batt. U. S. Engs.	Private	12	Australia	48		Skin trouble	July 1, 1913
Hagaman, Abraham J., alias Hagerum, Abram								
Hagerity, John	I, 2d N. Y. Cav.	Private	25	New York	58	17 40	Rheumatism	April 27, 1903
Hagerity, John	K, 8th Pa. Cav.	Private	2	Ireland	83		Old age	May 16, 1913
Hagerity, Michael	G, 9th Mass. Inf.	Private	36	Ireland	72	25 00	Old age	May 12, 1914
Halekhan, James	U. S. Navy	1st Cl. Fireman	29	Denmark	65	23 00	Broken ribs	May 26, 1908
Hall, Charles	H, 40th N. Y. Inf., etc.	Sergeant	24	New York	63	23 00	Paralysis	Nov. 24, 1909
Hall, Henry	E, 9th Pa. Inf.	Private	18	Vermont	71		General debility	Aug. 5, 1898
Hall, Lester E.	G, 115th Ohio Inf.	Private	10	Ohio	53	20 00	Bronchitis	Oct. 4, 1903
Hamel, Tom N.	F, 1st Tenn. Inf.	Private	18	Tennessee	39	30 00	Locomotor ataxia	March 13, 1914
Hamilton, Thomas F.	I, 73d Ohio Inf.	1st Lieut.	46	Ohio	67	30 00	General debility	March 9, 1905
Hammel, David	D, 101st Ohio Inf.	Private	13	Ohio	69	20 00	Kidney trouble	July 8, 1914
Hammond, Abram	I, 1st Tenn. Cav.	Major	15	Virginia	87	24 00	Rupture	Nov. 3, 1913
Harlow, George	C, 4th U. S. Art.	Private	20	New York	54	20 00	Heart disease	Feb. 26, 1897
Harmon, Anna W.	1st Batt. Cal. Mns.	1st Lt. and Adj.	38	Pennsylvania	68	24 00	Heart disease	June 22, 1905
Hareham, John	C, 11th N. Y. Inf.	Private	14	New York	59	24 00	Rheumatism	March 25, 1894
Harkness, Oscar L.	K, 78th Ill. Inf.	Private	33	Illinois	65	24 00	Rheumatism	Dec. 17, 1900
Hartman, Henry D.	B, 14th Kans. Cav.	Sergeant	23	Illinois	77	30 00	Kidney and blind trou.	June 25, 1915
Hartman, Austin C.	A, 44th U. S. Inf.	Private	21	California	35		Kidney trouble	April 21, 1915
Hartney, Robert	A, 92d Mass. Inf.	Private	1	Massachusetts	62		Sore leg	July 18, 1913
Harper, James	U. S. Marine Corps, etc.	Private	191	Ireland	45	10 00	Throat trouble	March 15, 1915
Harris, William C.	F, 4th Cal. Inf.	Private	9	Illinois	67	15 50	Age	June 10, 1915
Harry, Isaac	L, 1st S. Dak. Inf.	Private	16	Finland	38		Gastritis	Sept. 12, 1911
Hart, Harry	F, 6th U. S. Cav.	Private	22	Connecticut	58		Epilepsy	April 17, 1915
Hart, Jesse B.	A, 50th Ohio Inf.	Private	20	Ohio	68	14 50	Partial paralysis right hand	June 16, 1914
Hartman, Prince Albert	A, 2d Cal. Cav.	Private	12	Massachusetts	57	16 00	Stomach trouble	April 20, 1903
Haskins, Charles	D, 8th N. Y. Cav.	Private	38	New York	69	19 00	Rheumatism	May 1, 1913
Hastie, Gavin S.	K, 2d U. S. Art.	Musician	60	New York	43	15 00	Heart disease	Feb. 9, 1895
Hathaway, George B.	I, 32d Mass. Inf.	Private	36	Massachusetts	62	19 00	Partial paralysis	Aug. 7, 1908
Hawes, Frank P.	L, 1st U. S. Cav.	2d Lieut.	4	Canada	42		Dysentery, etc.	May 20, 1909
Healy, William	C, 37th N. Y. Inf.	Private	25	Ireland	76	27 00	Age	April 16, 1915
Hendles, John	B, 6th Wis. Inf.	Private	42	England	79	25 00	Age	June 10, 1915
Henth, Leon D.	A, 7th Cal. Inf.	Private	18	Illinois	58	16 00	Rheumatism	Nov. 18, 1905

Hoffman, Patrick J.	A. 1st Cal. Hy. Art.	Artiller	14	Ireland	52	Rhus poisoning	Nov. 14, 1914
Holsten, Charles	U. S. Navy	Seaman	24	Sweden	67	Rheumatism	March 17, 1909
Herbert, William	U. S. Navy	Ord. Seaman	6	Ireland	69	Deafness	Jan. 20, 1910
Herr, Charles	C. 18th U. S. Inf.	Private	6	Canada	48	Hernia	Oct. 8, 1908
Herrar, Philip	K. 13th Ohio Cav.	Private	36	France	67	Deafness	Nov. 3, 1911
Hervon, Thomas	M. 1st U. S. Cav.	Private	36	Ireland	60	Rheumatism	Aug. 1, 1896
Hessler, John	M. 11th U. S. Cav.	Private	36	Sweden	45	Injury to left hip	June 12, 1913
Hickerson, William	D. 13th Ill. Cav.	Private	20	Kentucky	68	Prostate gland	Oct. 27, 1911
Hicks, Charles W.	C. 2d Cal. Cav.	Private	36	Illinois	63	Lame left hand	March 27, 1908
Hicks, John L.	B. 7th Tenn. Mt. Inf.	Private	11	Tennessee	65	Kidney disease	Feb. 15, 1912
Higgins, John W.	K. 15th Ohio Inf.	Private	11	Ohio	64	Dropsy	March 26, 1911
Higgins, Levi	A. 29th Me. Inf.	Private	30	Maine	62	Bronchial trouble	April 28, 1901
Higlet, Samuel M.	F. 8th Louis Batt. Mo. Inf. (Mex. War)	Private	15	Pennsylvania	76	Old age	Feb. 3, 1901
Higlin, Albert	A. 8th Cal. Inf.	Corporal	8	Germany	49	Burned throat	June 21, 1915
Hildebrand, James O.	C. 1st Pa. Cav.	Private	16	Pennsylvania	57	Rheumatism, etc.	Dec. 24, 1901
Hildebrand, Martin	E. 2d Ore. Inf.	Private	15	Germany	44	Bronchitis	June 21, 1909
Hill, Erwin D.	C. 4th Ohio Cav.	Trumpeter	6	Ohio	30	Rheumatism	April 7, 1902
Hinden, Valentine, alias							
Hudson	K. 11th U. S. Inf., etc.	Private	36	France	66	Rheumatism	Oct. 1, 1909
Hoffler, Frederick	28th N. Y. Lt. Art.	Private	36	Germany	63	General debility	June 21, 1869
Hoffman, Nathan P.	K. 63d Pa. Inf.	Private	36	Pennsylvania	72	Heart trouble	Oct. 1, 1914
Hogart, James I.	U. S. Navy	Fireman	208	Michigan	46	Chronic gastritis	July 20, 1914
Hollenwager, Lewis	A. 26th Ohio Inf.	Private	51	Germany	76	Piles	Sept. 10, 1911
Hollowbush, William P.	E. Ind. Batt. Pa. Lt. Art.	Private	7	Pennsylvania	68	Rupture	May 20, 1914
Holmes, Charles A.	H. 9th U. S. Inf.	Private	41	New Brunswick	47	Sclerosis	Dec. 12, 1908
Holmes, Charles W.	B. 2d Mass. Inf.	Private	36	New York	74	Heart trouble	May 9, 1914
Holscher, Frank A.	E. 34th N. Y. Inf.	Private	25	Germany	71	Rheumatism	Sept. 10, 1908
Holstender, Nicholas	F. 15th Conn. Mt. Inf.	Private	8	Sweden	52	Partial paralysis	Dec. 14, 1883
Holt, David H.	F. 8th Cal. Inf., etc.	2d Lieut.	31	Maine	64	Chronic diarrhoea	Oct. 21, 1904
Holthaus, Frank	A. 6th U. S. Inf.	Private	35	Germany	54	Gushot wd. left hand	Feb. 23, 1891
Hood, Edward P.	F. 2d Cal. Inf.	Private	18	New Hampshire	56	Rupture	Sept. 19, 1886
Hoover, Henry	5th Batt. Wis. Lt. Art.	Private	34	Wisconsin	64	Deafness	Oct. 8, 1909
Horr, Riley J.	F. 10th N. Y. Inf.	Private	34	New York	82	Age	May 7, 1915
Horton, Charles N.	U. S. Navy	1st Class Boy	25	California	64	Rheumatism	June 29, 1915
Houdek, Joseph	C. 13th Iowa Inf.	Private	9	Austria	70	Rheumatism	Aug. 10, 1903
House, Little B.	H. 1st Tex. Inf., etc.	Private	26	Alabama	44	Injury to left arm	Nov. 8, 1911
Houseman, Jacob	Ord. Dept., U. S. Army	Corporal	60	Germany	73	Rheumatism	Aug. 23, 1903
Hubbard, John N.	K. 10th Ind. Inf.	Private	36	Indiana	71	Rheumatism	July 15, 1911
Hudson, Thomas M.	Hosp. Corps, U. S. Army	Corporal	36	South Carolina	43	Drop wrist right arm	Sept. 21, 1914
Hughes, Charles	2d Cl. Machinist	2d Cl.	37	England	46	Asthma	Aug. 10, 1914
Hughes, Henry F.	U. S. Navy	Seaman	22	New York	74	Dropsy	June 21, 1915
Hughes, John	C. 1st Ore. Inf.	Private	16	Ireland	72	Rupture	May 2, 1911
Hulbert, Philbert	G. 6th Iowa Cav.	Saddler	32	Wisconsin	61	Rheumatism, etc.	Sept. 26, 1906
Hulbek, David	C. 25th Ill. Inf.	Private	40	Indiana	67	Rheumatism	Oct. 27, 1909

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment.	Rank.	Length of service, months.	Nativity.	Age.	Pension per month.	Disability.	When admitted
Prine, William	U. S. Hosp. Corps.	Private	36	Mexico	43		Dysentery	May 16, 1915
Humphrey, Arthur	K, 12th N. Y. Inf.	Private	34	Wales	66	\$24 00	Rupture	Oct. 7, 1903
Hunt, Martin N.	H, 16th N. Y. Inf.	Private	36	New York	72	24 00	Paralysis	Nov. 8, 1914
Hunt, Patrick	U. S. Navy	Landsman	15	Ireland	62	20 00	Injury right leg.	March 28, 1878
Hunter, John D.	B, 70th N. Y. Inf.	Muskrat	36	Scotland	71	15 00	Rheumatism	Aug. 11, 1911
Hunter, Robert	U. S. Navy	Coal Heaver	9	New York	71	19 00	Kidney trouble	March 9, 1914
Hufschmidt, Reuben T.	A, 3d Me. Inf.	Private	33	Maine	53	30 00	Injury to left hand	June 22, 1893
Hymann, Joseph	M, 8th Ohio Cav.	Private	16	Germany	71	20 00	Vertigo	March 27, 1912
Hynes, John A.	I, 17th Ill. Cav.	1st Lt. and Adj.	18	Wisconsin	50	21 50	Loss of three fingers	Oct. 19, 1835
Isbani, Alfred W.	F, 13th Vt. Inf.	Private	72	Vermont	60	10 00	Lumbago	Jan. 11, 1901
Isbani, Charles W.	G, 16th Iowa Inf.	Private	32	New York	70	40 00	Injured right hand	March 22, 1914
Jackson, Robert F.	12th Ind. Ohio Lt. Batt., etc.	Captain	46	Indiana	67	25 00	Rheumatism	Oct. 28, 1839
Jackson, Thomas	O, 1st U. S. Art., etc.	Private	94	Canada	59	20 00	Broken hip	June 30, 1890
James, Walter B.	A, 8th Cal. Inf.	Private	43	Iowa	58	6 00	Rheumatism	Oct. 5, 1912
Jenkins, Roy F.	F, S. Signal Corps	Private	36	Maryland	46		Hemip	May 12, 1915
Jennings, Thomas F.	B, 1st Cal. Inf.	Private	8	Virginia	44		Heart trouble	March 4, 1912
Jessup, Henry C.	D, 145th Pa. Inf.	Sergeant	33	Pennsylvania	70	30 00	General debility	April 5, 1899
Jewett, Loring A.	I, 2d Mass. Inf.	Private	34	Maine	58	18 00	Age	March 16, 1901
Jockets, Charles	D, 1st Iowa Inf.	Private	3	Germany	59	25 00	Injury to leg	Nov. 28, 1835
Johnson, Charles A.	I, 4th U. S. Inf.	Private	11	New York	57		Blood disease	Feb. 4, 1915
Johnson, Frank	U. S. Navy	Landsman	5	New York	67	15 50	Injury to ribs	Oct. 4, 1914
Johnson, George W.	Band, 8th Mo. Inf.	Muskrat	10	Illinois	72	19 00	Rheumatism	July 14, 1914
Johnson, John, No. 4.	C, 8th Cal. Inf.	Private	8	California	41		Incipient paralysis	Aug. 18, 1910
Johnson, Pedro	U. S. Navy	Ord. Seaman	24	Sweden	71	24 00	Rheumatism	March 17, 1908
Johnson, Richard	B, 23d Mo. Inf.	Private	32	Ohio	68	18 00	Varicose veins	Feb. 16, 1915
Jones, Charles P.	C, 5th Ind. Ohio Cav.	Private	3	Ohio	67	18 00	Nervous trouble	May 7, 1907
Jones, Edwin	C, 5th U. S. Art.	Private	37	Pennsylvania	54	25 00	Gunsnot wound	April 12, 1898
Jones, George	G, 1st U. S. Inf., etc.	Sergeant	144	England	49	10 00	Myocarditis	July 23, 1912
Jones, John P.	C, 73d Ill. Inf.	Private	35	Illinois	69	18 00	Heart trouble	July 13, 1914
Jones, Thomas S.	7th Mass. Lt. Batt.	Private	36	Vermont	69	25 00	General debility	Sept. 24, 1910
Jones, William	F, 7th Cal. Inf.	Corporal	47	Wales	71	25 00	Rheumatism	Feb. 10, 1909
Jonsen, Andrew	U. S. Navy	Seaman	144	Norway	49		Defective eyesight	April 15, 1915
Judge, Thomas	H, 100th N. Y. Inf.	Private	21	Ireland	68	16 50	Rupture	May 15, 1912
Junior, Robert, alias Graham	A, 11th U. S. Colored Inf.	Private	26	Louisiana	61	20 00	Piles and rheumatism	Nov. 8, 1912

Kaating, James	K. 4th Cal. Inf.	Private	14	Ireland	60	24 00	Chronic bronchitis	March 17, 1895
Kaminsky, Charles	C. 5th U. S. Inf.	Private	11	Germany	50		Malaria	June 4, 1915
Kane, Bernard	K. 16th Ill. Inf.	Private	36	Ireland	75	30 00	Catarth, etc.	Aug. 7, 1908
Kane, Hugh	A. 5th Pa. Cav.	Private	15	Ireland	65	19 00	Lumbago	Feb. 14, 1904
Kane, John C.	I. 3d Vt. Inf.	Private	14	Pennsylvania	70	15 00	Partial paralysis	June 9, 1914
Kane, Oscar F.	1st U. S. Coast Art.	Private	18	California	30		Blind	Sept. 27, 1909
Kaneen, Shelton E.	D. 8th Cal. Inf.	Private	12	California	51		Kidney disease	Nov. 25, 1909
Kapri, John	I. 3d Ohio Inf.	Private	48	Pennsylvania	70	25 00	Gunshot wd. left arm.	Aug. 16, 1912
Karus, Sanford A.	K. 73d Ind. Inf.	Private	34	Virginia	66	18 00	Heart trouble	May 15, 1912
Karr, William	B. 9th Mich. Cav.	Private	21	Pennsylvania	73	27 00	Old age	May 8, 1911
Kaufman, Merchant, alias Charles Merchant.	M. 10th N. Y. Cav., etc.	Private	7	Germany	72	19 00	Nervous prostration.	July 8, 1913
Kavanaugh, Arthur	8th U. S. Inf., etc.	Qm. Sergeant	249	Ireland	49		Epilepsy	April 27, 1914
Kearns, Washington I.	K. 91st N. Y. Inf.	Private	10	New York	65	15 55	Incipient paralysis.	June 8, 1911
Keenan, John	I. 2d N. J. Inf.	Private	36	New Jersey	71		Lumbago	Jan. 24, 1912
Keene, George W.	I. 3d Mo. Cav.	Private	38	New York	53	15 00	General debility	Dec. 3, 1891
Keller, Henry A.	E. 147th Ohio Inf.	Private	3	Ohio	64	15 00	Rheumatism	April 6, 1911
Kelly, Andrew	D. 2d N. Y. Art.	Private	15	Ireland	62	12 00	Rheumatism	Sept. 22, 1894
Kelly, Edward	A. 2d Cal. Inf.	Private	36	Illinois	56	25 00	Asthma	Jan. 20, 1897
Kelly, John, No. 1	M. 6th N. Y. Hy. Art.	Private	19	Ireland	53	12 00	General debility	June 4, 1891
Kelly, John, No. 5	M. 47th N. Y. Inf.	Private	21	Ireland	45		Rheumatism	Dec. 29, 1914
Kelly, Thomas J.	I. 5th Ill. Cav.	Private	20	Illinois	68	16 50	Rheumatism	Feb. 9, 1912
Kennedy, William F.	D. 7th U. S. Cav.	Private	31	California	29	12 00	Neurasthenia	Dec. 8, 1914
Kenney, John I.	B. 13th N. Y. Mil.	Private	4	New York	54	21 00	Rheumatism	May 12, 1891
Kerr, David H.	D. 23d U. S. Inf.	Private	13	California	46		Myocarditis	Jan. 18, 1913
Kienzie, Franklin F.	E. 1st Pa. Inf.	Private	10	New Jersey	44	30 00	Heart disease	July 14, 1911
Kinble, Garrett	F. 2d N. J. Inf., etc.	Private	26	New Jersey	68	23 00	Rheumatism	Oct. 6, 1910
King, Albert G.	E. 73th N. Y. Inf.	Private	88	New York	62	25 00	Rheumatism	May 22, 1903
King, Linza	E. 2d Ark. Cav.	Private	12	Alabama	77	24 00	Piles	Sept. 12, 1913
Kingman, Albert E.	K. 27th N. Y. Inf., etc.	Private	43	New York	70	19 00	Old age	May 1, 1913
Kinsley, John	D. 1st Ore. Inf.	Private	25	Pennsylvania	57	24 00	Heart disease	June 16, 1894
Kisinger, James W.	A. 7th Mo. Prov. Mil.	Private	12	Virginia	70	12 00	Heart disease	Aug. 13, 1913
Kitchen, Walter S.	G. 2d Mass. Hy. Art., etc.	Private	133	Massachusetts	72	30 00	Rheumatism	Aug. 26, 1907
Kreikneyer, William	I. 1st Mo. Art.	Private	36	Germany	64	25 00	Heart disease	May 26, 1912
Knight, George J.	B. 83d Pa. Inf.	Private	22	Massachusetts	68	16 50	Wound, left hip.	June 3, 1915
Knight, Joseph	Unassigned, 1st Ill. Inf.	Private	2	Missouri	70		Biliousness	Feb. 20, 1914
Kramer, William	C. 61st N. Y. Inf., etc.	Private	16	Germany	67	16 00	Age	Jan. 7, 1914
Kugland, Charles	B. 47th N. Y. Inf.	1st Sergeant	36	Germany	63	25 00	Chronic rheum.	Oct. 18, 1904
Kurlbaum, Herman W.	C. 3d La. Inf. (Mex.)	Private	8	Germany	78	30 00	Old age	Oct. 13, 1906
Lafferty, John L.	F. 2d Ore. Inf.	Private	13	California	48		Loss of left leg.	Feb. 15, 1915
Laise, Charles F.	B. 1st Ga. Art.	Private	17	Germany	60		Rheumatism	Jan. 12, 1912
Lamb, Henry S.	C. 42d Wis. Inf.	Corporal	10	Ohio	71	19 00	Senility, ezema, etc.	June 19, 1914
Lamb, John J.	I. 4th Ky. Inf., etc.	Corporal	29	Illinois	42		Diabetes	Feb. 7, 1915
Lamb, Henry E.	G. 3th Wis. Inf.	Private	26	Wisconsin	67	24 00	Heart trouble	March 9, 1913

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment	Rank	Length of service, months.	Nativity.	Age.	Pension per month.	Disability.	When admitted.
Tang, Joseph	E, 8th Cal. Inf.	Private	7	Indiana	51		Injury to hip	March 19, 1914
Tanley, Thomas B.	G, 5th N. Hamp. Inf.	Bugler	45	England	48	\$18 00	Injury to arm	Sept. 15, 1893
Tarkins, George	D, 49d Ill. Inf.	Private	9	Pennsylvania	80	22 50	Age	April 5, 1915
Tarkin, Thomas H.	L, 1st Mont. Inf.	Private	17	Missouri	50		Heart trouble	Feb. 11, 1911
Tarsh, Henry	E, 21st Ill. Inf.	Private	16	Pennsylvania	54	19 00	Rheumatism	Oct. 7, 1894
Tarnay, Nicholas	K, 1st U. S. Cld. Inf., etc.	1st Lieut.	55	Ireland	55	17 00	Rheumatism	May 6, 1893
Taswell, Martin, alias Martin Turpin	D, 1st Colo. Cav.	Private	18	Missouri	73	30 00	Rheumatism, etc.	July 20, 1910
Tavine, Frank	J, 1st Wis. Cav., etc.	Corporal	46	Vermont	64	25 00	Defective eye sight	March 24, 1899
Teach, Joseph	G, 8th U. S. Cav.	Corporal	60	Pennsylvania	53	10 00	Disease of rectum	Sept. 14, 1914
Teary, James J.	M, 28th U. S. Inf.	Sergeant	49	Ireland	49		Malaria	Oct. 4, 1914
Teddy, Thomas	C, 5th Mich. Cav.	Private	25	Michigan	40	12 00	Rheumatism	Dec. 22, 1892
Tee, William	M, 26th C. S. Inf.	Corporal	35	Kentucky	48	15 50	Apasia hemiplegia	Sept. 27, 1914
Teoh, William	D, 152d Ill. Inf.	Private	7	Pennsylvania	67	24 00	General debility	May 31, 1914
Tennemann, Dietrich	13th N. Y. Inf. Batty	Private	31	Germany	56	24 00	General debility	Jan. 18, 1899
Tenz, Peter	H, 4th Minn. Inf.	Private	36	Germany	76	25 00	Age	June 9, 1915
Leonard, Charles	B, 20th N. Y. Cav.	Corporal	25	New York	60	17 00	Rupture	June 9, 1915
Leonard, Enoch	M, 6th Ill. Inf.	Private	5	Illinois	34		Fractured right leg	Sept. 11, 1912
Lewis, Charles	B, 19th Mo. Inf.	Private	12	Wisconsin	65	15 50	Heart disease	Feb. 3, 1909
Lewis, David O.	F, 84th N. Y. Inf.	Private	47	New York	64	30 00	Varicose veins, etc.	Jan. 19, 1882
Lewis, John A.	C, S. Navy, etc.	Seaman	34	New York	75	30 00	Defective eyesight	March 24, 1905
Lewis, Nelson	C, S. Navy	Landsmen	25	Ohio	71	15 00	General debility	Dec. 16, 1910
Ilflvig, Andrew	K, 14th Minn. Inf.	Corporal	78	Norway	44	24 00	Heart disease, etc.	Dec. 31, 1910
Lindstrom, Carl	C, S. Navy	Private	50	Sweden	56		Injury left hand, etc.	April 18, 1915
Little, Bernhard	E, 8th Mo. Inf.	Private	46	Germany	51	19 00	Gr. wd. left leg	Oct. 1, 1895
Livingson, John H.	E, 9th Ill. Inf.	Private	8	New York	71	22 50	Rheumatism, etc.	May 14, 1909
Long, James H.	G, 25d U. S. Inf.	Private	33	New York	81	21 50	Rupture, etc.	Dec. 31, 1914
Long, James F.	B, 7th Pa. Cav.	Captain	48	Pennsylvania	54	30 00	Gr. wd. right arm	March 21, 1892
Lord, Jacob S.	Band, 2d Mass. Inf.	Musician	27	Massachusetts	55	17 00	Rheumatism	May 17, 1894
Lowe, Francis F.	C, S. Marine Corps	Private	60	Pennsylvania	39	8 00	Liver trouble	Dec. 26, 1913
Lorr, Anthony	E, 1st Cal. Inf.	Private	29	Iowa	58	30 00	Rupture	March 31, 1893
Lortz, William	H, 14th Pa. Inf.	Private	49	Germany	49	16 50	General debility	May 5, 1896
Low, Harry E.	G, 25d U. S. Inf.	Corporal	34	Michigan	41	24 00	Locomotor ataxia	April 10, 1915
Lynch, Edward	D, 1st U. S. Cav.	Private	61	New York	61		Rheumatism	March 9, 1913
Lynch, John	H, 1st Cal. Hy. Art., etc.	Private	31	New York	56		Bronchitis	Sept. 27, 1910
Lynch, William, No. 3	C, S. Navy	Oiler	46	Ireland	45		Varicose veins	Nov. 19, 1914
Lyons, John M. J.	C, S. Navy	Pymsters Yeoman	36	New York	54		Partial paralysis	Jan. 8, 1914
Lyons, Thomas	C, 107th N. Y. Inf.	Corporal	35	Ireland	51	15 00	Rheumatism	April 17, 1892

	U. S. Navy.	Sailmakers mate		59	Deafness		Oct. 10, 1914
Macklin, John	K, 73d N. Y. Inf.	Private	Ireland	65	Gas. wd. left leg	Oct. 10, 1914	
Madigan, Andrew J.	U. S. Marine Corps	Private	Ireland	67	Partial paralysis	July 14, 1900	
Magee, John	D, 40th N. Y. Inf.	Private	Ireland	46	Disease of rectum	Nov. 20, 1907	
Maguire, Thomas	A, 2d Mo. Cav.	Private	England	48	Effects of pneumonia	Aug. 6, 1892	
Mahoney, James	U. S. Marine Corps	Private	Canada	44	Pleurisy	Oct. 7, 1911	
Malone, Thomas	G, 8th Cal. Inf.	Private	New York	68	Deafness	May 15, 1915	
Malloy, William	I, 3d N. Hamp. Inf.	Private	Ireland	50	Heart disease	March 17, 1917	
Maloy, James	D, 6th Ill. Inf.	Private	Ireland	68	Kidney trouble	July 18, 1894	
Mangus, Andrew B.	C, 4th Mo. Cav.	Private	Illinois	58	Rheumatism	July 25, 1914	
Mannick, Frank	F, 1st U. S. Cav.	Private	Germany	50	Rheumatism	March 21, 1889	
Mannion, Thomas J.	F, 143d Ind. Inf.	Private	Ireland	58	Rheumatism	Nov. 8, 1893	
Marquis, Ellison	G, 7th Mo. Cav.	Corporal	Indiana	61	Rheumatism	June 6, 1909	
Marr, Almond	G, 1st Neb. Inf.	Private	Missouri	72	Age	Dec. 24, 1913	
Marrinan, Martin D.	C, 5th U. S. Cav.	Private	New York	64	Dislocated elbow	June 23, 1908	
Marshall, Robert	U. S. Navy	Private	Maryland	57	Deafness	June 2, 1890	
Marlin, Henry	U. S. Navy	Landsman	England	64	Heart disease	Feb. 15, 1906	
Martin, James	U. S. Navy	1st cl. fireman	England	45	Rheumatism	March 24, 1915	
Martin, Joseph A.	A, 7th U. S. Inf.	Private	Maryland	47	Rupture, etc.	June 17, 1908	
Martin, William	U. S. Navy	Landsman	Germany	55	Gas. wd. right leg	Feb. 22, 1897	
Mason, Charles M.	H, 30th Me. Inf.	Private	New York	59	Stomach trouble	Oct. 10, 1903	
Masterson, John, alias John Rice	F, 6th N. Hamp. Inf.	Private	Maine	63	La grippe	Nov. 15, 1907	
Mathies, James R.	Troop B, 9th Kans. Cav.	Private	New York	72	Rheumatism	May 18, 1914	
Mathis, John	F, 11th N. Y. Cav.	Private	Indiana	62	Rheumatism	Aug. 13, 1893	
Maxwell, James F.	F, 16th Ill. Inf.	Private	Germany	35	Urine trouble	Oct. 20, 1914	
Mcagher, Matthew	C, 79th Ohio Inf.	Private	Illinois	69	Urine trouble	Oct. 20, 1914	
Mealy, Joseph J.	K, 4th U. S. Vol. Inf.	Private	Ireland	39	Rheumatism	Feb. 17, 1909	
Mcneary, Edward J.	M, 1st Cal. Inf., etc.	Corporal	California	44	Auto intoxication	Dec. 13, 1914	
Meehan, Thomas	H, 6th Pa. Cav.	Private	California	44	Epilepsy	Sept. 21, 1908	
Melody, Hugh J.	U. S. Navy.	Private	Ireland	69	Senility	Dec. 31, 1902	
Melton, Jerome S.	H, 14th Mo. Cav.	Coal passer and oiler	California	41	Rheumatism	Nov. 1, 1909	
Menee, Aaron	H, 1st Wash. Inf.	Private	Iowa	66	Sciatic rheumatism	Dec. 27, 1914	
Mercer, John	L, 1st Cal. Cav.	Private	Germany	78	Old age	May 15, 1905	
Merchant, Fred E.	U. S. Hosp. Corps	Private	Virginia	72	Chronic bronchitis	April 28, 1904	
Merkle, Joseph F.	A, 1st Cal. Hy. Art.	Private	California	33	Partial paralysis	Feb. 17, 1911	
Mosier, John	C, 7th U. S. Inf.	Private	California	37	Rheumatism	Oct. 27, 1909	
Metzger, Alfred	I, 155 Ind. Inf.	Private	Austria	40	Gastritis, etc.	April 11, 1912	
Meyer, Bruno	G, 8th Cal. Inf.	Private	Indiana	68	Age	April 6, 1915	
Meyer, John	E, 1st U. S. Cav.	Private	Germany	53	Rheumatism	May 5, 1914	
Michal, George	I, 10th U. S. Inf.	Sergeant	Germany	60	Rheumatism	Nov. 28, 1913	
Michels, Theodore	E, 40th Cal. Inf.	Private	Denmark	37	Broken left leg	Oct. 4, 1911	
Miles, Edward M.	U. S. Marine Corps	Private	Germany	60	Paralysis	March 15, 1899	
Miller, Augustus R.	U. S. Navy	Private	California	44	Gastritis	April 20, 1913	
Miller, Charles	U. S. Navy.	Quartermaster	New Jersey	43	Rheumatism	May 10, 1909	
		Private	England	47	Lumbago	March 21, 1910	

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name.	Company and regiment.	Rank.	Length of service, months.	Nativity.	Age.	Pension per month.	Disability.	When admitted.
Miller, Charles, No. 4.	G, 25th Ill. Inf.	Private	36	Switzerland	73	\$25 00	Poor eye sight	Jan. 18, 1915
Miller, Francis B.	C, 48th Iowa Inf.	Private	5	Indiana	67	15 00	Rheumatism	Aug. 29, 1914
Miller, Frank	U. S. Navy.	Fireman	37	New York	81	-----	Failing eye sight	April 30, 1915
Miller, Henry H.	G, 24th U. S. Inf.	Private	36	Kentucky	40	-----	Kidney trouble	Dec. 12, 1914
Miller, Jacob	M, 6th Ohio Cav.	Private	20	Ohio	64	24 00	Rupture	July 7, 1905
Miller, Lewis E.	D and C, 5th Wis. Inf.	Private	18	New York	52	26 00	Rupture	March 8, 1886
Mills, Andrew B. V.	E, 33d N. Y. Inf.	Private	24	Pennsylvania	48	23 00	General debility	Aug. 1, 1891
Mills, William E.	C, 17th Conn. Inf.	Private	33	Connecticut	51	24 00	Rheumatism	Dec. 17, 1894
Mitchell, Freeman	K, 2d Mass. Art.	Private	21	Maine	64	16 50	Rheumatism	Dec. 22, 1911
Mitchell, James	C, 99th N. Y. Inf.	Private	37	Ireland	50	30 00	Bladder trouble	June 6, 1882
Mitchell, James H.	L, 47th Ill. Inf.	Sergeant	36	Illinois	57	21 00	Piles	Jan. 20, 1899
Mitchell, Robert	E, 2d N. C. Inf.	Private	5	Missouri	57	24 00	Heart disease	Feb. 16, 1914
Mitchell, Samuel	E, 154th Ill. Inf.	Private	11	Indiana	67	20 00	Rheumatism	Aug. 1, 1912
Moloney, Daniel J.	M, 24th U. S. Inf., etc.	Private	72	Ireland	48	-----	Lung trouble	April 20, 1914
Monahan, William	A, 2d N. Y. Hy. Art.	Private	6	Ireland	70	21 00	Blind	Oct. 27, 1908
Monlar, David P.	I, 6th Ohio Inf.	Private	18	Ohio	79	24 00	Age	Sept. 21, 1912
Monroe, Francis	G Troop, 2d U. S. Cav.	Private	13	Scotland	71	17 00	Both feet injured	May 19, 1914
Montgomery, Samuel M.	U. S. Hosp. Corps, etc.	Sergeant	121	Kentucky	33	24 00	Deafness, etc.	July 31, 1910
Montgomery, William J.	K, 1st Cal. Cav.	Private	42	Connecticut	36	19 00	Rheumatism	Jan. 10, 1901
Mooney, James	C, 3d Cal. Inf.	Private	38	Maryland	69	25 00	Rheumatism	March 31, 1910
Mooss, John W.	H, 20th U. S. Inf.	Private	38	Germany	59	8 00	Prostatitis	Aug. 19, 1911
Moran, John	C, 6th N. Hamp. Inf.	Private	14	Canada	34	12 00	Rupture	Sept. 23, 1903
Morgan, John S.	A, 8th Cal. Inf.	Private	11	Illinois	65	19 00	Rheumatism	July 23, 1907
Morlan, Robert J.	I, 2d N. Y. Vol. Eng.	Corporal	11	Ohio	57	-----	Rheumatism	March 26, 1913
Morris, Francis	I, 13th Vt. Inf.	Private	21	Canada	65	16 50	Rheumatism	Sept. 4, 1905
Morris, John	A, 99th N. Y. Inf.	Private	38	Russia	63	15 00	Rheumatism	Dec. 8, 1903
Morrison, Henry, alias Henry Austin	U. S. Navy	Seaman	24	Louisiana	72	17 00	Partial deafness	Dec. 14, 1914
Morrison, William J.	U. S. Navy	2d class boy	36	Vermont	67	30 00	Heart trouble	March 30, 1895
Morse, Joseph W.	K, 32d Mass. Inf.	Private	35	New Hampshire	73	30 00	General debility	Oct. 20, 1908
Mosier, Madison C.	L, 29th Ill. Inf.	Private	38	Alabama	76	30 00	Age	Dec. 2, 1904
Mottis, Samuel	A, 81st Ohio Inf.	Private	34	Switzerland	69	18 00	Broken thigh	Oct. 18, 1913
Mount, Thomas G.	F, 77th Ill. Inf.	Private	33	Illinois	63	30 00	Paralysis	Feb. 4, 1914
Moyd, Amz E.	F, 74th N. Y. Inf.	Private	11	Pennsylvania	76	24 00	Rupture, etc.	June 10, 1915
Muherlin, Patrick	E, 2d U. S. Inf., etc.	Private	106	Ireland	71	-----	Injured ankle	April 13, 1914
Muller, Frederick	U. S. Hosp. Corps	Private	12	New Jersey	50	-----	Sciatica, etc.	Aug. 27, 1908
Muller, Fritz A.	U. S. Navy	Ord. Seaman	120	Germany	48	-----	Rheumatism	March 11, 1910
Mullen, Mathew	U. S. Marine Corps.	Private	43	Ireland	55	30 00	Rheumatism	Jan. 11, 1895

Mulligan, John J.	F, 11th U. S. Inf.	Private	10	Ireland	44	Liver trouble	Oct. 31, 1910
Murphy, Edward	G, 1st U. S. Cav.	Sergeant	30	Ireland	68	Age	Dec. 30, 1913
Murphy, James No. 3	U. S. Navy	1st cl. Fireman	142	Ireland	60	Defective eye sight	April 12, 1910
Murray, Peter	U. S. Navy	Seaman	11	Ireland	70	Rupture	Dec. 9, 1902
Murray, James P.	H, 11th U. S. Inf.	Private	13	Ireland	52	Kidney disease	Oct. 21, 1910
Murray, Michael	G, 25th U. S. Vol. Inf.	Private	19	Ireland	45	Articular rheum.	Sept. 14, 1914
Murray, Thomas R.							
St.							
Myers, Thos. R. Morphy							
Myers, Elihu S.	I, 19th Pa. Cav.	2d Lieut.	84	Ireland	62	Rheumatism	Sept. 26, 1900
Myers, Hamilton C.	H, 2nd Ind. Inf., etc.	Corporal	48	Indiana	60	Rheumatism	Dec. 27, 1900
Myer, John	B, 11th Mich. Cav.	Private	37	Michigan	66	Rheumatism	Dec. 15, 1910
McAdoo, Newton	C, 41st Ohio Inf.	Private	38	Germany	74	Defective vision	Nov. 14, 1913
McAbee, Francis	U. S. Signal Corps.	Private	18	Pennsylvania	69	Stomach trouble	March 31, 1914
McAbee, Hugh F.	U. S. Navy	Landsman	12	New York	72	Rupture	April 19, 1915
McAbee, James	I, 2d N. J. Cav.	Private	8	New York	72	Age	June 26, 1915
McAbee, James	U. S. Navy	2d cl. Fireman	36	Ireland	56	Rheumatism	July 16, 1898
McAbee, John, No. 2	U. S. Navy	Seaman	36	Ireland	54	Hernia	July 26, 1899
McAbee, John, No. 4	U. S. Navy	Fireman	12	Ireland	72	Rheumatism	April 1, 1903
McAbee, Bernard	C, 1st Batt. Colo. Hvy. Art.	Private	8	New York	47	Kidney trouble	Jan. 25, 1915
McAbee, Marion A.	G, 3d U. S. Vol. Eng.	1st cl. Private	9	Missouri	38	Stomach trouble	Jan. 29, 1915
McCarthy, Daniel	H, 4th U. S. Art.	Sergeant	36	New York	63	Asthma	July 31, 1905
McCarthy, William	U. S. Navy	1st cl. Fireman	12	Ireland	63	Defective eyesight, etc.	Jan. 14, 1893
McCallin, William S.	E, 17th U. S. Inf.	Private	13	Illinois	80	Partial paralysis	June 13, 1910
McCallin, Michael S.	C, 3d Colo. Cav.	Private	12	Iowa	76	Old age	Sept. 13, 1912
McCallum, William	H, 136th Ill. Inf.	Private	5	Illinois	65	Rheumatism	Nov. 22, 1911
McConathy, John M.	I, 21st Ill. Inf.	Private	34	Illinois	72	Smelly	Sept. 9, 1914
McCool, Richard H.	I, 6th Cal. Inf.	Corporal	16	Michigan	54	Sciatic rheumatism	Dec. 10, 1890
McCormick, Edward	B, 11th R. I. Inf.	Private	10	Ireland	63	Rheumatism	March 11, 1909
McCormick, James	D, 215 Pa. Inf.	Private	3	Ireland	48	Varicose veins	Sept. 5, 1894
McCormick, John	B, 17th Mass. Inf.	Corporal	36	Ireland	60	General debility	June 11, 1903
McCorm, John W.	K, 5th Mo. Inf.	Private	5	Missouri	59	Bronchial asthma	Feb. 27, 1914
McDaniel, James K.	A, 1st Batt. Cal. Mts.	Private	24	Missouri	60	Catarrh	June 19, 1908
McDermott, William J.	A, 1st Batt. Nev. Inf.	Corporal	3	New York	60	Myocarditis	May 23, 1913
McDonald, Frank	B, 2d N. Y. Inf.	Private	12	New York	54	Chronic diarrhoea	Feb. 7, 1896
McDonald, John, No. 2	D, 2d U. S. Art.	Musicien	36	Washington	56	Sciatica	Jan. 20, 1908
McDonald, Thomas H.	U. S. Navy	Acting Ensign	23	Maryland	74	General debility	Dec. 9, 1914
McDowall, John R.	L, 4th Texas Inf.	Private	7	Iowa	50	Heart trouble	Nov. 14, 1912
McFarland, William	7th N. J. Inf., etc.	Fife Major	25	Dist. Columbia	76	Loss thumb and finger right hand	Dec. 31, 1909
McGowan, Joseph	K, 37th U. S. Inf.	Private	97	Ireland	51	Hemorrhoids	March 15, 1911
McGowan, Thomas F.	G, 6th N. Y. Inf.	Private	24	New York	56	Varicose veins	Sept. 24, 1897
McGuth, Thomas	U. S. Marine Corps.	Private	60	New York	41	Stomach trouble	Sept. 29, 1912
McGuire, John	B, 1st U. S. Cav.	Private	36	Ireland	67	Deafness	March 10, 1905
McGuire, Thomas	7th Ind. Btl. Mass Lt. Art.	Private	10	Canada	68	Paralysis left arm	June 16, 1914
McGuire, William P.	A, 1st Wash. Inf.	Private	36	Missouri	79	Rheumatism, etc.	May 2, 1912

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment	Rank	Length of service, months	Nativity	Age	Pension per month	Disability	When admitted
McIntyre, Charles S.	C, 7th Ill. Inf.	Private	5	Illinois	54		Neuralgia	July 26, 1909
McKenney, William A.	F, 7th Me. Inf.	Sergeant	39	Maine	71	\$30 00	Rheumatism	Sept. 16, 1900
McKee, William	M, 44th U. S. Vol. Inf.	Private	38	Michigan	38	6 00	Chronic sprue	Jan. 3, 1912
McLanahan, Patrick H.	B, 9th Mass. Inf., etc.	Private	32	Ireland	68	24 00	Rheumatism	Jan. 6, 1908
McLaren, Alfred	K, 8th Cal. Inf.	Private	7	California	40		Stomach trouble	May 21, 1905
McMahon, Charles	C, 51st Pa. Inf.	Private	5	Ireland	69	15 50	Rheumatism	April 15, 1902
McMillan, Malcolm	B, 96th Ill. Inf.	Private	35	New York	55	24 00	Heart disease	June 13, 1896
McNally, Bernard	U. S. Marine Corps	Private	26	Ireland	68	16 50	Yellow fever	June 8, 1904
McNulty, John J.	U. S. Navy	1st cl. Fireman	238	Ireland	50	19 38	Dislocated rt. shlder.	Jan. 26, 1900
McNeil, John	C, 2d Mass. Cav., etc.	Private	17	Massachusetts	48	16 00	Rupture	Jan. 9, 1895
McOwen, Henry	F, 1st Nev. Cav.	Private	22	Scotland	71	27 00	Fracture of wrist, etc.	Dec. 23, 1904
McPherson, August W.	F, 201st N. Y. Inf.	Private	24	Indiana	70	23 00	General debility	Oct. 5, 1899
McPherson, James A.	B, 2d Ia. Inf.	Sergeant	11	New York	42		Eye trouble	April 12, 1905
McWilliams, John C.	A, 13th Iowa Inf.	Private	3	Ohio	73	18 00	Age	Jan. 8, 1904
Neff, Joseph B.	K, 7th Ill. Cav.	Private	38	Ohio	70	19 00	Paralysis	Feb. 5, 1903
Nelson, Joseph	H, 1st Cal. Inf.	Private	17	Ireland	48		Lambrago	Feb. 4, 1899
Nelson, William	D, 12d Ill. Inf.	Private	21	Kentucky	68	30 00	Heart disease, etc.	March 20, 1905
Neuhay, William	G, 2nd Iowa Inf.	Private	7	Indiana	67	19 00	Heart trouble	May 1, 1903
Newton, Fery C.	18th Ohio Inf., etc.	Major	19	New York	73	24 00	Piles	March 29, 1901
Nichols, Philip A.	1st U. S. Field Art., etc.	1st Sergeant	115	Ireland	40		Phth. tuberculosis	May 27, 1904
Nielson, Peter	U. S. Navy	Seaman	20	Denmark	60	20 00	Dislocated left knee.	Nov. 19, 1893
Niub, Theodore A.	K, 143d Pa. Inf.	Private	36	Pennsylvania	70	25 00	Rheumatism, etc.	July 16, 1904
Nilson, Adolph S.	D, 2d Neb. Inf.	Corporal	11	Denmark	45		Heart trouble	April 6, 1904
Noe, Thomas F.	H, 1st Ind. Inf. (Mex.)	Private	12	Kentucky	81	20 00	Old age	April 10, 1907
Norris, John H.	B, 126th Pa. Inf.	Private	4	Pennsylvania	47	15 00	General debility	April 12, 1898
Notson, Michael J.	Band, 14th U. S. Inf., etc.	Private	115	Iowa	47		Throat trouble	April 16, 1904
Nulty, Harry C.	A, 2nd Mich. Inf.	Private	12	New York	38	17 00	Heart disease	May 26, 1905
O'Brien, John	U. S. Navy	Landsman	36	Ireland	55	15 00	Heart disease	April 15, 1897
O'Brien, John S.	A, 1st Cal. Hy. Art.	Sergeant	16	Ireland	48		Kidney trouble	Dec. 29, 1902
O'Brien, Talbert S.	F, 2d Kans. State Mil.	Private	3	Missouri	65		Rheumatism	Sept. 15, 1901
Odel, Ciero H.	G, 20th Ill. Inf.	Private	5	Indiana	65	15 00	Rheumatism	July 20, 1901
O'Donnell, Charles J.	G, 2d N. Y. Cav., etc.	Corporal	48	Ireland	67	10 00	Age	Dec. 8, 1907
O'Donnell, Edward	B, 7th U. S. Inf., etc.	Private	96	Ireland	64	23 00	Gunsnot wound	Dec. 17, 1903
O'Leary, Jerry	C, 4th U. S. Cav., etc.	Sergeant	135	New York	52		Rheumatism	March 20, 1904
O'Neill, James	U. S. Navy	Seaman	6	Massachusetts	53	19 00	General debility	Jan. 3, 1891
O'Neill, Timothy	U. S. Navy	Landsman	3	Massachusetts	65	15 00	Rupture	July 31, 1902

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Ordnup, John K.	D. 1st Ill. Lt. Art.	Private	18	New York	68	14 00	General debility	July 11, 1914
Osborn, Henry H.	25th Ind. Batt. N. Y. Lt. Art.	Private	19	Canada	71	21 50	Rheumatism	Oct. 1, 1913
Osburn, Thomas J.	M. 2d Ore. Inf.	Private	13	Pennsylvania	41		Rheumatism	Jan. 19, 1910
Ostberg, Peter A.	D. 1st Batt. Cal. Hvy. Art.	Private	16	Sweden	45		General debility	Oct. 15, 1904
Ovenden, Edward	G. 45th N. Y. Inf.	Private	14	England	81	24 00	Semility	Feb. 4, 1915
Oxley, James, alias John Nicholson	M. 4th Pa. Cav.	Private	18	Pennsylvania	52	15 50	Phles	Nov. 15, 1898
Page, Calvin J.	I. 1st Ark. Cav.	Private	24	Illinois	67	12 00	Lame back	Sept. 27, 1912
Palmer, Charles D.	D. 62d Ill. Inf.	Private	24	Ohio	70	19 00	Rheumatism	July 10, 1913
Palmer, Hugh	U. S. Navy.	Ord. Seaman	35	Prince Edw. Isl.	46	13 50	Loss right leg	April 7, 1890
Palmer, John B.	I. 2d U. S. Art., etc.	1st Sergeant	78	New York	60	25 00	Rupture	March 16, 1896
Parish, Mortimer	D. 3d Mich. Inf., etc.	Private	32	New York	73	30 00	Rheumatism	July 13, 1912
Parr, Walter J.	U. S. Navy	Landsman	3	California	33	10 00	Hernia	Sept. 13, 1913
Patterson, John C.	U. S. Navy	Ord. Seaman	49	New York	71	25 00	Paralysis	July 25, 1914
Paulson, Hans P.	I. 1st Tenn. Inf.	Private	16	Norway	50	10 00	Blind right eye	July 14, 1901
Pederson, Jacob	U. S. Navy.	Landsman, etc.	248	Norway	43	20 36	Gonorrheal rheum.	March 7, 1907
Pedersen, Jacob	U. S. Navy.	Landsman	36	Connecticut	48	16 00	Stricture	Aug. 20, 1892
Pedersen, Edward	U. S. Navy.	Seaman	14	Ireland	62		Rheumatism	June 29, 1902
Pedergast, Elms	U. S. Navy.	Private	24	Massachusetts	66	24 00	Rupture	April 18, 1902
Peival, George F.	E. 77th N. Y. Inf.	Private	7	Michigan	49	12 00	Rupture	Jan. 8, 1909
Perry, Walter C.	M. 34th Mich. Inf.	Private	14	New York	68	16 00	Injury to right leg	June 19, 1902
Perry, William A.	E. 25th N. Y. Cav.	Sergeant	212	Germany	61		Loss 3 fingers lft. hand	April 6, 1911
Peterson, Gustave	E. 39th U. S. Inf., etc.	Sergeant	33	Ohio	69	18 00	Hernia	May 13, 1914
Peter, Simon	K. 98th Ohio Inf.	Sergeant	13	Russia	46	30 00	Deafness, etc.	Dec. 7, 1914
Petrowsky, Stanley P.	B. 9th U. S. Inf.	Private	33	Canada	77	30 00	Age	March 12, 1915
Pettit, Ezekiel W.	H. 92d Ill. Inf.	Sergeant	26	Ohio	75	30 00	Loss of leg	June 28, 1915
Pettyjohn, Moses	B. 34th Ohio Inf.	Private	14	Ireland	65	16 00	Scolatica	March 21, 1909
Phelan, John	U. S. Navy.	Coal Passer	31	Vermont	52	18 00	Rheumatism	June 15, 1890
Pheney, Philip	G. 2d Vt. Inf.	Private	14	California	36		Bronchitis	Dec. 20, 1914
Phillin, Joseph W.	K. 18th U. S. Inf.	Private	11	Pennsylvania	74	25 00	Rheumatism	Dec. 14, 1914
Pierce, William A.	F. 4th U. S. Cav.	Private	60	England	49	40 00	Loss of left foot	Sept. 10, 1913
Pierpont, Frank	U. S. Marine Corps	1st Sergeant	59	Canada	59	19 00	Partial paralysis	July 6, 1904
Pierpont, John B.	K. 16th Conn. Inf.	Private	58	Germany	58	24 00	Varicose veins	Oct. 24, 1904
Pigler, John	E. 9th Ohio Cav., etc.	Private	4	Germany	57	30 00	Varicose veins	March 26, 1913
Piper, Adolph F.	A. 4th Mo. Inf.	Private	43	Delaware	47	30 00	Os. wd. left leg	July 6, 1895
Piper, Benjamin	G. 1st Dela. Inf.	Private	38	Prince Edw. Isl.	57	30 00	Rheumatism	May 16, 1893
Pippen, Edward W.	B. 26th Mass. Inf.	Private	84	Germany	75	30 00	Hernia	Dec. 14, 1903
Popa, Franz	Band, 9th U. S. Inf.	Musician	78	Missouri	78	30 00	Eczema	July 15, 1913
Porter, Thornton G.	B. 2d Cal. Cav.	Private	16	Massachusetts	69	20 00	Disease of rectum	Dec. 26, 1914
Pratt, Ervin	C. 57th Mass. Inf.	Corporal	17	New Hampshire	52	16 00	Rheumatism	Jan. 9, 1897
Priest, Charles F.	C. 11th Kans. Cav.	Private	37	Massachusetts	60	25 00	Synovitis	Jan. 9, 1905
Prime, Kimball	U. S. Navy.	1st class boy	10	Scotland	57	22 50	Rheumatism	Sept. 27, 1896
Pringle, John, alias David Christie	E. 1st Dela. Inf.	Private						

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment.	Rank	Length of service, months.	Nativity	Age	Pension per month.	Disability.	When admitted.
Poyor, Jeremiah	C, 2d Cal. Inf.	Private	12	Missouri	69	\$19 00	Rheumatism	Jan. 25, 1912
Putnam, Charles C.	B, 3d U. S. Art., etc.	Private	36	Massachusetts	62	12 00	Rupture	June 17, 1910
Quigel, James	H, 16th Ill. Inf.	Private	6	Ohio	80	30 00	Old age	June 5, 1911
Rady, Philip	F, 3d Mass. Cav.	Bugler	18	Massachusetts	49	10 00	Rheumatism	Dec. 15, 1893
Rafter, John	E, 9th Pa. Inf.	Private	36	Ireland	70	24 00	Age	Dec. 31, 1914
Randall, Oscar, alias J. F. O. Randall	U. S. Navy	Seaman	38	Norway	58	30 00	Deafness	April 20, 1891
Randall, Warren G.	F, 1st Dist. Col. Cav., etc.	Private	21	Maine	58	8 00	Rheumatism	Sept. 30, 1904
Randall, Samuel	E, 1st Nvy. Cav.	Private	22	Pennsylvania	69	21 50	Nervous trouble	Feb. 28, 1915
Ransom, Joseph H.	U. S. Navy	Seaman	69	Massachusetts	71	---	Age	June 16, 1915
Raycroft, Fred	Band, 4th Va. Inf.	Chief Musician	9	England	60	---	Chronic pleurisy	June 18, 1913
Raycroft, John	C, 4th N. Y. Hy. Art.	Private	10	Ireland	77	27 00	Rheumatism	June 10, 1914
Raymond, George W.	B, 7th Minn. Inf.	Private	48	New York	72	25 00	Rheumatism	Oct. 16, 1911
Ray, Henry H.	Band, 69th Ohio Inf.	Musician	8	Ohio	62	19 00	Lung trouble	May 14, 1907
Ray, Major	G, 1st Cal. Inf.	Private	7	Nova Scotia	74	19 00	Sciatica rheumatism	July 15, 1913
Reardon, John	U. S. Navy	Landman	27	Missouri	52	16 50	Rheumatism	Nov. 28, 1895
Regitz, Jacob W.	D, 2d U. S. Cav.	Private	7	Germany	59	---	Tuberculosis	June 24, 1915
Reel, Benjamin	C, 13th Pa. Inf., etc.	Private	21	Pennsylvania	56	21 50	Injury to rt. shoulder	Oct. 13, 1899
Reel, John T.	D, 6th Cal. Inf.	Private	24	Illinois	69	15 00	Rheumatism	Jan. 4, 1912
Reel, William F.	D, 6th Cal. Inf.	Private	12	Missouri	57	16 00	Lumbago, etc.	Jan. 12, 1901
Reese, William	H, 7th Cal. Inf.	Private	18	England	61	27 00	Fistula	Aug. 19, 1895
Reid, Thomas	H, 25th U. S. Inf.	Private	36	New Jersey	42	---	Rheumatism	Feb. 17, 1914
Reilly, Philip	C, 15th N. Y. Eng.	Private	24	Ireland	53	17 00	Partial blindness	June 7, 1898
Reinville, Joseph	F, 1st Ill. Lt. Art.	Private	23	Vermont	55	25 00	Heart disease	Nov. 8, 1900
Renzo, Samuel J.	A, 4th U. S. Reserve Corps	Private	21	Pennsylvania	49	20 00	Weak feet	May 17, 1894
Rhoades, Jacob W.	F, 7th U. S. Inf.	Private	36	Pennsylvania	67	16 50	Rheumatism, etc.	Sept. 2, 1914
Rhoades, John	E, 9th Iowa Cav.	Private	28	England	76	30 00	Rheumatism	Nov. 5, 1911
Richardson, Theodore W.	K, 15th Ind. Inf.	Private	38	Indiana	70	15 00	Rheumatism	Sept. 25, 1912
Ridell, Edward	D, 1st Mass. Inf.	Sergeant	36	Massachusetts	64	30 00	General debility	Aug. 17, 1899
Ridman, Peter	B, 5th U. S. Cav.	1st Sergeant	189	Germany	59	30 00	Rheumatism	Nov. 10, 1895
Ridgford, Michael	K, 10th Iowa Inf.	Private	36	Ohio	60	16 00	Deafness	Dec. 1, 1907
Ridguf, Ernest	U. S. Navy	Seaman	4	Germany	37	---	Cystitis	May 4, 1913
Ridlie, Valentine	A, 10th N. J. Inf., etc.	Private	36	Germany	72	30 00	Rheumatism	Nov. 27, 1904
Ridue, William H.	U. S. Navy	1st class boy	41	New York	61	16 00	Lumbago	Jan. 11, 1909
Rouch, Addison	H, 12th Ky. Inf.	Private	46	Kentucky	72	18 00	Stomach trouble	March 22, 1913

Roberts, Robert	28th Recruiting Co., Gen. Service, U. S. A.	Private	41	Illinois	34	12 00	Partial paralysis	Jan. 6, 1914
Robertson, Harry G.	G, 38th U. S. Vol. Inf.	Corporal	20	Georgia	41	---	Varicose veins	April 14, 1915
Robinson, Edgar	G, 137th N. Y. Inf., etc.	Private	19	New York	58	16 50	Kidney trouble	Nov. 18, 1901
Robinson, Joseph F.	B, 1st Cal. Inf.	Private	19	Kentucky	56	14 00	Ulcer of rectum	Nov. 10, 1911
Roedford, Henry	H, 12th U. S. Inf.	Private	36	Ireland	70	---	Lumbago	Nov. 22, 1913
Rodman, William H.	H, 12th U. S. Inf. Lt. Art.	Private	24	Maine	78	20 00	Rheumatism	July 21, 1914
Ree, Watson	C, 11th Kans. Cav.	Private	29	Michigan	67	17 00	Rupture	Sept. 27, 1913
Reebing, William	K, 8th Cal. Inf.	Private	12	New York	29	---	Lumbago	June 28, 1905
Rogers, George F.	H Troop, 15th Ill. Cav., etc.	Private	10	Illinois	69	19 00	Double rupture	Dec. 15, 1914
Rogers, George W.	F, 1st Neb. Cav.	Private	30	Ireland	66	23 00	Rheumatism	Oct. 18, 1907
Rogers, Henry	M, 1st U. S. Inf.	Private	4	New Jersey	48	---	Mitral insufficiency, etc.	Jan. 24, 1908
Rogers, John A.	C, 1st Cal. Inf.	Private	13	Ohio	54	---	Locomotor ataxia	Nov. 8, 1914
Rooney, William F.	A, 6th Cal. Inf.	Private	24	Tennessee	63	---	Heart trouble	June 29, 1915
Rooney, John	B, 2d Batt. U. S. Eng.	Private	47	Ireland	53	8 00	Abscess, left arm	April 11, 1911
Roper, Micah J.	F, 3d U. S. Vol. Inf.	Private	10	South Carolina	43	---	Rheumatism	Aug. 23, 1902
Rose, Alexander	H, 73d N. Y. Inf.	Private	11	Scotland	67	22 50	Old age	June 29, 1889
Ross, Charles M.	B, 10th Ind. Cav.	Private	21	Indiana	46	16 50	Injury to rt. knee	April 12, 1892
Roth, Conrad	B, 3d U. S. Cav., etc.	Private	79	Germany	72	15 00	Kidney trouble	Oct. 10, 1908
Rush, William B.	H, 148th Ind. Inf.	Private	7	Indiana	77	22 50	Varicose veins, etc.	Nov. 14, 1913
Russell, John	F, 27th Mich. Inf.	Private	23	Ireland	69	16 50	Rheumatism	Nov. 22, 1912
Rutherford, James	F, 15th N. Y. Hy. Art.	Private	30	New York	67	16 50	Lumbago	Oct. 1, 1911
Sage, Henry P.	U. S. Navy.	Landsman	26	Connecticut	64	15 00	General debility	Aug. 1, 1913
Sain, John	C, 60th Ill. Inf.	Private	18	Illinois	65	24 00	Loss of right leg	March 24, 1911
Sanborn, James H.	B, 1st Nev. Cav.	Sergeant	27	Pennsylvania	73	25 00	Rheumatism	Sept. 9, 1911
Sanders, William	H, 6th N. Y. Inf.	Private	26	New York	53	23 00	Heart disease	June 15, 1894
Santouge, Arthur J.	I, 7th Cal. Inf., etc.	Private	67	Kansas	37	8 00	Lame hip	Jan. 23, 1909
Saunders, Thomas W.	I, 28th Mich. Inf.	Private	12	New York	70	17 00	Age	Jan. 3, 1912
Sawyer, Charles A.	D, 10th Vt. Inf.	Private	35	Vermont	67	12 00	Rheumatism	June 15, 1911
Sawyer, Llewellyn	A, 17th Mass. Inf.	Private	5	Maine	67	---	General debility	April 7, 1910
Saylor, Jacob	U. S. Navy.	Landsman	12	Ohio	64	15 00	Defective vision	April 26, 1905
Schmidt, John C., alias John Smith	C, 2d Cal. Inf.	Private	36	Germany	76	30 00	Rheumatism	July 25, 1914
Schroeder, Julius	K, 47th N. Y. Inf.	Private	24	Holland	57	30 00	Broken hip	April 11, 1894
Schuessler, Christian	C, 26th N. Y. Inf.	Private	13	Germany	68	23 00	Rheumatism	July 18, 1910
Seoffeld, William A.	A, 5th Iowa Cav., etc.	Sergeant	45	Ohio	66	25 00	Heart disease, etc.	Dec. 3, 1908
Scott, James	F, 9th Vt. Inf.	Private	10	New York	64	15 00	Catarrh of stomach	Dec. 22, 1910
Scott, John C.	U. S. Navy.	Ord. Seaman	34	Massachusetts	63	18 00	Rupture	Sept. 24, 1909
Seranton, Edwin	Marine Battn., etc.	Ordnance Sergt.	47	Ohio	53	30 00	General debility	Nov. 23, 1889
Search, Sanford	K, 135th Ind. Inf.	Private	5	Indiana	69	15 00	Partially blind	June 24, 1915
Searles, James H.	E, 1st Mass. Cav.	Private	17	New Hampshire	70	16 50	Age	Feb. 25, 1912

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment	Rank	Length of service, months.	Nativity	Age	Pension per month	Disability	When admitted
Scoussor, Ulrich	I, 25th Mass. Inf., etc.	Private	14	Switzerland	65	\$30 00	Rheumatism	July 6, 1908
Seward, George M.	A, 1st Ore. Inf.	Private	19	Indiana	69	15 00	Rupture	Jan. 20, 1911
Shaffer, William F.	U. S. Navy	Landsman	30	Pennsylvania	36		Rheumatism	Sept. 9, 1910
Shaw, Oliver M.	K, 50th Ill. Inf.	Private	31	Illinois	65	16 00	Lame ankle	Jan. 3, 1911
Shaw, John	U. S. Navy	Coal Passer	23	Ireland	53	23 00	Rheumatism	Sept. 29, 1901
Shelton, Daniel	U. S. Navy	Landsman	24	Ireland	51	17 00	Stricture	July 18, 1894
Shoofin, William	I, 1st U. S. Cav.	Private	64	Massachusetts	62	14 00	Heart trouble	Nov. 5, 1912
Shoff, John	M, 1st Cal. Inf.	Private	16	Ireland	48	6 00	Dislocated shoulder	Jan. 1, 1909
Shorthorn, George F.	F, 4th N. Y. Hvy. Art.	Private	33	New York	59	24 00	Heart trouble	Dec. 29, 1902
Sherwood, Edward	Band, 7th U. S. Inf.	Corporal	53	Pennsylvania	53		Hernia	March 6, 1911
Sherwood, Philander	C, 190th N. Y. Inf.	Private	18	New York	76	16 50	Ace	June 16, 1915
Shields, Frank	I, 4th N. J. Inf.	Private	6	Pennsylvania	64		Rheumatism	Nov. 7, 1902
Shoer, John H., Jr.	G, 2d Cal. Cav.	Private	14	Indiana	65	14 00	Paralysis	March 26, 1914
Short, Charles J.	M, 11th U. S. Cav.	Saddler	16	New York	46		Fractured rib	Dec. 29, 1913
Shortenick, Chauncy E.	I, 21st Ill. Inf.	Corporal	24	New York	67	15 50	Ace	Nov. 19, 1913
Shreve, Albert	F, 190th Pa. Inf.	Private	9	Pennsylvania	67	15 50	Stomach trouble	Nov. 10, 1913
Seaman, Sylvanus M.	D, 4th Wis. Cav.	Private	29	Wisconsin	68	17 00	Rupture	June 21, 1915
Simmons, David	B, 10th N. Y. Inf.	Private	20	England	68	16 50	Nervous debility	Jan. 24, 1915
Simon, Stephen	A, 30th N. Y. Inf.	Private	21	New York	62	23 00	Rheumatism	Dec. 31, 1903
Skobie, Spencer E.	A, 154th Ohio Inf.	Private	17	New York	65	15 00	Rheumatism	Jan. 5, 1910
Skullinger, Charles K.	E, 4th S. J. Inf.	Private	46	Pennsylvania	63	15 00	Rheumatism	Sept. 22, 1905
Skinner, William M.	E, 7th Ind. Cav.	Private	13	Ohio	82	24 00	Bladder trouble	June 27, 1915
Slack, Aylmer L., Jr.	C, 13th U. S. Inf.	Private	36	Louisiana	34	17 00	Chronic dysentery	April 16, 1915
Slade, Frank M.	C, 12th Ohio Inf.	1st Lieut.	39	Ohio	65	35 00	Hemorrhoids	Sept. 15, 1904
Sloan, Thomas	C, 69th Pa. Inf.	Corporal	15	Pennsylvania	64	16 00	Cancer of eye	April 9, 1908
Smith, Asa	G, 1st Ky. Inf.	Private	37	Ohio	76	25 00	Rheumatism	May 2, 1912
Smith, Charles J.	M, 1st Cal. Inf.	Private	16	California	58		Strained ankle	Dec. 18, 1902
Smith, Collins C.	F, 29th Ohio Inf.	Private	38	Ohio	65	25 00	Rheumatism	June 30, 1905
Smith, David L.	G, 9th Vt. Inf.	Corporal	36	Massachusetts	51	30 00	Abscess	May 2, 1895
Smith, Edward	E, 1st N. Y. Eng.	Private	37	Ireland	69	25 00	Rheumatism	Dec. 20, 1909
Smith, James, No. 3.	F, 23d Wis. Inf.	Private	36	Ireland	68	25 00	Rheumatism	Dec. 7, 1908
Smith, Lee C.	M, 5th Mo. Inf., etc.	Private	24	Maryland	41	17 00	Tuberculosis	April 10, 1915
Smith, Milton	A, 11th Ohio Inf.	Private	19	Ireland	68	21 00	Neuralgia	March 16, 1913
Smith, William A.	F, 18th Ohio Inf.	Private	8	England	51	12 00	Varicose veins	Nov. 20, 1894
Smith, William	B, 28th Wis. Inf.	Private	15	Germany	69	16 00	Heart disease	Aug. 5, 1914
Smithway, Louis	K, 19th Kans. Cav.	Private	6	Indiana	63		Rupture	April 30, 1915
Snow, George V.	E, 65th Ill. Inf.	Muselman	35	Wisconsin	60	18 00	Cystitis, etc.	Aug. 11, 1908
Snyder, John L.	D, 134th Ill. Inf.	Private	22	Ohio	61	16 50	Disease of eyes	Jan. 6, 1909

Snyder, Marshall	A, 9th N. J. Inf.	3	New Jersey	63	15 00	Rheumatism	Sept. 23, 1909
Snyder, Martin	A, 19th Pa. Cav.	38	Germany	64	12 00	Lame hip	Dec. 17, 1909
Snyder, William H.	G, 14th U. S. Inf.	59	Virginia	59	27 00	Weak eyes, etc.	June 11, 1887
Spahr, Otto	H, 7th Md. Inf.	5	Germany	51	24 00	General debility	April 24, 1915
Sparhawk, Edward P.	F, 4th Md. Inf.	32	Maryland	53	24 00	Rheumatism	Aug. 16, 1894
Spates, James M.	A, 114th Ill. Inf.	94	Tennessee	72	24 00	Stomach trouble	May 16, 1915
Spear, John B.	K, 48d Me. Inf.	12	Maine	73	19 00	Eczema	April 6, 1914
Speagle, Emanuel A.	A, 8th Cal. Inf.	11	Arkansas	64	15 50	Sprained tendons, leg	Oct. 27, 1909
Spencer, William	B, 135 Ill. Inf.	4	New York	65	15 00	Rheumatism	April 16, 1910
Spickert, George	H, 37th Ohio Inf.	15	Germany	65	30 00	Os. wd. right thigh.	Sept. 28, 1896
Sprick, Henry	E, 1st U. S. Cav.	60	Germany	62	---	Tives frozen both feet	Dec. 5, 1914
Spurgeon, Felix	F, 2d Ohio Hy. Art.	24	Ohio	53	19 00	Rheumatism	Dec. 21, 1899
Squibb, Samuel	F, 7th Ind. Cav.	31	Ohio	65	18 00	Rheumatism	Dec. 3, 1911
Stabier, John	A, 2d Battn. Ohio Cav., National Guard	2	Germany	82	---	Defective eyesight	June 18, 1914
Stanbridge, Charles E.	A, 1st Battn. 17th U. S. Inf.	36	New York	59	---	Rheumatism	Nov. 6, 1902
Stanfield, Witel R.	A, 71st Ohio Inf.	50	Indiana	54	---	Lumbago	Dec. 14, 1888
Stanley, John T.	U. S. Navy	17	California	43	---	Rheumatism	Feb. 10, 1911
Stanton, Thomas	U. S. Marine Corps	27	New York	49	---	Dislocated rt. shlder	Feb. 21, 1915
Starks, Charles S.	F, Batt. 4th U. S. Lt. Art.	36	Indiana	39	---	Rheumatism	March 16, 1915
Staubly, Woodville G.	U. S. Army	38	Dist. of Col.	53	17 00	Myocarditis	March 9, 1910
Steele, Henry C.	D, 7th Iowa Inf.	17	Iowa	70	30 00	Bronchitis	June 7, 1914
Stees, Hendrick	U. S. Navy	36	Germany	68	19 00	Rheumatism	Dec. 11, 1908
Stephens, Robert	H, 4th N. Y. Inf., etc.	61	England	62	25 00	Rheumatism	June 21, 1902
Stephenson, Ira R.	C, 24th U. S. Inf., etc.	25	Indiana	43	---	Malaria, etc.	Jan. 13, 1903
Stewart, Joseph	C, 7th Iowa Cav.	3	Ohio	67	19 00	Heart trouble	March 9, 1913
Stewart, Joseph M.	I, 4th Wis. Inf.	30	Pennsylvania	67	15 00	Rheumatism	April 18, 1914
Stickholder, Julius H.	L, 8th U. S. Cav.	60	Switzerland	49	---	Heart disease	Feb. 17, 1895
Sullivan, Almeran A.	H, 37th Ill. Inf.	37	Michigan	55	30 00	Piles	Aug. 18, 1897
Stinchfield, Freeman L.	G, 141st Ill. Inf.	3	Maine	64	15 00	Rheumatism	Jan. 9, 1911
Stith, Newton S.	I, 133 Ill. Inf.	5	Illinois	65	15 00	Rheumatism	May 26, 1909
Stivers, Charles A.	K, 46th U. S. Vol. Inf.	21	California	30	14 00	Malaria	Nov. 13, 1909
Stolle, William	3d Batt. N. Y. Lt. Art.	16	Prussia	52	20 00	Kidney disease	Sept. 24, 1892
Storne, Thomas	U. S. Navy	13	Germany	41	8 00	Infected wd. left hd.	July 20, 1912
Stroyell, William H.	B, 28th Me. Inf.	12	Maine	58	22 50	Rheumatism	Dec. 18, 1895
Streeler, Edward	M, 1st N. Y. Inf.	24	Switzerland	53	25 00	Rheumatism	July 26, 1895
Stromberg, William, alias Bernard F.	U. S. Navy	38	Sweden	73	15 00	Injury to rt. hand	May 13, 1913
Sullivan, Adrian A.	Band, 14th U. S. Inf., etc.	73	Michigan	41	---	Rheumatism	July 2, 1911
Sullivan, John, No. 1	U. S. Navy	55	Ireland	53	17 00	Rheumatism	Dec. 23, 1898
Sullivan, John, No. 2	U. S. Navy	36	California	39	8 00	Rheumatism	March 20, 1903
Sullivan, John, No. 4	D, 99th N. Y. Inf.	36	Connecticut	66	17 00	Rheumatism	Sept. 15, 1911
Summers, Samuel S.	L, 9th Ill. Cav.	49	New York	80	30 00	Age	July 2, 1911
Sutcliffe, Arthur	I, 5th Mo. Inf.	8	Massachusetts	53	---	Injury to head	June 26, 1915

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name.	Company and regiment.	Rank.	Length of service, months.	Nativity.	Age.	Pension per month.	Disability.	When admitted.
Sutherland, Demotte W.	A, 8th Ill. Cav.	Private	13	Illinois	63	\$16 00	Lead poisoning	May 24, 1911
Swin, Calvin A.	K, 1st U. S. Inf.	Private	60	Minnesota	59		Rheumatism	March 1, 1915
Swiney, Josiah G.	U. S. Navy	Fireman	4	Kentucky	47		Vertigo, etc.	Oct. 29, 1910
Talbot, John	L, U. S. Eng.	Private	11	England	60		Sciatic rheumatism	Nov. 2, 1912
Tanner, Elijah	F, 174 Ohio Inf.	Private	10	Ohio	64	12 00	Rheumatism	Jan. 1, 1911
Tapp, George	B, 11th Pa. Inf.	Private	29	England	77	45 00	Gs. wd. left arm, etc.	July 10, 1913
Tateburg, Ernest W.	I, 39th Ill. Inf., etc.	Sergeant	10	Germany	79	30 00	Age	Nov. 17, 1911
Taylor, Burrel	K, 136th Ind. Inf.	Private	4	Indiana	59	15 00	Heart disease, etc.	Dec. 30, 1903
Taylor, Eugene A.	C, 1st Mich. Snp. Shooters.	Private	28	Michigan	64	17 00	Gs. wd. head	Dec. 15, 1910
Taylor, John H.	M, 1st Dist. Col. Inf.	Private	6	Virginia	39		Stomach trouble	March 24, 1915
Taylor, Samuel W.	E, 5th Me. Inf.	Private	44	Maine	65	19 00	General debility	Oct. 12, 1913
Taylor, Thomas H.	G, 17th Mass. Inf.	Private	48	England	54	25 00	Rheumatism	July 4, 1894
Thayer, Richard R.	A, 6th Mich. Inf.	2d Lieut.	34	Michigan	67	24 00	Senility and rheum.	April 4, 1900
Thomas, James H.	Band, 29th U. S. Vol. Inf.	Corporal	36	New York	63		Partial paralysis	Nov. 12, 1913
Thomas, Lewis	M, Batt. 1st Ind. Hy. Art.	Private	28	Missouri	58	17 00	Valvular defect heart	Jan. 22, 1904
Thompson, Almer	H, 12d N. Y. Inf.	Corporal	26	Maryland	67	55 00	Loss right arm	April 25, 1911
Thompson, George	E, 81st Pa. Inf.	Private	10	Pennsylvania	69	15 50	Age	June 15, 1915
Thompson, Oscar L.	A, 136th Ill. Inf.	Private	5	Illinois	61	20 00	Fractured hip and leg	Feb. 3, 1916
Thurston, George	H, 84th Ill. Inf.	Private	28	Indiana	65	17 00	Rupture	Feb. 10, 1910
Tierney, Thomas F.	U. S. Hosp. Corps.	Private	15	Rhode Island	48		Malarial fever	Nov. 28, 1912
Timin, Richard	Batt. A, 3d U. S. Art.	Private	10	Germany	49		Nervousness	April 13, 1915
Tofte, Frederiek	L, 9th Kans. Cav., etc.	Sergeant	28	Germany	63	30 00	Heart disease	July 1, 1888
Toole, John	I, 11th Mass. Lt. Art.	Private	7	Pennsylvania	55	12 00	Piles	Jan. 1, 1905
Tremblay, Cypriau	I, 29th Mass. Inf.	Private	12	Canada	63	16 00	Lame left shoulder	Feb. 10, 1910
Trewin, Robert	C, 8th Cal. Inf.	Sergeant	11	England	68	25 50	Rheumatism	Oct. 4, 1907
Tuck, John W.	G, 28th Ill. Inf.	Private	26	Maine	65	18 00	Partial paralysis	Sept. 27, 1910
Tucker, Hiram	B, 3d Mass. Cav.	Private	21	Rhode Island	69	16 50	Age	March 20, 1915
Turner, Frederick A.	U. S. Marine Corps.	Private	60	Georgia	53	6 00	Neuritis	Aug. 16, 1912
Turner, James	U. S. Navy	Ord. Seaman	26	Ireland	54	19 00	Rheumatism	Oct. 8, 1895
Twitchell, George W.	A, 47th Ill. Inf.	Corporal	28	Maine	63	17 00	Varicose veins	Dec. 5, 1908
Tyler, Chancy A.	A, 16th Iowa Inf.	Private	19	Iowa	64	21 50	Lumbago	April 20, 1909
Ulrich, Henry	F, 23th U. S. Inf.	Corporal	36	Illinois	45	10 00	Utter right leg	Feb. 7, 1915
Upton, Robert T.	K, 36th Mich. Inf.	Private	8	Ohio	53	15 50	Lumbago	Nov. 4, 1898
Van Camp, Belus	E, 3d Mich. Cav.	Bugler	53	Indiana	56	25 00	Rupture	March 15, 1899
Vance, James M.	E, 1st Nev. Cav.	Private	20	Illinois	80	20 00	Rheumatism	Oct. 20, 1909

Vandaveer, William	E, 7th Cal. Inf.	Private	6	Illinois	49	Lumbago	Aug. 27, 1911
Vannometer, Charles T.	M, 7th U. S. Lt. Art.	Private	10	Illinois	38	Kidney trouble	Dec. 16, 1913
Venn, Samuel	U. S. Navy.	Seaman	181	England	49	Tuberculosis	Oct. 14, 1913
Viers, Valentine	D, 28th Ohio Inf.	Private	22	Ohio	56	Gs. wd. left leg.	April 29, 1899
Vickers, Harro	B, 6th U. S. Inf.	Private	7	Holland	51	Mitral lesion, etc.	Sept. 23, 1914
Vogler, Remiguis	I, 41st N. Y. Inf.	Private	24	Switzerland	65	Rheumatism	Dec. 31, 1909
Wagar, Edwin B.	Bracket's Battn., Minn. Cav.	Unas. Private	7	Wisconsin	66	Age	May 12, 1915
Wagoner, Michael H.	A, 24th Ohio Inf.	Private	38	New York	81	Age	June 16, 1912
Wagner, Robert S.	H, 24th U. S. Inf.	Private	174	Tennessee	37	Loss left leg.	May 28, 1913
Wakenfield, Harvey B.	B, 1st Minn. Hy. Art.	Private	7	New York	65	Rheumatism	Aug. 22, 1910
Waldo, Uriah S.	E, 9th Mich. Cav.	Bugler	31	Michigan	63	Liver trouble	Jan. 7, 1908
Waldron, George	C, 1st Batt. Cal. Hy. Art., etc.	Private	11	California	49	Locomotor ataxia	March 21, 1912
Wall, William	B, 1st Battn. Cal. Mtns.	Private	25	New York	80	Old age, etc.	Sept. 25, 1907
Wallace, Henry K.	G and H, 11th Ind. Inf.	Private, etc.	47	Indiana	70	Rheumatism	Jan. 25, 1909
Wallace, Jacob H.	G, 152d N. Y. Inf.	Private	26	New York	73	Gs. wd. left leg.	May 1, 1913
Walters, George W.	K, 16th Ill. Inf.	Private	4	New York	74	Fractured rib	April 6, 1910
Wangler, Anton	B, 43d Ill. Inf.	Private	36	Germany	76	Atrophoid	Dec. 5, 1914
Ward, James	M, 68th N. Y. Inf., etc.	Private	164	Ohio	57	Heart disease	April 6, 1914
Warlow, James	I, 6th U. S. Inf., etc.	Corporal	80	Ireland	77	Age	March 21, 1911
Warren, John H.	F, 16th Mich. Inf.	Private	76	New York	72	Rheumatism	Jan. 2, 1918
Warren, Timothy T.	H, 21st Mass. Inf., etc.	Private	42	Massachusetts	65	Heart trouble	June 14, 1905
Watt, Joseph A.	F, 14th Pa. Cav., etc.	Private	25	Pennsylvania	54	Fractured ankle	May 17, 1899
Webster, Daniel G.	K, 58th Mass. Inf.	Private	8	New Hampshire	60	Constipation	Sept. 6, 1909
Weeks, William J.	L, 3d U. S. Vol. Cav.	Private	4	New York	54	Myocarditis	July 23, 1912
Weideman, Louis	B, Ore. Lt. Art.	Private	4	Germany	48	Rheumatism	Aug. 16, 1910
Weidman, Rudolph	H, 17th U. S. Inf.	Artificer	60	Switzerland	69	Piles	Feb. 8, 1911
Weingart, Mathew	I, 3d N. Y. Cav.	Private	10	Germany	67	Rheumatism	June 29, 1910
Wells, Andrew J.	H, 76th Ill. Inf.	Private	35	New York	70	Broken ribs	April 18, 1910
Welty, Charles R.	G, 38th U. S. Inf.	Private	21	Ohio	40	Defective knee	May 29, 1915
Wense, George J., alias Charles Henke	K, 13th N. Y. Cav.	Private	8	Germany	70	Partial paralysis	June 6, 1915
Wendt, Frederick	B, 10th N. Y. Cav.	Private	46	Germany	63	Heart disease	June 30, 1907
Wentworth, Nathaniel S.	B, 38th Mass. Inf.	1st Sergeant	39	New Hampshire	73	Varicose veins	Sept. 29, 1910
Wentworth, Olin S.	I, 26th Me. Inf., etc.	Private	18	Maine	57	Heart trouble, etc.	Sept. 9, 1903
Werly, Charles	Ordinance Dept., U. S. A.	1st cl. Private	36	Switzerland	53	Heart disease	Oct. 8, 1912
Werner, Gottlieb	H, 54th N. Y. Inf.	Private	83	Germany	58	Sore feet	June 4, 1899
West, James	A, 32d Me. Inf., etc.	Private	17	England	65	Rheumatism	June 25, 1910
Westfall, John	F, 62d N. Y. Inf.	Private	37	Germany	51	Asthma	Jan. 8, 1894
Wetsell, George W.	U. S. Navy.	Drummer	66	New York	57	Bronchitis	Nov. 30, 1902
Weykman, Peter	G, 12th U. S. Inf.	Corporal	38	Holland	50	Heart disease	Sept. 21, 1912
Whisler, Abraham	K, 12th Ohio Inf.	Private	46	Ohio	74	Age	May 15, 1915
Whitaker, Frederick	B, 14th N. Y. Cav.	Private	30	England	67	Rheumatism	Dec. 15, 1907

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment.	Rank	Length of service, months.	Nativity.	Age.	Pension per month.	Disability.	When admitted.
White, Lowell C.	B, 15th Mass. Inf.	Private	36	Massachusetts	55	\$25 00	Disease of eye	April 3, 1868
White, Thomas F.	D, 1st Nev. Inf.	Private	3	Massachusetts	50	-----	Injury to left arm	Sept. 16, 1903
Whitlock, William H. H.	F, 7th Cal. Inf.	Corporal	16	Michigan	73	20 00	Rupture	March 11, 1914
Whitney, Henry H.	H, 10th N. Y. Inf.	Sergeant	34	New York	65	24 00	Rheumatism	June 21, 1860
Whitney, Ezekiah	U. S. Navy	Ord. Seaman	20	Massachusetts	70	27 00	Ulcer right leg	June 26, 1868
Widhen, Charles	U. S. Navy	Seaman	97	Massachusetts	68	30 00	Rheumatism	Nov. 17, 1865
Wignore, Henry	U. S. Navy	Seaman	23	England	71	23 00	Rheumatism	Jan. 18, 1911
Wiley, William	D, 4th Mass. Inf., etc.	Private	33	Ireland	61	30 00	General debility	Feb. 1, 1899
Wilkes, Blair	I, 18th Ohio Inf.	Private	7	Ohio	65	15 50	Rheumatism	April 5, 1911
Willey, Granville O.	U. S. Navy, etc.	Acting 3d asst. engineer, etc.	38	New Hampshire	71	15 00	Rheumatism	Oct. 15, 1908
Willey, James	K, 19th Ohio Inf.	Private	6	Ohio	66	15 50	Loss of one eye	April 23, 1915
Williams, Charles	M, 8th Cal. Inf.	Private	7	Denmark	44	-----	Lumbago	Oct. 3, 1901
Williams, Edgar S.	A, 13d Ind. Inf.	Private	4	Indiana	64	15 00	Rheumatism	Dec. 19, 1911
Williams, Edward	U. S. Marine Corps	Private	41	Ohio	42	-----	Fractured rt. ankle	Feb. 3, 1908
Williams, John	U. S. Navy	Landman	7	Mississippi	65	-----	Cancer of lip	Nov. 8, 1911
Williams, Mathew S.	M, 5th Mo. Inf.	Q. M. Sergeant	18	Missouri	48	-----	Rheumatism	June 20, 1915
Williams, Stillman	K, 10th N. Y. Inf., etc.	1st Lieut. and Quartermaster	33	New York	57	30 10	Rheumatism	Jan. 19, 1895
Williams, William H.	K, 10th Ohio Inf.	Corporal	9	Michigan	57	-----	Weak eyes	Aug. 26, 1913
Williamson, John	F, 4th U. S. Inf.	Sergeant	36	New York	65	-----	Rheumatism	May 11, 1912
Wilson, Hiram C.	F, 18th Mo. Inf.	Corporal	45	Missouri	70	25 00	Gs. wd. right leg	March 19, 1913
Wilson, James W.	L, 20th Kans. Inf.	Private	14	Massachusetts	43	-----	Rheumatism	Nov. 22, 1899
Winter, Henry	F, 51st Mo. Inf.	Private	7	Germany	56	22 50	Kidney disease	June 11, 1896
Witham, Charles A.	2d Mass. Inf.	Unas. Private	8	Massachusetts	55	19 00	Cystitis	April 29, 1888
Withreld, Julius	31st U. S. Inf.	Regt. Q. M. Serg.	21	Germany	62	-----	Kidney trouble	March 27, 1904
Wood, Franklin	D, 3d U. S. Art., etc.	Corporal	68	Germany	75	30 00	Age	Jan. 20, 1905
Woodard, Charles F.	L, 1st Vt. Cav.	Private	62	Vermont	62	24 00	Disease of kidneys	Aug. 24, 1889
Woodard, William	A, 4th Va. Inf.	Wagoner	12	California	48	6 00	Defective eyesight	Dec. 3, 1910
Woodruff, Thomas	D, 110th N. Y. Inf.	Private	36	New York	71	25 00	Nervousness	June 25, 1913
Woods, Arthur P.	E, 1st Me. Inf.	Private	4	Massachusetts	49	-----	Rheumatism	March 25, 1915
Woods, Edward	B, 3d U. S. Inf.	Private	16	Kentucky	43	12 00	Dysentery	Jan. 16, 1915
Woods, William B.	H, 20th Ill. Inf.	Private	15	Illinois	71	24 00	Bladder trouble	March 8, 1910
Woodward, Charles H.	F, 21st U. S. Inf.	Sergeant	60	Illinois	61	-----	Rheumatism	Oct. 6, 1910
Woodward, Howard B.	C, 16th Ill. Inf.	Private	34	Wisconsin	66	19 00	Loss of left leg	Aug. 11, 1901
Woodworth, William G.	A, 4th Vt. Inf.	Private	18	Vermont	68	16 50	Rheumatism	April 3, 1915
Worrestter, Herman B.	B, 18th Wis. Inf.	Private	15	New York	70	12 00	Stricture	Feb. 1, 1912

Wortser, George	E, 1st S. Dak. Inf.	Private	13	Wisconsin	50	-----	Bronchitis	-----	Dec. 12, 1913
Wray, John, alias John Good	G, 1st Conn. Cav.	Private	6	Massachusetts	53	12 00	Disease of eyes	-----	Jan. 29, 1896
Wright, James D.	B, 6th Iowa Cav.	Private	69	Connecticut	69	18 00	Senility	-----	Sept. 17, 1914
Writer, Orion E.	F, 57th Mass. Inf.	Private	15	Vermont	52	12 00	Kidney disease	-----	Sept. 14, 1896
Wulff, Gustaf	C, 1st Cal. Inf.	Private	13	Sweden	55	-----	Injured spine	-----	Jan. 8, 1915
Wynkoop, William C.	2d Minn. Inf.	Serg. Major	16	Illinois	68	16 50	Heart disease	-----	April 25, 1914
Yerger, Theodore, alias John Schneider	U. S. Navy	Seaman	5	Germany	71	18 00	Age	-----	Feb. 19, 1914
Younger, Elton R.	L, 36th U. S. Inf., etc.	Q.M. Sergeant	19	California	52	-----	Chronic dysentery	-----	Aug. 29, 1908
Zerby, Jacob	D, 46th Ill. Inf.	Private	24	Illinois	47	15 00	Rheumatism	-----	July 14, 1896

VETERANS' HOME OF CALIFORNIA

ANNUAL REPORT

OF

Board of Directors and Officers

Fiscal Year ended June 30, 1916

Location of Home:

Veterans' Home Post Office, Napa County, California
Railroad Station, Yountville



CALIFORNIA
STATE PRINTING OFFICE
SACRAMENTO



Interior View of Lincoln Theater. Showing Drop Curtain.

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BOARD OF DIRECTORS AND OFFICERS, 1915-1916.

SAMUEL W. BACKUS	San Francisco
President and ex officio member of all committees.	
HUGH M. BURKE	San Francisco
Vice-President.	
JOHN C. CURRIER	San Francisco
G. PARKER DILLON, M.D.	Sacramento
E. B. HINMAN	Sacramento
HUGH HOGAN	Oakland
JAMES O. PREWETT	Sacramento
C. DE COLMESNIL	Secretary-Treasurer

OFFICIAL AND MEDICAL STAFF, RESIDENT AT VETERANS' HOME, 1915-1916.

Wm. H. C. Bowen (to August 15, 1915)	Commandant
J. P. Edmunds (from August 16, 1915)	Commandant
C. de Colmesnil	Secretary-Treasurer
J. P. Edmunds (July 1, 1915, to October 16, 1915)	Quartermaster-Commissary
Fred P. Bliss (from October 16, 1915)	Quartermaster-Commissary
T. W. Lawrence	Chief Engineer
A. H. McLeish, M.D.	Surgeon
L. D. Gass, M.D.	Assistant Surgeon

STANDING COMMITTEES, 1915-1916.

Buildings and Grounds Committee.

DIRECTORS HOGAN, BURKE, CURRIER.

Auditing Committee

DIRECTORS CURRIER, HINMAN, HOGAN.

Hospital Committee.

DIRECTORS DILLON, PREWETT, HINMAN.

Library and Amusement Committee.

DIRECTORS BURKE, PREWETT.

Law Committee.

DIRECTORS PREWETT, BURKE.

Supplies Committee.

DIRECTORS HINMAN, DILLON, CURRIER.

Applications Committee.

THE ENTIRE BOARD OF DIRECTORS.

BOARD OF SURVEY.

J. P. Edmunds	Commandant
A. H. McLeish, M.D.	Surgeon
Fred P. Bliss	Quartermaster-Commissary

PRESIDENT'S REPORT.

VETERANS' HOME OF CALIFORNIA,

August 28, 1916.

*To His Excellency, HIRAM W. JOHNSON,
Governor of California.*

SIR: I have the honor to present herewith my fifteenth annual report as President of the Board of Directors of the Veterans' Home of California. Attached hereto, and as a part of my report, I also hand you those of the several officers of the Home, viz, the Commandant, Secretary-Treasurer, Surgeon, Quartermaster-Commissary, and Engineer, giving in detail the work and transactions of each department.

On September 18, 1915, Colonel J. P. Edmunds was promoted from the position of Quartermaster-Commissary to that of Commandant. Colonel Edmunds was elected to the position of Commandant on the merit system, his efficiency and trustworthiness having been amply shown in the conduct of the duties entrusted to him the year before. Being the son of a Civil War veteran, and being also a veteran of the Spanish-American War, he is in sympathy and close touch with members, thus adding to his value to the Home.

On October 16, 1915, Captain F. P. Bliss was elected to the position of Quartermaster-Commissary. Captain Bliss came to the Home with a splendid Army record. His experience in this class of work in the Army peculiarly fits him for the duties expected of him in his present position.

In other respects the personnel of the officers remains unchanged since my last report.

The erection of the \$15,000 building for Library and Amusement Hall was covered in my last report. I will further mention it to state that the building was opened in October, 1915, and the Assembly Hall officially designated as "Lincoln Theater." A great deal of pleasure has been afforded the members from this valuable addition.

In December, 1915, a moving picture outfit was purchased, and the expense thereof paid from the Post Fund. Possibly nothing that has been done for the members of the Home has given as much pleasure as this. Arrangements are made for four picture shows each week (two under the auspices of the Home), and these are always well attended. A full complement of scenery was also purchased for Lincoln Theater from the Post Fund, thus materially assisting in the presentation of successful entertainments, which are given from time to time.

The new Library is a source of continual pleasure. The best books are purchased and a large number of papers and magazines are subscribed for.

The \$25,000 appropriated by the last legislature for ten Sanitary Cottages is being used in the erection of four cottages adjacent to the Hospital and six cottages for barracks near Company C. These buildings will help fill an imperative need for more hospital and barrack room.

The \$15,000 appropriation for bathrooms in the barracks is meeting a requirement, and the work on these bathrooms is being conducted by the State Department of Engineering.

Every effort is being made to add to the pleasure and comfort of the veterans who are entrusted to our care, and they seem appreciative of this fact. Harmony exists among them to a marked degree.

Recommendations and specifications are being formulated by the Board of Directors for presentation to the Legislature of the state, having in view the authorization, with your approval, of certain additional buildings, improvements and repairs which seem to be urgently required.

To the Governor of the state, the Controller, the State Board of Control and other state officials with whom we have come in contact, are due, and I hereby extend with pleasure, the thanks of the Board of Directors for their cordial co-operation and many courtesies extended in administering the affairs of the Home.

Very respectfully,

SAMUEL W. BACKUS,
President Board of Directors.

REPORT OF COMMANDANT.

VETERANS' HOME, July 1, 1916.

*To the President and Members of the Board of Directors,
Veterans' Home of California.*

GENTLEMEN: I have the honor to submit herewith my report of the affairs of this Home for the fiscal year ended June 30, 1916, together with the reports of our Secretary and Treasurer, Chief Surgeon, Quartermaster-Commissary and Engineer for the same period. Each officer's report speaks for itself.

Permit me to quote the result of inspection for the past year of the Home by Colonel J. E. Miller, Inspector-General, N.H.D.V.S.:

“Eligibility of Members: All members on the rolls were eligible for membership in the National Home.

“Women: Women are not admitted.

“Collections: No collections are made from members for support of the Home.

“Buildings and Grounds: Buildings generally in good condition, comfortably furnished, well heated and lighted; grounds well kept, considerable attention being given to beautifying.

“Care of Members: Sufficient uniform clothing is furnished free to members. Food appears to be ample in quantity and well cooked and served.

“Medical Care: The hospital is properly furnished and equipped, and is kept in good condition. The sick are cared for by a surgeon, an assistant surgeon, hospital steward and trained female nurses.”

The conduct of members generally was excellent. The action of a few, however, almost entirely due to the use of liquor, reflects upon the ninety and more per centum of members who are honorable, self-respecting men. Would it not be better if these few men were sheltered apart? Therefore, I recommend that at the next regular session of the Legislature, an appropriation be asked for the construction of a particular barrack for the segregation and restriction of these members whose moral standard, physical strength and self-control are weakened by overindulgence in alcoholic liquors: not to be constructed as a place of punishment but of protection, to shield the weak from temptation and protect the self-respecting members from annoyance.

At this Home are representatives of the regulars, volunteers, sailors and marines of the U. S. Army and Navy, who have upheld our flag and national honor—men who fought in the wars during periods from 1846 to 1898, all ranks from private to colonel, and yet, it must be



Interior View of Lincoln Theater, Showing Gallery.

understood that each and every man possesses a different temperament, which must be judged by careful study of the individual. While the Soldiers' Home is probably one of the hardest to manage of any of the institutions, we have had very little trouble. We must have discipline and it must be firm but not harsh. A true soldier does not object to just and necessary rules so long as they apply to all alike. Confer no special privileges to one that we can not offer to all under similar circumstances.

No matter what we may think as to the real character of a man, when he comes for information, or with a complaint, he is entitled to official courtesy and a fair hearing.

The records show that the greater percentage of those employed are veterans, members of the Home, at a wage that is much smaller than that which is paid to civilians in a like position. The time is not far distant, due to advancing age and infirmity, that the members will have to be replaced by civilians with an increase of wage.

The civilians employed through the Civil Service Commission have, as a rule, proven satisfactory. Suitable quarters should be provided for civilian employees. At present the quarters are not available, therefore, new quarters should be provided. Special inducements should be made to hold desirable employees.

By direction of the Board of Directors a great many improvements have been made during the year to promote the comfort and welfare of the members, and I believe this effort, in behalf of the membership, is appreciated.

The library contains very nearly five thousand volumes, embracing books from the eminent authors of America, England, France, Germany, Russia, Italy and Spain. In modern fiction, history, poetry, military achievement, notes of travel and adventure, the best volumes are in the library. The reading room contains magazines, illustrated journals and daily papers. In contribution to the library the generosity and public spirit of Raphael Weill, Barbour Lathrop and Charles Josselyn are recognized.

The Lincoln Theater of the Veterans' Home was opened in October, 1915. The dedicatory performance was under the auspices of the Twelfth Night Club of San Francisco. The drop curtain, the gift of Mr. A. B. Spreckels, represents a redwood grove on the Russian River, Sonoma County, California. The scene was painted by the well-known artist, L. P. Latimer, from an original sketch made by the artist in the Bohemian Club's redwood grove. The curtain is regarded as one of the best works of art owned by the state of California.

The Home acknowledges the patriotic generosity of the Commonwealth of Pennsylvania and extends special thanks to the commissioners representing that state at the Panama-Pacific International Exposition, and to Mr. J. W. McCune, Lancaster, Pa., Past Junior Vice Department Commander, G. A. R., Pennsylvania. They were chiefly instrumental in permitting the Veterans' Home of California to acquire, at a nominal figure, the chairs used in the moving picture auditorium of the Pennsylvania Building of the Exposition. The Home also acknowledges the gift of musical records from Colonel D. M. Burns of San Francisco.

All national and state holidays have been fittingly observed with proper ceremonies.

The recommendations of the officers, as made, I fully concur in.

I desire to thank the members of the Board of Directors, officially and personally, for their hearty support and kindly consideration.

Any success that has attended the operation of this Home during the past year is largely due to the labor and co-operation of the officers and noncommissioned officers of the Home, and the members generally, to all of whom my appreciation is extended, for I fully recognize the fact that no home can ever succeed in being what a home for veterans should be without the support of its members: they must assist in keeping up with the moral tone in promoting harmony and establishing true comradeship, and I am greatly indebted to the vast majority of members, who, by their manly, self-respecting conduct, deserve my commendation.

To the hearty co-operation and hard work of the officers and employees is due in a great measure the cordial relations that have existed between this office and Board of Control and other state officers and the National Home for Disabled Volunteer Soldiers and Sailors.

Respectfully submitted,

J. P. EDMUNDS,
Colonel Commandant.

REPORT OF SECRETARY-TREASURER.

VETERANS' HOME, July 1, 1916.

To the President and Board of Directors,

Veterans' Home of California,

(Through Col. J. P. Edmunds, Commandant.)

GENTLEMEN: I have the honor to submit herewith statement of receipts and disbursements and statistics as to membership of the Veterans' Home of California for the fiscal year ended June 30, 1916.

GENERAL FUND.

Receipts.

July 1, 1915—Balance on hand		\$504 83
July 1, 1915, to June 30, 1916—		
State and United States appropriations	\$231,706 09	
Sales, quartermaster and commissary stores	\$3,486 07	
Percentage on above sales	179 47	
Board, Directors' cottage	378 90	
	4,044 44	
Miscellaneous—		
Coffins and shipping boxes	\$47 98	
Sales woolen and cotton rags	113 64	
Sales cow hides	90 05	
Sales old mule and horse	17 50	
Sales junk, sacks, etc.	331 28	
Sales cast iron	55 40	
Sales old iron beds	2 75	
Sales shoes, leather and rubber boots	11 32	
Sales calves	216 75	
Conscience fund	50	
Reimbursement from pay rolls	68	
Reimbursement on telegram	90	
Suspense account returned to state	22 25	
Reimbursement from state for pipe line payment	135 00	
Telephone receipts	240 94	
Rents collected	240 00	
Clothing refunded	227 26	
Work for Sonoma State Hospital	30 85	
	1,785 05	
		237,535 58
		\$238,040 41

Disbursements.

July 1, 1915, to June 30, 1916—		
Paid approved bills	\$141,250 91	
Paid approved pay rolls	90,455 18	
Remitted to State Treasurer	5,813 43	
		237,519 52
June 30, 1916—Balance on hand		\$520 89

In addition to above balance the treasurer has on hand a \$500 revolving fund belonging to the general fund.



Library.

POST FUND.

Receipts.

July 1, 1915—Balance open account-----		\$491 53
July 1, 1915, to June 30, 1916—		
Post store receipts-----	\$7,697 06	
Advances to members returned-----	21 00	
Transferred from savings account-----	2,802 00	
Interest on savings accounts-----	868 31	
Return premiums on bonds-----	7 50	
Reimbursement baseball expenses-----	11 70	
Proceeds moving picture shows-----	331 75	
Surplus from dance-----	15 35	
Witness fees deposited-----	4 00	
		11,758 67
		\$12,250 20

Disbursements.

Post store bills and salaries-----	\$6,063 48	
Library books, magazines, etc.-----	422 19	
Religious services-----	195 00	
Entertainments-----	254 72	
Advances to members, transportation, etc.-----	48 75	
Express on coin, films, etc.-----	94 56	
Music, instruments, etc., for band-----	110 57	
Baseball expenses-----	700 00	
Billiard hall, repairs, etc.-----	133 31	
Time lock inspection and burglary insurance-----	126 65	
Curtains for theater and library-----	18 40	
Purchase of chairs for theater, moving picture outfit, etc.-----	681 00	
Installing moving picture outfit, terminal charges, rental of films, etc.-----	447 31	
Stage scenery-----	362 20	
Extras for dining rooms-----	208 25	
Amusement pay roll-----	424 50	
Incidental expenses, witness fees, etc.-----	101 40	
Reimbursed revolving fund-----	600 00	
		10,992 20
June 30, 1916—Balance open account-----		\$1,257 91
savings accounts-----		12,077 65
Revolving funds-----		1,200 00
June 30, 1916—Total to credit of Post Fund-----		\$14,535 56

SPECIAL DEPOSIT FUND.

Receipts.

July 1, 1915—Balance on hand		\$25,690 81
July 1, 1915, to June 30, 1916—		
Received from depositors	\$36,157 19	
Received interest on savings accounts	824 73	
		<u>36,981 92</u>
		\$62,672 73

Disbursements.

July 1, 1915, to June 30, 1916—		
Paid to depositors and on orders	\$26,025 95	
Transferred accounts of deceased members to posthumous account	7,103 84	
		<u>33,129 79</u>
June 30, 1916—Balance to credit of Special Deposit Fund		\$29,542 94

Pension checks amounting to \$120,597.56 were cashed for pensioners during the year.

Statistics as to Membership, Gains, Losses, Etc., During the Year Ended June 30, 1916.

Membership of Home, June 30, 1915	1,061
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New admissions during the year—

Survivors of Civil War	151
Survivors of Spanish-American War	70
Survivors of Indian wars	5
Survivors of foreign service	2

Total admissions	228
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By readmission	247
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Total gain	475
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Losses during the year—

By discharge, own request	309
By discharge, report of surgeon	9
By discharge, cogent reasons	1
By dropped, absent without leave	40
By dropped, not renewing furlough	57
By dropped, noneligible	2
By dropped, cogent reasons	1
By dropped, order of Commandant	1
By deaths	133

Total loss	553
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Net loss	78
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Membership of Home, June 30, 1916	983
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Segregation as to wars—

Mexican War	6
Civil War	703
Spanish-American War	226
Indian wars	44
Foreign service	4
Total	983
Average present during the year	936.6
Average present and absent during the year	1020
Average absent with leave	83
Average absent without leave	8.7
Average sick	211.7
Average age of members admitted	63.24 years
Average age of Mexican War veterans	91.7 years
Average age of Civil War veterans	72.62 years
Average age of Indian war veterans	67.93 years
Average age of Spanish-American War veterans	51 years
Average age of foreign service veterans	65 years
Average age of all living members	68.56 years
Average age of members dying	71.6 years
Total admissions to June 30, 1916	6839
Highest number present during the year	973
Highest number present and absent	1075
Average T. A. P.	11.3

Average number sick, with leave, without leave, present, present and absent, whole number cared for, gain and loss, at Veterans' Home of California from June 30, 1890, to June 30, 1916.

During the year ending June 30	Average sick		Absent with leave	Absent without leave	Average present	Average present and absent	Whole number cared for	Gain			Loss					
								By admission	By readmission	Total	By discharge	By summary discharge	By dishonorable discharge	By dropped from roll	By death	Total
1890	27	32	2	203	236	301	136	9	145	42	11	23	17	23	17	146
1891	31	49	3	233	279	361	132	17	209	59	5	25	23	23	112	
1892	122	75	7	334	416	552	368	56	364	116	21	68	4	28	4	28
1893	163	104	9	411	524	591	228	83	311	123	16	68	12	29		
1894	44	48	11	416	475	592	241	114	405	318	30	62	42	42		
1895	43	34	6	442	482	516	263	263	466	277	31	51	35	397		
1896	48	47	8	553	588	788	275	224	499	300	35	28	51	415		
1897	50	40	11	600	651	651	257	198	455	229	25	11	68	2	3	5
1898	71	51	11	624	686	686	197	189	386	247	17	5	60	30	397	
1899	163	48	13	674	735	735	266	246	452	168	17	2	165	1	373	
1900	115	66	17	689	772	772	186	218	404	218	19	3	133	68	441	
1901	128	70	15	703	788	788	189	225	414	153	10	4	120	74	361	
1902	128	71	14	735	820	820	186	199	385	214	43	4	88	60	609	
1903	116	104	12	700	825	825	193	201	394	124	59	2	45	76	366	
1904	121	111	20	726	887	887	197	175	372	116	37		69	75	327	
1905	127	140	25	730	895	895	215	166	381	130	65	1	97	72	365	
1906	143	115	11	734	895	897	180	200	380	265	76	1	82	70	494	
1907	135	86	6	721	813	813	131	192	323	15	26	2	31	88	123	
1908	139	85	10	761	857	856	223	214	437	120	56	3	78	94	345	
1909	160	120	10	834	971	971	268	181	449	119	31	6	68	120	231	
1910	159	179	13	855	1047	1049	273	161	437	131	30	2	105	86	314	
1911	178	228	16	925	1169	1180	324	154	478	275	6	5	99	133	440	
1912	208	159	15	982	1156	1161	292	269	561	316	3	1	67	167	514	
1913	208	130	10	944	1084	1094	259	278	537	339	13	2	176	129	629	
1914	195	117	11	912	1041	1054	294	299	593	321	3	4	162	139	569	
1915	211	81	7	972	1063	1068	340	304	644	365	2	3	132	136	638	
1916	211	83	8	936	1020	1031	228	217	475	319			101	133	363	

Nativity--

Native born	4162
Foreign born	2677

NATIVITY OF FOREIGN BORN.

Australia	2	Mexico	1
Austria	23	New Brunswick	1
Belgium	1	Norway	30
Canada	163	Nova Scotia	12
Denmark	60	Poland	12
England	243	Russia	1
Finland	2	Scotland	95
France	68	Sweden	92
Germany	574	Switzerland	45
Holland	1	Wales	13
Ireland	1,191	Prussia	26
Italy	1	Scattering	20

Total number admitted, 6839, and readmitted, 5353, making a total of 12,192 since the organization of the Home.

Respectfully submitted.

C. DE COLMESNIL,

Secretary-Treasurer.



Oaks. Memorial Cottage.

SURGEON'S REPORT.

VETERANS' HOME, August 14, 1916.

President Board of Directors,

Veterans' Home of California.

(Through Col. J. P. Edmunds, Commandant.)

SIR: I have the honor to present the annual report of the hospital for the year ended June 30, 1916.

Number of patients treated in hospital during year.....	790
Number of patients admitted to hospital during year.....	657
Number of patients discharged from hospital during year.....	558
Number of patients remaining in hospital, June 30, 1916.....	196
Number of patients treated at sick call during year.....	5,966
Daily average number of patients treated at sick call.....	19.8
Number of surgical treatments and dressings during year.....	8,491
Daily average number of treatments and dressings.....	23.2
Number of patients died in hospital during year.....	116
Number of members died in quarters and on Home grounds.....	3
Number of members died while absent from Home during year.....	14
Total number of deaths during year, including 1 T. A. P.....	133

Of the above—

110 were Civil War veterans, whose average age was 75½ years.	
23 were Spanish War veterans, whose average age was 50½ years.	
Percentage of deaths to total number treated in hospital, 16%.	
Number of tubercular patients treated during year (about).....	85
Number of tubercular patients who have died during year.....	18
Number of tubercular patients in hospital, June 30, 1916.....	21

The following operations were performed during the year:

Amputation of left thigh.....	1	Removal of fatty tumor.....	1
Amputation of right thigh.....	1	Circumcision.....	1
Amputation, Chopart's, left foot.....	2	Acute intestinal obstruction (volvulus).....	1
Fracture of radius.....	3	Removal of left inguinal glands (met. care.).....	1
Fracture of femur.....	5	Hemorrhoids.....	1
Reduction of dislocation of shoulder joint.....	1	Tonsilectomy.....	5
Carbuncles.....	6	Nasal polypi.....	3
Paracentesis abdominalis.....	5	Hydrocele, tapping.....	5
Gunshot wound through head.....	1	Herniotomy.....	1
Opening, curetment and draining of antrum.....	1	Extraction (of cataract).....	4
Plastic operation on hand.....	1	Pterygium.....	2
Abscess, rectal.....	2	Submucous resection.....	5
Abscess, prostatic.....	1	Turbinectomy.....	1
Abscess, subperiosteal mastoid.....	1	Plaster casts applied.....	2
Supra-pubic cystotomy (lithotomy).....	1	Minor operations.....	15
Reduction of fracture of humerus.....	1		



Main Avenue, Looking North.



Entrance to Reservation.

The general health of the men about the Home is good, considering their age. The hospital is filled to its limit. The new hospital addition is rapidly being completed and will give us all the additional space needed.

I believe a new tubercular ward should be built, off to the north of the incinerator, where we would have more isolation and sunlight, and more porch-room than we have at present. The old T. B. ward can be fumigated and disinfected, and can be used for patients requiring some degree of isolation.

Along this line is the question of a new kitchen on the northwest corner of the present dining room, giving us the space now used by the kitchen as extra dining-room space, which will be required when the new buildings are occupied. Also, the remodeling of the male help's quarters. They should be brought up to the same standard as the nurses' and waitresses' quarters.

The hospital has had much repair work done on it during the past year; the wards have all been painted and I believe it is in very good repair. Our food is good and sufficient in every respect, as is our clothing, etc. There is one item in regard to food that I wish to mention: Very many of these men have bad teeth—some of them no teeth at all—and I have frequent requests for permits to go on the "mush table." It is my opinion that every man desiring a seat at the mush table in the main dining room should be accommodated, and that means that the dairy should be increased so that there would be an abundance of milk and mush for every man wanting that kind of diet.

In regard to the help of this hospital and their wages: We pay less than the state hospitals for insane, for work that is equal or greater—not less, I am confident. A good hospital attendant will not stay with us very long, for the reason that just as soon as an opening occurs in one of the other hospitals, he leaves to accept these positions. The first attendant on each ward should draw \$40.00 per month, the second \$30.00, and in place of calling the second man porter, call him second attendant. These wages are \$10.00 per month less than the other state hospitals pay.

With the completion of the new buildings, provision will have to be made to increase the help, both on the wards and in the dining room. With the completion of the new hospital buildings—and their being occupied—our population will be about one-third of the Home. I believe it would be consistent to build a small band stand out in front of the hospital and give us music two afternoons each week.

Respectfully submitted.

A. H. McLEISH,
Surgeon.

DIED IN HOSPITAL DURING YEAR ENDING JUNE 30, 1916—MEMBERS.

No	Name	Age	Service	Nativity	Died	Cause of death
1	Foley, Michael	61	C, Indpt. Battn. Wash. Inf.	Ireland	July 2, 1915	Chronic tubercular bronchitis; tuberculous of spine; cystitis.
2	Hanrahan, John	80	C, 11th N. Y. Inf.	New York	July 2, 1915	Carcinoma of pylorus; chronic bronchitis; senility.
3	Wense, George J.	70	K, 13th N. Y. Cav.	Germany	July 15, 1915	Cerebral hemorrhage; arteriosclerosis; chronic endocarditis.
4	Bickford, Joseph P.	53	U. S. Navy	New York	July 15, 1915	Pulmonary tuberculosis; parenchymatous nephritis.
5	Law, James C.	70	I, 141st Ill. Inf.	Illinois	July 16, 1915	Lobar pneumonia.
6	McGowan, Francis	70	C, 6th U. S. Inf.	New York	July 26, 1915	Lobar pneumonia; arteriosclerosis; senility.
7	Fowler, Henry A.	59	G, 7th Cal. Inf.	Massachusetts	July 27, 1915	Lobar pneumonia; arteriosclerosis; chronic endocarditis; chronic nephritis.
8	Leonard, Charles	71	D, 20th N. Y. Cav.	New York	July 28, 1915	Carcinoma of stomach (primary), liver and pancreas (secondary); exhaustion.
9	McCormick, John	71	B, 17th Mass. Inf.	Ireland	Aug. 1, 1915	Double lobar pneumonia; senility.
10	Hartman, Prince A.	70	K, 2d Cal. Cav.	Massachusetts	Aug. 2, 1915	Lobar pneumonia; paralysis agitans; senility.
11	Mearns, Edward J.	59	M, 1st Cal. Inf.	California	Aug. 7, 1915	Pulmonary tuberculosis; epilepsy.
12	Carrollien, Conrad	87	30th N. Y. Indpt. Batt.	Germany	Aug. 17, 1915	Double lobar pneumonia; chronic endocarditis.
13	Long, William	68	E, 192d U. S. Inf.	Massachusetts	Aug. 19, 1915	Carcinoma of tongue and lower maxillary; senility and exhaustion.
14	Slocum, Thomas	72	G, 69th Pa. Inf.	Pennsylvania	Aug. 29, 1915	Pulmonary tuberculosis; carcinoma superior maxillary.
15	Murphy, Peter	72	U. S. Navy	England	Sept. 2, 1915	Lobar pneumonia; arteriosclerosis; chronic diarrhoea.
16	George, Henry D.	79	K, 1st Mo. Engrs.	New Hampshire	Sept. 7, 1915	Lobar pneumonia; chronic bronchitis; chronic cystitis; senility.
17	Odell, Cicero H.	69	G, 136th Ill. Inf.	Indiana	Sept. 10, 1915	Lobar pneumonia; chronic endocarditis; senility.
18	Schraeder, Julius C.	80	K, 47th N. Y. Inf.	Netherlands	Sept. 12, 1915	Arteriosclerosis; senility.
19	Casey, John	71	C, 8th Conn. Inf.	Louisiana	Sept. 12, 1915	Lobar pneumonia; senility.
20	Leeth, William	69	D, 152d Ill. Inf.	Pennsylvania	Sept. 17, 1915	Lobar pneumonia; chronic endocarditis; senility.
21	Rush, William B.	79	H, 148th Ind. Inf.	Indiana	Sept. 23, 1915	Lobar pneumonia; arteriosclerosis; senility and chronic bronchitis.
22	Weeks, Valorous	83	C, 2d Pa. Hvy. Art.	Connecticut	Sept. 24, 1915	Lobar pneumonia; arteriosclerosis; senility.
23	Kenney, John L.	78	E, 13th N. Y. Inf.	New York	Sept. 29, 1915	Chronic endocarditis; chronic interstitial nephritis; chronic cystitis; senility.
24	Clark, George D.	80	C, 32d Iowa Inf.	Pennsylvania	Sept. 30, 1915	Double lobar pneumonia.
25	Clark, Joseph M.	89	I, 32d Iowa Inf.	Ohio	Oct. 2, 1915	Double lobar pneumonia; senility.

26	Hunt, Martin N.	72	H, 100th N. Y. Inf.	New York	Oct. 4, 1915	Lobar pneumonia; senility.
27	Black, William	75	K, 27th Pa. Inf.	Maine	Oct. 6, 1915	Chronic endocarditis; arteriosclerosis; senility.
28	Elble, William T.	42	I, 5th Mo. Vol. Inf.	Missouri	Oct. 20, 1915	Angina pectoris; arteriosclerosis.
29	Snyder, William H.	77	G, 14th U. S. Inf.	Virginia	Oct. 20, 1915	Fatty degeneration of heart; senility.
30	Dezell, James	73	E, 192d Ohio Inf.	Ohio	Oct. 26, 1915	Pneumonia; chronic endocarditis; atheroma; contributory chronic bronchitis.
31	McCord, Michael H.	48	A, 30th U. S. Inf.	Canada	Oct. 31, 1915	Chronic interstitial nephritis.
32	Barrell, John J.	89	D, 17th Kan. Inf.	Germany	Oct. 31, 1915	Lobar pneumonia; chronic endocarditis; arteriosclerosis; senility.
33	Judge, Thomas	71	H, 190th N. Y. Inf.	Ireland	Nov. 2, 1915	Cerebral hemorrhage; chronic interstitial nephritis.
34	Geiger, Nicholas	74	C, 200th Pa. Inf.	Germany	Nov. 10, 1915	Gangrene right leg; arteriosclerosis; hypostatic congestion lung; surgical shock.
35	Ayers, John	53	L, 1st Mo. Vol. Inf.	New York	Nov. 13, 1915	Pulmonary tuberculosis.
36	Dean, Charles B.	76	A, 1st Me. Inf.	Maine	Nov. 15, 1915	Chronic endocarditis; chronic interstitial nephritis; pleurisy with effusion; senility.
37	Gardner, John, alias John Gould	75	H, 47th N. Y. Inf.	Canada	Nov. 18, 1915	Pulmonary tuberculosis; chronic endocarditis; arteriosclerosis; senility.
38	Ellis, Henry C.	71	F, 38th Wis. Inf.	Illinois	Nov. 21, 1915	Lobular pneumonia; pyloric ulcer.
39	Mitchell, James M.	74	L, 47th Ill. Inf.	Illinois	Nov. 23, 1915	Lobar pneumonia; hemiplegia; senility.
40	Spickert, George	84	H, 37th Ohio Inf.	Germany	Nov. 26, 1915	Chronic interstitial nephritis; senility.
41	Thayer, Richard R.	73	A, 6th Mich. Hvy. Art.	Michigan	Nov. 27, 1915	Chronic parenchymatous nephritis; arteriosclerosis; lobar pneumonia; senility.
42	Frawley, Patrick A.	76	D, 1st U. S. Cav.	Ireland	Nov. 29, 1915	Pneumonia lobar; chronic endocarditis; arteriosclerosis; diffuse nephritis; senility.
43	Durrell, Marcellus H.	72	A, 12th Me. Inf.	Maine	Dec. 2, 1915	Chronic interstitial nephritis; arteriosclerosis; senility.
44	March, Aaron	73	K, 92d Ill. Inf.	New Hampshire	Dec. 7, 1915	Pneumonia lobar; chronic endocarditis; hemiplegia.
45	Eggers, John H.	77	B, 5th N. Y. Inf.	Germany	Dec. 8, 1915	Pneumonia lobar; chronic endocarditis; senility.
46	Greathhead, Robert G.	47	U. S. Navy	Canada	Dec. 8, 1915	Chronic endocarditis; cardiac dilatation; arteriosclerosis.
47	Randall, Jos. F. O.	83	U. S. Navy	Norway	Dec. 10, 1915	Pulmonary tuberculosis; arteriosclerosis; senility.
48	Elphick, Thomas	71	B, 121st N. Y. Inf.	England	Dec. 11, 1915	Lobar pneumonia; arteriosclerosis; senility.
49	Leddy, Thomas	72	C, 5th Mich. Cav.	Michigan	Dec. 15, 1915	Lobar pneumonia; gangrene right foot.
50	Holscher, Frank H.	78	E, 34th N. Y. Inf.	Germany	Dec. 17, 1915	Lobar pneumonia; arteriosclerosis; senility.
51	Gifford, Melvin B.	60	U. S. Signal Corps	New York	Dec. 17, 1915	Lobar pneumonia; tuberculosis pulmonary.
52	Nicholas, Philip A.	42	3d Batty. Field Art.	Ireland	Dec. 22, 1915	Pulmonary tuberculosis; exhaustion.
53	Simons, Stephen	74	A, 30th N. Y. Inf.	New York	Jan. 2, 1916	Chronic interstitial nephritis; chronic endocarditis; senility.
54	Yeoman, William B.	41	E, 30th U. S. Inf.	Illinois	Jan. 5, 1916	Locomotor ataxia; exhaustion.
55	Passolt, Edward	76	H, 28th Wis. Inf.	At sea	Jan. 11, 1916	Pulmonary tuberculosis; senility.

DIED IN HOSPITAL DURING YEAR ENDING JUNE 30, 1916—MEMBERS—Continued.

No.	Name	Age	Service	Nativity	Died	Cause of death
56	O'Neill, Philip	76	U. S. Navy	New York	Jan. 12, 1916	Chronic endocarditis; senility.
57	Larney, Nicholas	80	A. Battin, U. S. Engrs.	Ireland	Jan. 12, 1916	Chronic endocarditis; senility.
58	Gee, Martin C.	78	A, 103d Ohio Inf.	Michigan	Jan. 13, 1916	Lobar pneumonia; chronic interstitial nephritis; senility.
59	Walk, Edward G.	51	B, 8th Cal. Inf.	Illinois	Jan. 14, 1916	Double lobar pneumonia.
60	Carter, James R.	71	H, 11th Ind. Inf.	Indiana	Jan. 15, 1916	Lobar pneumonia; chronic interstitial nephritis and pulmonary tuberculosis.
61	White, Richard C.	81	B, 1st Nev. Cav.	New York	Jan. 19, 1916	Lobar pneumonia; chronic interstitial nephritis.
62	Esterhelt, Josiah	68	C, 77th N. Y. Inf.	Pennsylvania	Jan. 21, 1916	Lobar pneumonia; old rupture thoracic aorta; arteriosclerosis.
63	Trewin, Robert	77	C, 8th Cal. Inf.	England	Jan. 28, 1916	Lobar pneumonia; carcinoma stomach (lower curvature).
64	Goodspeed, Henry	69	A, 156th Ill. Inf.	Illinois	Jan. 30, 1916	Lobar pneumonia; chronic endocarditis.
65	Foss, Jay B.	75	A, 1st Minn. Inf.	Vermont	Feb. 1, 1916	Lobar pneumonia; chronic bronchitis.
66	Cullaghan, Daniel	78	H, 9th Mass. Inf.	Ireland	Feb. 11, 1916	Pulmonary tuberculosis; chronic interstitial nephritis; senility.
67	Mannion, Thomas J.	79	F, 4th U. S. Cav.	Ireland	Feb. 12, 1916	Chronic interstitial nephritis; arteriosclerosis; senility.
68	Clark, George B.	74	B, 5th Ill. Cav.	Illinois	Feb. 14, 1916	Lobar pneumonia; senility; epilepsy.
69	Williams, Gustave L.	60	U. S. Navy	Maine	Feb. 14, 1916	Chronic interstitial nephritis; chronic pericarditis; exhaustion.
70	Peters, Richard D.	46	A, 1st Nev. Inf.	California	Feb. 15, 1916	Tuberculosis pulmonary; tuberculosis laryngeal; exhaustion.
71	Ritche, Valentine	84	A, 10th N. Y. Inf.	Germany	Feb. 28, 1916	Pneumonia lobar; carcinoma head of pancreas.
72	McAuslan, Francis	80	B, 7th Cal. Inf.	Scotland	Mar. 10, 1916	Pneumonia lobar; chronic interstitial nephritis.
73	Oveuden, Edward	82	G, 65th N. Y. Inf.	England	Mar. 11, 1916	Pneumonia lobar; chronic cystitis; pyonephrosis; tuberculosis.
74	Grafton, Harker M.	80	C, 2d Cal. Cav.	Ohio	Mar. 13, 1916	Pneumonia lobar; arteriosclerosis; senility.
75	Tennyson, Lathe E.	54	D, 1st Wash. Inf.	Kansas	Mar. 15, 1916	Lobar pneumonia; chronic endocarditis; chronic pyonephrosis with stone.
76	Toftle, Frederick	82	I, 9th Kan. Cav.	Germany	Mar. 16, 1916	Pneumonia lobar; chronic interstitial nephritis; senility.
77	Funk, James W.	66	F, 17th U. S. Inf.	Virginia	Mar. 21, 1916	Lobar pneumonia; chronic parenchymatous nephritis.
78	Martin, William	74	U. S. Navy	New York	Mar. 25, 1916	Lobar pneumonia; senile dementia.
79	Gogglin, John	72	I, 15th N. Y. Engrs.	Ireland	Mar. 25, 1916	Gunsnot wound (suicidal).
80	Flynn, John	59	D, 1st Cal. Inf.	Scotland	Mar. 26, 1916	Pulmonary tuberculosis; exhaustion.

81	Kelly, James M.	71	A, 19th U. S. Inf.	New York	Mar. 27, 1916	Lobar pneumonia (double); chronic parenchymatous nephritis; senility.
82	Kane, John C.	72	I, 3d Vt. Inf.	Pennsylvania	Mar. 27, 1916	Pneumonia lobar; second, senility.
83	Schnorrenberg, Jos.	69	E, 3d Wis. Cav.	Germany	Mar. 28, 1916	Tuberculosis laryngeal; pulmonary tuberculosis; second exhaustion.
84	Croghan, Joseph	85	H, 44th Ind. Inf.	Ohio	Mar. 31, 1916	Pneumonia; gangrene; second, senility.
85	Wood, Amos A.	68	K, 178th Ohio Inf.	Ohio	April 1, 1916	Chronic endocarditis; chronic interstitial nephritis; second, exhaustion.
86	Hanna, Aquila W.	79	Mountaineer Battn. Cal. Vols.	Pennsylvania	April 7, 1916	Chronic interstitial nephritis; senility and exhaustion.
87	McKenney, William A.	77	G, 8th Mass. Inf.	Maine	April 7, 1916	Carcinoma head of pancreas; carcinoma of liver; senility and exhaustion.
88	Conant, Edwin R.	75	F, 9th Ind. Inf.	Indiana	April 10, 1916	Arteriosclerosis; senility.
89	Wood, Franklin	82	D, 3d U. S. Cav.	Germany	April 14, 1915	Lobar pneumonia; chronic endocarditis; second, senility.
90	Brown, Charles F.	39	K, 5th U. S. Inf.	Iowa	April 20, 1916	Pulmonary tuberculosis; second, exhaustion.
91	Veal, Thomas	73	G, 99th Ill. Inf.	Illinois	April 26, 1916	Chronic endocarditis; arteriosclerosis; second chronic bronchitis.
92	Porter, Wesley B.	42	L, 1st Cal. Inf.	California	April 27, 1916	Pulmonary tuberculosis; second, exhaustion.
93	Housman, Jacob	86	Ordnance Dept., U. S. A.	Germany	April 28, 1916	Cerebral hemorrhage.
94	McNiff, John	70	C, 2d Mass. Cav.	Massachusetts	April 28, 1916	Chronic interstitial nephritis and exhaustion.
95	Castle, Jacob E.	33	D, 2d U. S. Inf.	Virginia	April 29, 1916	Pulmonary tuberculosis; asthma bronchial; second exhaustion.
96	Flory, Henry	74	E, 9th Ill. Inf.	Illinois	May 4, 1916	Pneumonia.
97	Martin, Polidor J.	74	F, 45th Ill. Inf.	France	May 5, 1916	Pneumonia.
98	Coffee, Edward	69	F, 5th U. S. Inf.	Ireland	May 11, 1916	Chronic interstitial nephritis.
99	Williams, John	69	U. S. Navy	Pennsylvania	May 15, 1916	Pneumonia.
100	Wiltse, William	78	K, 8th Cal. Inf.	New York	May 16, 1916	Chronic interstitial nephritis; chronic endocarditis; arteriosclerosis.
101	Shore, James	75	E, 4th N. H. Inf.	England	May 25, 1916	Chronic cystitis; arteriosclerosis; senility.
102	Clark, John F.	75	D, 8th Vt. Inf.	Vermont	May 25, 1916	Pulmonary tuberculosis; exhaustion.
103	Lawson, Cyrus W.	77	A, 1st Nev. Inf.	Iowa	May 25, 1916	Arteriosclerosis.
104	Reeve, William	83	A, 7th Cal. Inf.	Wales	May 26, 1916	Carcinoma of liver; exhaustion.
105	Hunt, Patrick	78	U. S. Navy	Ireland	May 26, 1916	Lobar pneumonia; chronic endocarditis.
106	McCroskey, Jos. R.	68	M, 1st U. S. Cav.	Pennsylvania	May 26, 1916	Chronic interstitial nephritis; chronic endocarditis; second exhaustion.
107	Carnegie, Archibald	81	G, 8th U. S. Inf.	Scotland	May 27, 1916	Chronic interstitial nephritis; arteriosclerosis; endocarditis.
108	Travis, William	71	B, 2d U. S. Cav.	New York	May 27, 1916	Chronic cystitis; arteriosclerosis; second exhaustion.
109	French, John D.	71	K, 6th Mich. Hvy. Art.	Ohio	May 31, 1916	Lobar pneumonia; second, senility.
110	Bell, Henry	79	A, 17th Mass. Inf.	Ireland	June 1, 1916	Hemorrhage; exhaustion.
111	Warlow, James	82	I, 6th U. S. Inf.	Ireland	June 5, 1916	Chronic endocarditis.
112	Stephens, Robert	76	H, 4th N. Y. Inf.	England	June 5, 1916	Chronic interstitial nephritis.

DIED IN HOSPITAL DURING YEAR ENDING JUNE 30, 1916—MEMBERS—Cont inued.

No.	Name	Age	Service	Nativity	Died	Cause of death
113	Mullen, Matthew	78	U. S. Marine Corps	Ireland	June 6, 1916	Chronic interstitial nephritis
114	Duncan, Julius M.	72	C, 49th N. Y. Inf.	Pennsylvania	June 20, 1916	Chronic intestinal adhesions result old infected gall bladder; second, senility.
115	Rhoden, Joseph H.	52	B, 6th Cal. Inf.	California	June 28, 1916	Pulmonary tuberculosis; interstitial nephritis.

DIED IN HOSPITAL WHILE TEMPORARILY AT POST.

116	ikins, John C.	72	G, 2d Cal. Inf.	England	June 13, 1916	Lobar pneumonia.
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DIED AT VETERANS' HOME, OUTSIDE THE HOSPITAL.

117	Barkley, Frank	82	E, 1st Mo. Cav.	Ohio	Oct. 18, 1915	Struck by electric train (coroner's verdict). On home grounds.
118	Hughes, John	76	C, 1st Ore. Inf.	Ireland	Mar. 7, 1916	Chronic endocarditis (coroner's verdict). On home grounds.
119	Shields, Frank	77	L, 4th N. J. Inf.	Pennsylvania	June 29, 1916	Chronic endocarditis (coroner's verdict). On home grounds.

DIED WHILE ABSENT FROM VETERANS' HOME.

No.	Name	Age	Service	Nativity	Died	Place and cause of death
120	Woodard, Chas. F.	72	L, 1st Vt. Cav.	Vermont	July 17, 1915	At Woodland, Cal., while absent with leave. (Cause unknown.)
121	Turner, James	74	U. S. Navy	Ireland	July, 1915	At San Francisco, Cal. (Cause unknown.)
122	Percival, George F.	79	E, 77th N. Y. Inf.	Massachusetts	Aug. 1, 1915	At Stockton, Cal., while absent with leave. (Cause unknown.)
123	Hughes, Henry F.	74	U. S. Navy	New York	Aug. 27, 1915	At San Francisco, while absent with leave. (Cause unknown.)
124	Desmond, Daniel	80	U. S. Navy	Ireland	Sept. 27, 1915	At Letterman General Hospital. (Cause unknown.)
125	Masterson, John	73	D, 6th N. H. Inf.	New York	Oct. 2, 1915	Remains found in bay near Marin County, Cal. Absent without leave from Home. (Cause unknown.)
126	Brownell, Geo. W.	70	Indept. Batt'y. Col. Art.	Ohio	Dec. 7, 1915	At Napa, Cal. Chronic endocarditis; angina. (Coroner's verdict.)
127	Spencer, William	70	B, 135th Ill. Inf.	New York	Dec. 23, 1915	At San Francisco, while absent with leave. (Cause unknown.)
128	Hennessey, Michael	75	G, 4th U. S. Art. and 4th U. S. Inf.	Ireland	Jan. 1, 1916	At Oakland, Cal., while absent with leave. (Cause unknown.)
129	Riordan, Michael	68	K, 10th Iowa Inf.	Iowa	Jan. 23, 1916	Near Oakville, Cal. (Killed by automobile. Coroner's verdict.)
130	Hutchins, Reuben F.	77	A, 3d Maine Inf.	Maine	Feb. 13, 1916	At San Francisco, while absent with leave. (Cause unknown.)
131	Driscoll, William	50	U. S. Marine Corps	Massachusetts	Feb. 28, 1916	At San Francisco, while absent with leave. (Cause unknown.)
132	Spear, John B.	80	K, 43d Mass. Inf.	Maine	Mar. 15, 1916	At Napa, Cal. (Cause alcoholism. Coroner's verdict.)
133	Miller, Charles	53	U. S. Marine Corps	England	June 6, 1916	At Napa, Cal. (Accidental drowning. Coroner's verdict.)



Hospital Dining Room.

REPORT OF QUARTERMASTER-COMMISSARY.

VETERANS' HOME, August 3, 1916.

*Colonel J. P. Edmunds, Commandant,
Veterans' Home of California.*

COLONEL: I have the honor to submit herewith report of the Quartermaster-Commissary departments of the Veterans' Home of California, for the fiscal year ended June 30, 1916.

The combined departments embrace farm, chicken and hog ranches, dairy, transportation, laundry, clothing, food and every feature pertaining thereto.

SUPPLIES.

With few exceptions the supplies furnished by contractors have conformed to the specifications of the contracts. The instructions of the State Board of Control, regarding sampling, are complied with, and samples are regularly sent to California State Board of Health, Bureau of Foods and Drugs, Berkeley, California. Their analysis and report determines whether stores shall be accepted or rejected. This service is of great value to the Home.

EMPLOYEES.

The departments employ 78 male and 26 female help (49 civilians and 55 members of the Home), total 104.

The increasing infirmities of the veterans, members of the Home, is causing them to be replaced, in increasing numbers, by civilians.

The problem of quarters for these civilians is a growing one. To retain good help, proper quarters must be provided and properly maintained.

Increases of pay should be made in cases of desirable employees who remain for long periods.

WASTE.

Refuse from kitchen is sent to hog ranch. Green leaf trimmings are sent to chicken ranch. Sacks, rags, shoes and other waste and worn out articles are sold for the best price obtainable.

KITCHEN.

The cooking gives satisfaction. To give real service the whole kitchen and bakery should be reconstructed on a modern, sanitary plan.

BAKERY.

Exceptionally good bread is baked. Also pies, coffee cake, buns, corn bread, ginger bread, etc., which are regularly on our bill of fare.

ORCHARD.

During the fruit season the following was received for issue to hospital and general mess:

Apples -----	1,750 pounds
Apricots -----	160 pounds
Almonds -----	129 pounds
Pears -----	1,075 pounds
Prunes, fresh -----	440 pounds
Prunes, dried -----	20,033 pounds
Walnuts -----	254 pounds

The surplus of 10,000 pounds from the prune crop is to be sold.

VEGETABLE ROOM.

All vegetables used at the Home are raised in the garden, except potatoes and part of the onions. All of the vegetables for the general mess are prepared for use in the vegetable room. A vegetable peeler and a slicer are in regular use, saving both labor and material.

LAUNDRY.

During the year, 286,374 pieces of all kinds were laundered at an average cost per piece of 0.41158 cents. The machinery is in fair condition.

The purchase of a tumbler drier is recommended.

VEGETABLE GARDEN.

During the year the following was received for issue and sales:

Celery -----	480 bunches
Peas, green -----	220 pounds
Rhubarb -----	17 pounds
Onions -----	6,174 pounds
Beets -----	9,235 pounds
Carrots -----	12,224 pounds
Parsnips -----	9,806 pounds
Turnips -----	18,914 pounds
Cabbage -----	9,311 heads
Peppers, green -----	420 pounds
Lettuce -----	716 dozen
Cucumbers -----	796 dozen
Squash -----	11,174 pounds
Cauliflower -----	15 heads
Tomatoes -----	26,020 pounds
Beans, string -----	2,151 pounds
Onions, green -----	1,271 dozen
Parsley -----	62 bunches

SHOE SHOP.

During the year, 1,113 pairs of shoes were soled and heeled. Two men are employed in the shop at \$15.00 per month each.

TAILOR SHOP.

During the year, 574 blouses, 189 dress coats and 705 pairs of trousers were cleaned and repaired. One man is employed at \$15.00 per month.

HARNESS SHOP.

There were made during the year, 855 sheets, 897 pillowcases, 94 mattress ticks, 21 pillow ticks, 383 hand towels and 395 aprons. In repairing harness 1,018 hours were employed.

HORSE BARN.

The present stock consists of 9 horses and 3 mules. These animals are worked to their full capacity but are not able to do all the work required.

FARM.

The yield was as follows:

	Pounds
Green feed -----	25,160
Volunteer hay -----	77,060
Alfalfa -----	90,145
Grain hay -----	27,790
Hay stubble -----	3,000
Corn fodder -----	11,460
Total -----	234,615

The new irrigation system is working well, although the supply of water is not sufficient to do all that is desired. Green alfalfa is cut and supplied to cows daily. This will be done during the entire season until frost comes.

CLOTHING.

The quality of clothing furnished by contractors was in accordance with the specifications of the contracts.

Clothing purchased during the year, number issued and exchanged:

	Value received	Number issued	Ex- changed
Coats -----	\$317 75	25	25
Blouses -----	3,470 25	188	380
Trousers -----	3,788 40	377	673
Overalls -----	103 37	87	123
Jumpers -----	28 57	30	9
Overshirts, merino -----	1,304 00	750	492
Overshirts, cotton -----	202 88	108	353
Knit jackets -----	495 90	178	58
Undershirts, merino -----	690 78	543	806
Undershirts, cotton -----	130 19	96	54
Drawers, merino -----	791 12	594	953
Drawers, cotton -----	183 77	49	169
Socks, merino -----	330 74	768	2,062
Socks, cotton -----	83 58	170	775
Hats -----	758 40	275	488
Shoes -----	2,319 00	309	555
Suspenders -----	93 23	269	291
Handkerchiefs -----	54 10	434	395
Shoe laces -----	23 40	---	---
Totals -----	\$15,169 43	5,250	8,661
Cash sales of clothing, \$302.54.			

TRANSPORTATION.

The running gear has been kept up during the year, notwithstanding the constant changes of blacksmiths. A Studebaker combination passenger and freight automobile, having a capacity of 1,500 pounds, has been ordered and will soon be in use.

It is again recommended that an auto truck of three-ton capacity be substituted for the present freight trucks.

DAIRY HERD.

The herd at present consists of:

Bull (grade Holstein) -----	1
Cows (grade Holstein) -----	46
Cows (common) -----	6
Heifers (grade Holstein) -----	10
Calves (grade Holstein) -----	16
Total -----	79

The herd is being improved by purchase of grade Holstein stock, elimination of common stock, and slaughter of cows which do not produce enough milk to pay for their keep. A thoroughbred bull, not related to any of the herd, is needed to still further bring up the stock.

During the year, 37 calves were born and 28 (bulls and common) sold; 15 cows purchased; 6 cows and 1 bull died; 7 cows were slaughtered; 32,619 gallons of milk were taken up by the commissary for

issue and sale. The production of milk, for issue and sale, is now 120 to 130 gallons per day, which is sufficient for the needs of the Home.

HOG RANCH.

Stock on hand:

Boar (Tamworth) -----	1
Sows -----	30
Hogs -----	94
Shoats -----	83
Pigs -----	64
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Total -----	272

The ranch supplies all fresh and salt pork used at the Home, only ham and bacon being purchased. The stock is being graded up by the thoroughbred boar, and another is to be obtained for the same purpose. The plant is in good condition except that some minor repairs are needed.

CHICKEN RANCH.

Stock on hand:

Hens -----	2,646
Chicks -----	3,548
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Total -----	6,194

During the year, 25,100 dozen eggs were sent to the commissary for issue and sales, and 455 dozen were placed in incubators; 101 ducks, 877 hens and 1,855 cockerels were used for food; 5,398 chickens were hatched in Home incubators.

The work of our superintendent (Mr. Frank Constable) has built up the stock. The second year of the Hogan system has shown its practicability. With certain alterations of buildings now in prospect, we will probably have housing for enough hens to fully supply the Home with eggs. In order to tide over the nonlaying season, 5,549 dozen eggs have been laid down in water glass.

Respectfully submitted.

FRED P. BLISS,
Captain, Quartermaster-Commissary.



Main Dining Room.

REPORT OF CHIEF ENGINEER.

VETERANS' HOME, August 8, 1916.

*General Samuel W. Backus, President,
and the Board of Directors,
Veterans' Home of California.*

(Through Col. J. P. Edmunds, Commandant.)

GENTLEMEN: I have the honor to present herewith the following report of the work performed by the various departments under my supervision, during the fiscal year ended June 30, 1916:

ADMINISTRATION BUILDING.

Partition placed in old library for addition to Treasurer's office; studding and lath placed, as well as new floor laid. All alterations made as ordered; new linoleum laid on floor; new shelving placed in vault for Treasurer; screen doors and windows were renewed in building.

DIRECTORS' COTTAGE.

New screen was built over skylight in kitchen; skylight built over area-way between pantry and kitchen; table made for kitchen; screen doors and windows were renewed.

ENGINEER'S RESIDENCE.

Addition to Engineer's residence was built and a new garage, with concrete floors and side walls, was also completed.

TREASURER'S RESIDENCE.

Outhouses at Treasurer's residence were repaired.

NEW LIBRARY AND AMUSEMENT HALL.

Concrete box was placed near library for catch basin for sand from storm water. Twelve-inch terra cotta pipe line was laid from amusement hall for storm water. Sewer line was run from building and connected with sewer system near Commandant's residence. Earth taken out from under stage of "Lincoln" theater to bottom of footing, on account of surface water draining under building. A ditch was dug from bowling alley to stop surface water from getting under the building. Motion picture machine was purchased from the Panama Exposition and installed in "Lincoln" theater. Chairs purchased from same place, were overhauled and installed in theater, chairs on side

were secured to floor; center chairs are removable. First motion picture show was given on February 8, 1916, and the performance was very satisfactory and pleasing, pictures being very clear and distinct. Picture shows are being given four times a week. Curtains were placed on windows in "Lincoln" theater, to darken windows, so as to give matinee performances of motion picture shows when wanted. All needed bookracks and cases have been made for library. Fifty-two bronze wire screens, with frames, were also placed in library.

HOSPITAL.

Fifteen ventilating fans were installed in hospital dining rooms, upper and lower, kitchen and lower wards. A carpenter has been employed steadily at hospital doing needed repairs.

MAIN DINING ROOM AND KITCHEN.

Porch on north end of main dining room was taken up, new sills, floor joists and floor replaced; joists and sills were badly rotted. Entry-way in main kitchen was ceiled; double swing doors placed in kitchen; screen door hung to swing outward and all screens renewed in doors. Two kitchen tables were overhauled. Two screen doors were made for main dining room. New drain boards were placed in additions to main



Band Stand, Main Avenue.

dining room for new sinks that were installed by the Department of Engineering. New dishwashing tables made for main dining room.

BARRACKS AND SHOPS.

Old library building has been partitioned off for an addition to Treasurer's office and additional quarters for Company F. Ventilators have been placed in quarters in old shuffleboard building. Stage in old social hall was taken out and walls and ceiling were lathed for plaster, for additional quarters for Company A. Stairway was taken out to janitor's room and a door was placed on outside under porch. Place fixed under porch at Company B barracks, for keeping hose cart for fire purposes. Old steps were replaced at carpenter and shoemaker shops.

CONSERVATORY.

A twenty-four foot addition was placed on south side of conservatory; new benches installed in old building as those in use there were in a very bad condition.

CHICKEN RANCH.

New feed troughs made for chicken ranch; laying houses were overhauled as well as other work necessary for the care of young stock. Seven small chicken houses were built and repairs made to colony houses as required. All fencing was overhauled.

HOG RANCH.

Shelter house at hog ranch was raised eighteen inches and concrete piers placed under same for circulation of air, thereby giving ventilation, and should stop all trouble caused by the winter rains. Concrete platform for feed shed placed and new feed troughs made.

DAIRY BARN.

Fence at cow corral has been overhauled. Sliding door at dairy barn was repaired. Sewer line was run from old dairy barn and connected with sewer system at horse barn. New toilet installed at sleeping quarters of milkers in old dairy barn.

EMPLOYEES' QUARTERS.

Quarters in old power house building, formerly occupied by hospital male employees, was remodeled and fitted up as quarters for hospital waitresses. Six small rooms being made out of the one large room and a space partitioned off for bathroom and lavatory between the two wings of building. All walls were lathed and plastered. New table made and three double compartment wardrobes made for same. Wainscoting

placed around porch and porch screened in. Water tank in tower of old power house building was removed and place was remodeled for three rooms for sleeping quarters for the night attendants at hospital. Tank was found to be badly rotted on bottom of staves. Cottage, formerly used as quarters for hospital waitresses, has been remodeled and is now used as a dwelling house by the families of the commissary clerk and baker. Screened porch, dish cupboard and wash tray frames were made for same. Steps were renewed and coal box built for book-keeper's residence.

TENNIS COURT.

Tennis court has been completed and a woven wire fence erected around same.

IRRIGATION SYSTEM.

Connection was made to wooden pipe through alfalfa fields to septic tank and all sewer water now running on alfalfa fields. New centrifugal pump has been installed at well at county road for use in irrigating lower alfalfa fields.

OIL PUMPING SYSTEM.

Have received the parts needed for changing the large triplex pump, that was formerly used for irrigating purposes, to a pump for the purpose of pumping fuel oil from storage tank at railroad track, to the supply tank in rear of power house. The pump easily handles one hundred barrels of fuel oil per hour, at a very low cost; the meter reading shows that the cost for electricity is about one-fourth of a cent per barrel of oil pumped. All millwork for the new pump house has been made by Home labor. During the heavy rains of the last season, the water backed up in the drainage ditch to pump house. The cause of this was, that the ditch at county road had not been cleaned out, and culvert at railroad track was partially filled with gravel. The pump has given complete satisfaction, greatly reducing the cost of getting oil from railroad track to the Home, and is a great saving in time as well as money.

POWER HOUSE.

Safety guards have been placed around all machinery, as ordered by the state safety engineer. Center wall of Nos. 3 and 4 boilers was rebuilt, the wall was widened and fire brick was used in place of red brick, as was formerly installed in old walls. Walls and targets of Nos. 1 and 2 boilers were overhauled and additional fire brick placed in division walls, as old brick were showing signs of melting; back end of same boilers was torn down and rebuilt. Fire boxes in Nos. 3 and 4

boilers were repaired and a baffle placed in back of furnace to spread flame before reaching combustion chamber. New safety valve springs were installed by order of state safety engineer, cutting boiler pressure from 100 to 85 pounds. Pipe line installed from ice plant to power house to run waste water from refrigerating engine condenser to hot well for feed water for boilers. New steam kettles installed in the hospital kitchen. Engineer's office, in power house building, has been enlarged and a new filing cabinet made by carpenter and installed. New power vegetable peeler has been installed in vegetable room in hospital.

PIPE LINE, RECTOR CANYON.

Several trips were made to Rector Canyon to inspect pipe line. Found line in good shape, with the exceptions of a few minor leaks which were repaired. Found strainer holes at dam clogged by silt and the reservoir at back of dam partially filled with rocks and gravel. It will be necessary, this coming summer to install a sluice-gate in dam so the winter rains will free the reservoir. Unless something is done, the pipe line, no doubt, will give considerable trouble from getting sand into line. There is going through pipe line from Rector Canyon about 120,000 gallons of water per day and we are pumping about 40,000 gallons in the same time and are unable to keep domestic reservoir full.

ICE PLANT.

The ice plant manufactured and delivered one hundred and thirty-four tons, thirteen hundred pounds of ice during the year, and supplied refrigeration for the various cold storages in operation in the Home.

CARPENTER SHOP.

One hundred and four caskets and eighteen shipping boxes were made during year. Fifty-two bronze screens made for new library. All repairs to furniture, etc., around camp, were made as needed, as well as minor repairs to buildings and quarters as required. Work has been started on new addition to electric depot, the railroad company furnishing the material and the Home doing the labor.

PAINT SHOP.

All painting of new work and all repairs in painting has been done by Home painters, as required.

TIN SHOP.

All tin and galvanized iron work and construction material required, and all necessary repairs to same, has been done in the Home tin shop.

STATE WORK.

HOSPITAL.

Woodwork in lavatories in Wards Nos. 2 and 4 has been replaced. Old woodwork in wheel chair lavatory has been torn out and replaced by new, walls relathed and plastered, concrete floor placed and new plumbing fixtures installed in same. Work of rescreening hospital building has been completed; two hundred and twenty windows and thirty-seven doors have been made and wired. Three doors and one hundred and fourteen transoms have been rewired. The above screens are of bronze wire and should go a long way toward making the building fly proof. Three "Armeo" iron sinks have been installed in hospital kitchen and dishwashing room, with all the necessary water and sewer connections. Work of installing a larger water supply system, to hospital, has been completed, and same is giving great satisfaction. All lavatories in hospital building and annexes have been repainted where plaster was torn off to install new plumbing fixtures.

EMPLOYEES' QUARTERS.

All plumbing fixtures in bathroom, toilet and lavatory have been installed in new quarters for hospital waitresses, including all the necessary sewer and water connections. Plumbing fixtures for toilet, bathroom, hot water heater, and wash trays have been installed in quarters for commissary clerk and baker's residence, with all necessary connections. Work of repainting interior of old power house building, used as quarters by the male civilian employees of the hospital, has been completed; material for this painting was furnished by the Home.

BARRACKS.

Porches built for Companies D and E and painted. These porches were built for the purpose of airing bedding. Steam line to Company C cottages, post store, restaurant and amusement hall and library has been completed, radiators installed in post store, restaurant and Company C cottages, line tested out and is working well. There was considerable delay in the completion of this work, owing to the heavy rains. Work of rewiring the Home has been taken up with the Department of Engineering and a representative of the department has been on the grounds to look over the work and am awaiting his report to find what further steps will be taken in the matter. Wainscoting on walls of Company G barracks has been removed and walls relathed for plaster; this has been done as a sanitary measure. All loose plastering in old social hall, now used as quarters for Company A, as well as that on walls of Company G, has been removed and walls replastered with "Reno" hardwall plaster.

IRRIGATION SYSTEM.

Eight-inch wooden pipe for irrigating alfalfa fields has been laid. Four-inch wooden pipe taken up and relaid in vegetable garden, completing irrigation system in both places. New centrifugal pump, installed at well at county road for irrigating lower alfalfa fields, has been tested out, proving to be very satisfactory, pump delivering 500 gallons of water through six and eight-inch pipe at a distance of 2,200 feet.

OIL PIPE LINE.

Concrete foundation placed for oil storage tank at oil spur track and galvanized iron storage tank erected; concrete foundation placed for oil pump and pump placed thereon; concrete culvert placed under electric railroad; concrete walls for pump house placed and building erected; concrete box was placed in center of oil spur track to catch oil from cars to fill storage tank. Alterations made to pump, changing same from a water to an oil pump, and connections made to oil line to supply tank at the power house. All work completed and giving great satisfaction. Pump house given two coats of paint. Seven hundred and fifty feet of ditch was dug to drain pumping station.

MAIN DINING ROOM AND KITCHEN.

Galvanized iron flashing placed on roof of main dining room, between kitchen and dining room. Two "Armeo" iron sinks installed in main kitchen. Two white enameled iron sinks installed in additions to main dining room.

BUILDINGS.

Blacksmith shop has been repainted. New addition to conservatory has been given two coats of paint. "Armeo" iron sink has been installed in dairy barn for can-washing purposes.

NEW SANITARY COTTAGES.

Contractor has force of men on grounds excavating for and placing forms for foundations. All forms for foundations for the four sanitary cottages at hospital, except inside form for heater room have been placed and are ready for concrete. Excavating is going on for the six sanitary cottages and forms are being placed as rapidly as possible.

NEW BATHHOUSES.

Foundations for the above bathhouses have been placed. Work of erecting buildings is being done as rapidly as possible. Roughing-in plumbing is being done as buildings are erected, and fixtures will be installed as rapidly as possible.

Respectfully submitted.

T. W. LAWRENCE,
Chief Engineer.

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA, JUNE 30, 1916.

Name	Company and regiment	Rank	Length of service, months	Nativity	Age when admitted	Pension per month	Disability	When admitted
Ackerman, James D.	U. S. Navy.	First Class Boy.	22	New York	64	\$16 50	Rheumatism	Feb. 1, 1901
Adams, Eugene W.	K, 1st Ore. Inf.	Private	12	Oregon	66	16 00	Kidney trouble	Mar. 28, 1915
Adams, John C.	M, 23d U. S. Inf.	Private	36	Iowa	43	14 00	Skin disease	Jan. 25, 1907
Albrecht, Zelan	K, 15th Mo. Inf.	Private	36	Switzerland	55		Rheumatism	Sept. 2, 1882
Alexander, Jackson	L, 47th Mass. Inf.	Private	13	Massachusetts	66	16 00	Rheumatism	Jan. 6, 1910
Allen, John B.	L, 6th Pa. Hvy. Art.	Private	9	Pennsylvania	76	22 50	Stomach trouble	Sept. 26, 1914
Allen, Lorenzo D.	G, 3d Vt. Inf.	Captain	10	Vermont	62	24 00	Rupture	Jan. 9, 1902
Allen, William L.	K, 2d Cal. Inf.	Private	54	Kentucky	58		General debility	Feb. 10, 1891
Ambrose, William H. C.	E, 22d Ohio Inf.	Musicalian	17	Ohio	64	16 50	Nervousness	Jan. 20, 1914
Anderson, H. C.	B, 112 N. Y. Inf.	Private	9	Denmark	52	6 00	Rheumatism	Nov. 8, 1893
Anderson, Julius	U. S. Navy	Seaman	72	Denmark	39		Paraplegia	Aug. 2, 1907
Anderson, Louis	E, 6th Cal. Inf.	Private	7	Norway	55		Kidney trouble	April 15, 1914
Annis, Charles H.	F, 2d Mass. Inf.	Private	11	Massachusetts	63	27 00	Defective eyesight	Aug. 2, 1901
Anthony, Matthew J.	K, 8th Cal. Inf.	Private	10	Illinois	72	22 50	Age	July 14, 1910
Armstrong, James J.	K, 4th Texas Vol. Inf., etc.	Private	48	Scotland	40	10 00	Heart disease	Mar. 16, 1904
Ashenfelder, Frank M.	U. S. Marine Corps	Private	48	Pennsylvania	32		Lumbago	Sept. 18, 1911
Assel, Herman	U. S. Navy	Seaman	16	Germany	73	24 00	Epilepsy	Dec. 9, 1904
Atterton, George B.	G, 15th U. S. Inf.	Private	36	New York	59		Hernia	Oct. 9, 1912
Atterbury, James D.	C, 43d Mo. Inf.	Corporal	11	Missouri	56	19 00	Varicose veins	Sept. 18, 1901
Atwood, Armstrong A.	B, 4th Mich. Cav.	Private	18	Michigan	68	16 50	Bronchial trouble	Mar. 19, 1914
Atwood, John R.	H, 2d Ore. Inf.	Private	13	California	49		Bronchial trouble	Feb. 24, 1915
Austin, George B.	H, 4th Wis. Inf.	Corporal	8	New York	80	22 50	Age	Jan. 3, 1916
Backlund, Charles	G, 6th Cal. Inf.	Private	24	Italy	77	23 00	Injury to left shoulder	June 17, 1916
Buer, Albert	K, 47th Pa. Inf.	Private	1	Pennsylvania	68		Hernia	Nov. 21, 1914
Bailey, George L.	A, 4th N. Y. Hvy. Art.	Private	22	New York	66	21 00	Rheumatism	Jan. 6, 1910
Bailey, Oliver H. O.	C, 24th Ind. Inf., etc.	Captain	18	New York	78	30 00	Paralysis	Oct. 21, 1903
Balge, Henry	U. S. Navy	Boy	22	Massachusetts	66	16 50	Asthma	April 21, 1912
Balta, Henry W.	A, 33d Pa. Mil., etc.	Private	4	Pennsylvania	62	15 00	Crippled shoulder	April 27, 1905
Bane, Thomas	B, 3d Cal. Inf.	Corporal	34	Ireland	71	30 00	Kidney trouble	July 27, 1910
Barber, George H.	F, 19th Wis. Inf.	Private	31	Illinois	60	16 50	General debility	Dec. 29, 1896
Barber, Charles R.	F, 134th Ill. Inf., etc.	Private	13	Wisconsin	62	16 00	Rheumatism	July 10, 1910
Barbardt, Christian M.	I, 178th Ohio Inf.	Private	10	Pennsylvania	49	15 50	Piles	Nov. 19, 1897
Barowsky, Henry	C, 169th N. Y. Inf.	Private	6	New York	62	12 00	General debility	June 15, 1909
Barrett, Michael	U. S. Navy	Landsman	14	New Jersey	64	19 00	Broken leg	Jan. 22, 1901
Barringer, David	M, 2d Mich. Cav.	Private	48	Germany	62	15 00	Disease of lungs	Dec. 29, 1893
Barry, Thomas F.	Hosp. Corps, U. S. A.	Private	10	Ireland	34		Partial loss of eyesight	April 22, 1900
Barton, James, Jr.	H, 124th Pa. Inf., etc.	Captain	25	Pennsylvania	74	15 00	Old age	Sept. 22, 1911

11	Malne	73	19 00	Stomach trouble	June 23, 1916
53	Connecticut	69	30 00	Paralysis	Jan. 25, 1904
32	Wisconsin	67	19 00	Tumor	Oct. 9, 1912
8	New York	67	15 50	Stomach trouble	May 5, 1914
46	Malne	51	12 00	Gunshot wound	April 13, 1894
22	Canada	69	16 50	Injury to legs	Sept. 21, 1914
26	Pennsylvania	76	-----	Chronic diarrhoea	Feb. 22, 1910
21	Ohio	61	16 50	Asthma	June 21, 1905
36	Pennsylvania	67	25 00	Indigestion	April 22, 1910
51	New York	75	23 00	Age	Dec. 8, 1915
30	New York	72	24 00	Gunshot wound	Aug. 15, 1914
39	Illinois	68	19 00	Stomach trouble	June 9, 1914
13	Georgia	71	24 00	Rheumatism	Jan. 21, 1904
45	Ohio	56	15 50	Chronic indigestion	Jan. 4, 1903
19	New York	71	19 00	Ulcer right ankle	Sept. 24, 1915
12	New York	68	16 50	Rheumatism	Oct. 8, 1915
38	Missouri	63	12 00	Piles and rupture	Oct. 4, 1911
5	New York	66	19 00	Rheumatism	Nov. 12, 1909
5	Illinois	67	12 00	Stomach trouble	Feb. 1, 1906
23	Malne	49	16 50	Stroke	Mar. 2, 1913
10	Georgia	76	22 50	Malaria fever	Jan. 14, 1897
18	France	61	15 00	Rheumatism	July 8, 1911
7	Canada	59	25 00	General debility	May 7, 1897
39	Germany	43	-----	Rheumatism and blindness	Mar. 11, 1899
34	Illinois	66	30 00	Alcoholism	July 8, 1907
9	Vermont	64	30 00	Ischontitis	April 9, 1892
10	Indiana	64	15 50	Broken right arm	June 25, 1911
51	France	61	19 00	Defective heart	May 17, 1905
77	Ireland	77	24 00	Lame left hand	Nov. 23, 1910
3	Ireland	77	24 00	Injury to left shoulder	Nov. 1, 1915
16	Germany	55	20 00	Age	July 24, 1897
36	New York	44	25 00	Injury right knee	Feb. 28, 1888
24	Illinois	71	30 00	Age and rheumatism	Dec. 31, 1909
36	Missouri	42	-----	Broken rib and jaw	Sept. 18, 1915
24	New York	73	30 00	Kidney trouble	July 22, 1913
15	Germany	70	24 00	Rupture	Sept. 25, 1898
3	New York	56	15 00	Disease of rectum	Dec. 10, 1901
35	Indiana	64	19 00	Rheumatism	Oct. 12, 1909
22	Ireland	38	14 00	Rheumatism	Mar. 22, 1911
37	Maryland	71	19 00	Age	Sept. 9, 1915
27	Missouri	67	19 00	Rheumatism	Oct. 12, 1907
39	Ireland	42	8 00	Varicose veins	Oct. 19, 1910

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment	Rank	Length service, months	Nativity	Age when admitted	Pension per month	Disability	When admitted
Boyer, William	U. S. Navy	Ord. Seaman	15	Massachusetts	53	20 00	Blind	Feb. 4, 1898
Boyle, William	H. 7th Fa. Cav.	Private	17	Ireland	68	16 00	Rheumatism	Sept. 12, 1914
Brady, Edward	U. S. Mil. Arty. Art. Detach.	Private	36	Ireland	66	24 00	Rheumatism, etc.	Dec. 20, 1901
Brady, James	E. 88th N. Y. Inf.	Drummer	16	England	45		Injured eye	May 16, 1892
Brady, John	U. S. Navy	Ch. Btwn. Mt.	5 1/2	Massachusetts	55	6 00	Rheumatism	Mar. 30, 1904
Brand, Robert	K. 15th Ill. Inf.	Private	5	Canada	75	21 00	Piles and age	Nov. 13, 1913
Bras, Francisus	D. 2d Cal. Inf.	Private	16	Holland	66	20 00	Rheumatism	Jan. 7, 1909
Brant, William F.	F. 12th U. S. Inf.	Private	36	Pennsylvania	69	25 00	Loss three fingers right hand	June 25, 1911
Brewer, Nelson H.	F. 1st Ia. Cav.	Sergeant	8	Ohio	67	22 50	Heart disease	Aug. 22, 1899
Brennerman, Louis	E. 8th N. J. Inf.	Private	28	France	50	15 30	Bronchitis	Dec. 17, 1894
Bresnahan, Timothy	A. 11th Md. Inf.	Corporal	9	Wash ton, D. C.	64	16 00	Gunsbot wounds	Jan. 10, 1911
Bresneun, Michael	A. 42d Mass. Vol. Inf.	Private	11	Ireland	59	19 00	Bronchitis	April 15, 1904
Briddy, Philip	A. 69th N. Y. Inf.	First Sergt.	27	Ireland	52	20 00	General debility	June 7, 1894
Britton, John	F. 4th Pa. Inf.	Private	8	Ireland	73	18 00	Chronic bronchitis	April 27, 1905
Brogan, Thomas	U. S. Navy	Machinist	12	Ireland	58		Rheumatism	April 27, 1911
Brophy, James	B. 8th U. S. Cav.	Private	60	Ireland	68		Rheumatism	June 12, 1913
Brown, Albert	L. 2d Cal. Cav.	Captain	57	Pennsylvania	62	30 00	Varicose veins	July 5, 1896
Brown, Benjamin	Band, 24th U. S. Inf.	Corporal	34	Missouri	56		Weak eye	Jan. 12, 1905
Brown, Cornelius	A. 17th Kan. Inf.	Private	40	England	68	18 00	Doubt rupture	June 24, 1908
Brown, Daniel	F. 1st Cal. Inf.	Private	15	California	54	8 00	Rheumatism	Sept. 29, 1905
Brown, John (3)	H. 18th N. H. Vols.	Private	5	Germany	67	18 00	Catarrh	Dec. 13, 1911
Brown, Samuel B.	F. 19th Pa. Inf.	First Sergt.	30	Pennsylvania	72	30 00	Gunsbot wound	Mar. 21, 1911
Browne, George H.	F. 8th N. Y. Hvy. Art.	Priv. & Sergt.	32	New York	51	30 00	Heart disease	June 21, 1889
Brugere, Paul S.	D. Battery, 3d U. S. Art.	Master at Arms	108	Louisiana	56		Nephritis	Dec. 8, 1914
Bryan, Edward	U. S. Navy	Private	35	Ireland	67	20 00	Over 65 years of age	Dec. 16, 1900
Bryan, John	D. 20th Mo. Mil.	Private	26	Pennsylvania	52		Partial blindness	Mar. 28, 1895
Bryant, Isaac	U. S. Navy	Landman	23	Massachusetts	63	30 00	Heart disease	July 9, 1891
Buckman, Gilbert	L. 1st Vt. Cav.	Bugler	13	Canada	77	30 00	Rheumatism	June 26, 1916
Bullard, William	G. 2d Mass. Cav.	Sergeant	28	England	67	23 00	Lumbago	Sept. 24, 1912
Bundy, William	F. 116th Ind. Inf.	Private	7	Indiana	62	13 50	Stomach trouble	Feb. 5, 1910
Bunkard, George	A. U. S. Vol. Hvy. Art.	Private	16	Pennsylvania	43		Rheumatism	Feb. 28, 1916
Burchard, Charles	C. 3d R. I. Cav.	Private	23	North Island	70	16 50	Ulcer on nose	Feb. 21, 1916
Burge, Washington B.	U. S. Navy	Landman	16	North Carolina	64	24 00	Rheumatism and lumbago	Nov. 21, 1901
Burke, Edward J.	F. 1st Mo. Lt. Art.	Private	27	Ireland	71	25 00	Deafness	Oct. 15, 1913
Burke, John	L. 20th N. Y. Cav.	Private	21	Ireland	69	21 50	Rheumatism	Nov. 30, 1914
Burnap, James A.	B. 1st Batt. Ore. Cav.	Private	8	Illinois	67	16 00	Rheumatism	Mar. 25, 1916
Burns, Nathan E.	F. 1st Batt. Wyo. U. S. Vols.	Corporal	16	Ohio	53		Rheumatism	Jan. 20, 1916
Burns, John C.	D. 2d Cal. Cav.	First Sergeant	24	Ireland	55	24 00	Rheumatism	Mar. 29, 1899

Burton, Clyde L.	I, 23d Ia. Inf.	Private	5	Indiana	36	Nervous breakdown	Nov. 2, 1915
Butcher, William T.	B, 16th Ia. Vol. Inf.	Private	9	Indiana	73	Age	Dec. 17, 1915
Butterfield, Fessenden C.	C, 7th Ill. Cav.	Private	12	Maine	69	Rheumatism	Dec. 6, 1912
Buzzoli, Stillman C.	E, 20th Vt. Inf.	Private	36	Wisconsin	24 00	Varicose veins	Jan. 20, 1910
Byrnes, Dennis	F, 4th Cal. Inf.	Private	8	Wisconsin	63	Rheumatism	Oct. 28, 1903
Byrod, Frederick W.	C, 21st Pa. Inf.	Private	7	Pennsylvania	67	Rheumatism	July 12, 1906
Byron, James	U. S. Navy	2d Class Boy	6	Rhode Island	58	Rheumatism	Oct. 2, 1905
Cagney, William	A, 2d U. S. Cav.	Private	36	Ireland	65	Stomach trouble	Feb. 14, 1910
Cain, Fred M.	M, 1st Mont. Inf.	Private	17	Canada	50	Brachial trouble	Sept. 25, 1914
Cain, John	G, 106th N. Y. Inf.	Private	34	Ireland	67	Rheumatism	Oct. 17, 1911
Callahan, Daniel	D, 1st Nev. Vol. Inf.	Private	2	Illinois	62	Rheumatism	Mar. 29, 1916
Callahan, Peter C.	D, 20th U. S. Inf.	Private	60	Connecticut	61	Rheumatism	Mar. 20, 1911
Cameron, John (2)	U. S. Navy	Oiler	72	Scotland	61	Kidney trouble	Jan. 13, 1914
Cameron, William	U. S. Navy, U.S.S. "Wabash"	Seaman	49	New Jersey	54	Varicose veins	Oct. 22, 1894
Capell, George W.	A, 3d U. S. Art.	Private	9	California	46	Necrosis	April 24, 1914
Carey, Wilson	A, 1st Mich. Cav.	Saddler	13	Canada	59	Rheumatism	Dec. 16, 1903
Carlton, Judson	B, 44th Mass. Inf.	Private	10	Massachusetts	63	Broken knee	Nov. 20, 1906
Carroll, William J.	U. S. Navy	3d cl. Corp. Mt.	12	Ireland	46	Fistula	Feb. 11, 1914
Carr, David H.	U. S. Marine Corps	Private	60	Massachusetts	37	Injury to right eye	Mar. 25, 1907
Carr, John	F, 65th N. Y. Inf.	Private	46	Ireland	58	Injury to shoulder	July 24, 1897
Carroll, Peter	E and H, 6th U. S. Inf., etc.	Private	146	Ireland	57	Asthma	April 6, 1914
Carter, Kennedy	K, 3d U. S. Engrs., etc.	Private	45	Ohio	49	Bronchitis	Jan. 17, 1915
Carter, William N.	U. S. Navy	Landsman	9	Missouri	65	Rheumatism	Sept. 24, 1912
Case, John J.	B, 4th Mo. Cav.	Private	49	Illinois	65	Rheumatism	Dec. 21, 1907
Cassidy, William A.	K, 10th Ill. Inf.	Private	41	Pennsylvania	71	Rupture	Jan. 20, 1911
Caughy, Samuel W.	F, 78th Pa. Inf.	Private	6	Pennsylvania	69	Rheumatism	Dec. 23, 1893
Chambers, James	U. S. Navy	Seaman	13	Illinois	65	Loss of left arm	Oct. 16, 1912
Charles, Riley	H, 155 Ill. Inf.	Private	7	California	35	Fistula	Mar. 20, 1903
Chenot, Eugene F.	Hosp. Corps, U. S. A.	Private	15	Nebraska	31	Dislocation right hip	April 20, 1912
Chesley, George A.	U. S. Marine Corps	Private	15	Illinois	66	Paralysis	Jan. 11, 1910
Childress, William A.	A, 62d Ill. Inf.	Private	49	New York	73	Deafness, etc.	Oct. 6, 1914
Church, Mills	A, 3d Minn. Inf.	Private	35	Ireland	48	Asthma	Nov. 7, 1893
Claffey, John	F, 2d Mass. Vol. Inf.	Private	5	New York	72	Rheumatism	Jan. 29, 1909
Clark, Alpha	F, 5th Ia. Cav.	Private	18	New York	51	Rheumatism	June 26, 1895
Clark, Andrew P., alias Anthony P. Clair	H, 1st Vt. Cav.	Private	28	Ohio	66	General debility	Sept. 14, 1914
Clark, Asa	I, 14th Kan. Cav.	Private	21	Michigan	58	Rheumatism	Dec. 16, 1903
Clark, Henry H.	G, 7th Cal. Inf.	Private	20	Massachusetts	33	Partial paralysis	Aug. 17, 1908
Clark, Otis B.	U. S. Navy	Coal passer	29	Ireland	73	Age	Aug. 30, 1915
Clark, Peter	A, 2d Wis. Inf.	Artificer	36	New Jersey	56	Gunshot wound	Feb. 20, 1899
Clark, William B., alias James Keane	E, 64th N. Y. Inf.	Corporal	11	Kentucky	57	Fractured right arm	Oct. 31, 1901
	I, 1st Ill. Lt. Art.	Private	17				

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment	Rank	Length service, months	Nativity	Age when admitted	Pension per month	Disability	When admitted
Chatter, Martin, alias Cubber	C, 3d N. J. Cav.	Private	19	Pennsylvania	57		Hemorrhage of lungs.	Jan. 31, 1901
Cobb, Joseph L.	A, 7th Cal. Inf.	Private	18	Maine	60	27 00	Injury to left knee	Jan. 18, 1900
Coffey, William T.	Hosp. Corps, U. S. A.	Private	12	California	44		Malaria	June 17, 1916
Cole, George E.	E, 4th Mass. Hvy. Art.	Private	12	Maine	55	15 50	Fracture of leg	June 11, 1915
Cole, Justus H.	A, 2d Cal. Inf.	Private	18	New York	76	27 00	Rheumatism	Dec. 16, 1904
Coleman, Barth	L, 15th Minn. Inf.	Private	8	Minnesota	41	6 00	Varicose veins	Sept. 11, 1913
Collins, Thomas	L, 3d U. S. Art.	Private	6	England	47		Rheumatism	May 9, 1909
Collins, William L.	E, 9th U. S. Inf.	Private	36	Illinois	79	30 00	Malaria	July 7, 1914
Colton, Nathaniel W.	F, 10th Mass. Inf.	Private	17	Massachusetts	55	24 00	General debility	Sept. 9, 1893
Colvin, William	U. S. Marine Corps	Private	40	New York	66		Rheumatism	July 23, 1915
Conip, Julius	E, 1st Minn. Cav.	Private	12	Massachusetts	71	17 50	Age	June 12, 1916
Concedon, John L.	A, 2d U. S. Vols.	Private	7	Indiana	57		Rheumatism	July 8, 1915
Cona, John C.	U. S. Navy	Seaman	7	New Jersey	67	21 00	General debility	Nov. 6, 1901
Connolly, Joseph P.	E, 4th U. S. Vol. Inf.	Corporal	12	Ireland	56		Rupture	Sept. 6, 1912
Conner, James	K, 98th N. Y. Inf.	Private	19	Ireland	73	21 50	Lumbago, etc.	June 26, 1915
Connor, John	A, 18th Mass. Inf., etc.	Corporal	45	New Brunswick	57	25 00	Rheumatism	Dec. 20, 1897
Conors, John W.	M, 1st Wash. Inf., U. S. V.	Private	3	California	42		Tuberculosis	May 15, 1912
Conway, Thomas J.	K, 1st Cal. Inf.	Private	16	Ohio	38		Indigestion, etc.	Nov. 1, 1904
Coogan, Joseph	F, 13th U. S. Inf.	Private	35	New York	34		Loss both feet	Mar. 17, 1911
Cook, George B.	A, 50th Mass. Inf.	Private	36	Massachusetts	59	16 00	Epilepsy	May 10, 1903
Cook, William A.	H, 9th Tenn. Cav.	Private	21	Tennessee	71	23 00	Lumbago	May 18, 1916
Corbett, John	U. S. Marine Corps, etc.	Private	150	Ireland	47	8 00	Broken hip	Oct. 28, 1909
Corrigan, John F.	K, 1st Mont. Inf.	Sergeant	18	Ireland	41		Neurasthenia	July 24, 1908
Corrigan, William	C, 4th Cal. Inf.	Private	36	Ireland	73	25 00	Stomach trouble	Aug. 9, 1913
Cotrell, Oliver	B, 3th Mass. Vol. Inf.	Corporal	32	Massachusetts	68	21 00	Rheumatism	Sept. 28, 1912
Codile, John Dore	H, 1st Mass. Hvy. Art.	Private	50	Scotland	60	25 00	Locomotor ataxia	May 8, 1903
Cowan, William A.	K, 41st Ohio Inf., etc.	Private	17	Ohio	58	23 00	Rheumatism	Jan. 8, 1901
Cowan, John Q.	F, 142d Ill. Inf., etc.	Private	4	Illinois	66	20 00	Crippled hand	Oct. 3, 1910
Cowing, Myron	F, 31st Wis. Inf.	Private	34	New York	63	24 00	Rheumatism	Mar. 29, 1909
Coyne, James A.	L, 2d La. Inf.	Private	4	Louisiana	68		Neurasthenia	Aug. 2, 1912
Craig, Robert	U. S. Navy	Acting Ensign	50	Pennsylvania	66	30 00	Lumbago	Feb. 3, 1903
Crane, Edward	C, 76th Ill. Inf.	Private	35	Illinois	68	18 00	Broken right leg	Nov. 5, 1914
Crimin, James	U. S. Navy	Seaman	12	Ireland	53	20 00	Fractured left leg	Nov. 17, 1893
Crist, Daniel Leslie	A, 3d Cal. Inf.	Private	58	Illinois	72	19 00	Loss left arm	June 17, 1914
Crocker, Albert W.	D, 6th Comp. Vol. Inf.	Sergeant	47	New York	50	25 00	Gambol wounds	Jan. 25, 1894
Cronhelm, Herman	C, 176th N. Y. Inf.	Private	30	Germany	46½	24 00	Injury to shoulder	May 19, 1898
Crosby, Charles H.	C, 16th N. H. Vol. Inf.	Private	9	N. Hampshire	70	15 50	Backache	Oct. 15, 1914

U. S. Navy	2d class Appren.	17	California	35	Swelling around knee	Sept. 4, 1915
Crossett, George T.	Private	31	Maine	60	Rupture	Sept. 4, 1915
Cummings, William (1)	Private	37	Illinois	73	Rheumatism	Dec. 17, 1904
Cummings, William (2)	Private	72	New York	69	Rheumatism	Jan. 10, 1911
Curley, John	Private	76	Ireland	61	Rheumatism	Jan. 22, 1901
Curly, John	Private	25	Ireland	69	Rheumatism	July 17, 1910
Curtin, Patrick	Private	54	New York	34	Locomotor ataxia	April 24, 1909
Cushing, John	Ord. Seaman	33	Massachusetts	66	Rheumatism	April 4, 1912
Cushing, Nathaniel	Private	33	Massachusetts	50	General debility	Nov. 23, 1887
Cusick, Patrick (1)	Private	5	Ireland	66	Paralysis	Mar. 5, 1901
Cusick, Patrick (2)	Sergeant	34	Ireland	66	Rheumatism	Sept. 21, 1907
Cutler, George W.	Private	24	New York	73	General debility	May 11, 1916
Dave, John	Private	11	Missouri	66	Partial paralysis right arm	Jan. 13, 1915
Daddy, James	Private	166	Ireland	49	Diabetes	May 25, 1913
Daley, Thomas J.	Private	15	California	44	Dysentary	Jan. 24, 1913
Deniels, Louis J.	Private	16	Pennsylvania	48	Piles	Oct. 6, 1908
Darcie, Matthew	Corporal	36	New York	36	Rheumatism	Nov. 3, 1904
Darnall, John C.	Private	28	Ohio	45	Rupture and lung disease	Oct. 12, 1891
D'Aubigny, Philip E.	Private	36	Canada	68	Partial paralysis	Mar. 19, 1910
Damm, Henry	Private	21	Germany	60	Injury to right hip	Oct. 22, 1887
Damphlin, Joseph	Sergeant	25	New York	51	Varicose veins	Jan. 31, 1883
Davis, Calvin L.	Private	39	New York	36	Kidney trouble	Mar. 20, 1914
Davis, George Alfred	Private	8	Vermont	69	Rheumatism	Dec. 1, 1913
Davis, George W.	Private	16	Pennsylvania	77	General debility	April 18, 1909
Davis, Preston R.	Private	8	Ohio	57	Scoury	Dec. 13, 1889
Dawson, William	Sergeant	37	New York	57	Injury to spine	Nov. 6, 1903
Day, Ralph R.	1st. Lieut. and Regt. Q. M.	5	Ohio	56	Broken shoulder	Mar. 21, 1914
Dean, Charles F.	Sergeant	37	Ohio	67	General debility	Sept. 26, 1914
Dean, Silas	Sergeant	34	New York	67	Dislocated ankle	Jan. 27, 1905
Dearborn, Charles	Private	11	Kentucky	57	Rheumatism	Mar. 10, 1911
DeLarue, Edmund	Musican	120	France	67	Varicose veins	July 12, 1914
DeLaney, Francis, alias Riley	Landseman	12	Ireland	65	Rheumatism	Dec. 16, 1910
Delmore, James	Private & Serg.	36	Ireland	54	Rheumatism	Sept. 25, 1894
Delony, Henry	Qm. Sergeant	85	Denmark	40	Chronic dysentery	Nov. 22, 1904
Dempsey, Andrew	Private	5	Ireland	54	Rheumatism	Dec. 2, 1887
Dennick, George V.	Private	26	Ohio	53	Gunshot wound	Nov. 28, 1901
Deviney, John	Private	36	Ireland	67	Rheumatism	Mar. 2, 1909
Diamond, John W.	Seaman	132	New York	58	Rheumatism	Oct. 5, 1913
Dickey, Herbert V.	Private	10	Maine	66	Rheumatism	Sept. 21, 1914
Dickinson, Frederick M.	Private	44	Connecticut	30	Loss right hand	June 26, 1889
Dickson, William	Private	49	Scotland	70	Rheumatism	Dec. 13, 1907
Diehl, John A.	First Lieut.	10	Ohio	75	General debility	June 15, 1911

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment	Rank	Length service, months	Nativity	Age when admitted	Pension per month	Disability	When admitted
Dill, Andrew J.	K, 9th Mo. Cav.	Private	27	Indiana	63	30 00	Piles	July 14, 1902
Dille, Lee	K, 35th U. S. Inf. Vols.	Private	21	California	43		Cataract both eyes	Jan. 10, 1912
Dings, James M.	U. S. Navy	Seaman	18	New York	75	20 00	Rheumatism	June 11, 1916
Dirks, Henry	B, 1st Batt. Nev. Cav.	First Sergeant	25	Germany	77	23 00	Paralysis	June 11, 1916
Dixon, Frank J.	C, 2d U. S. Inf., etc.	Private	37	England	63		Asthma	Mar. 2, 1905
Doane, Eugene O.	A, 68th Ohio Inf.	Private	16	Michigan	73	16 50	Blind	Sept. 12, 1913
Dodds, James	U. S. Navy	Landsman	39	Massachusetts	50	27 00	Rheumatism	June 4, 1891
Dollar, James R.	F, 21st U. S. Inf.	Private	36	North Carolina	65		Impaired eyesight	May 3, 1914
Dolan, Patrick (1)	A, 5th U. S. Cav.	Private	36	Ireland	56	24 00	General debility	Nov. 10, 1894
Dolan, Patrick (2)	U. S. Navy	Landsman	2	Ireland	65		Fracture both legs	May 31, 1907
Donlan, Dennis G.	U. S. Navy	Ord. Seaman	10	Ireland	63	16 50	Lumbago	Dec. 13, 1910
Donohue, James	B, 37th N. Y. Inf.	Musician	25	Ireland	74	25 00	Age and rheumatism	Dec. 13, 1915
Dooley, David C.	C, 11th U. S. Inf., etc.	Sergeant	46	Ireland	49		Blood poisoning	Sept. 2, 1911
Dority, Henry W.	19th Me. Inf.	Private unas.	2	Maine	49	12 00	Blind	Dec. 21, 1895
Doty, Delos	G, 116th Ohio Inf.	Private	34	New York	58	24 00	Rheumatism	Mar. 9, 1898
Doyle, Edward	C, 1st Cal. Hvy. Art.	Bugler	9	Ireland	62		Rheumatism	June 14, 1911
Doyle, John	H, 39th U. S. Inf.	Private	18	New York	49	6 00	Malaria	Mar. 7, 1907
Drey, Ferdinand	D, 2d Cal. Cav.	Private	20	Alsace	58	27 00	Rheumatism	April 2, 1897
Driscoll, Jeremiah	B, 61st Pa. Inf.	Private	24	Ireland	52	16 50	Rheumatism	Jan. 18, 1896
Drummond, Benjamin	D, 7th Cal. Inf.	Private	19	Illinois	62	16 00	Rheumatism	Dec. 15, 1909
Duffy, Charles, alias Thomas Rinn	C, 1st U. S. Cav.	Sergeant	60	Connecticut	60		Rheumatism	Oct. 3, 1914
Duncan, Patrick	L, 1st Cal. Inf.	Private	38	Ireland	60	30 00	Heart disease	July 17, 1891
Duncan, James H.	H, 6th Cal. Inf.	First Sergeant	31	England	80	30 00	Old age	Dec. 28, 1914
Dunn, Michael C., alias Joseph Smith	U. S. Navy	Landsman	25	Louisiana	65	12 00	Broken ribs	Mar. 11, 1902
Dunning, Bradley P.	E, 2d Ill. Vol. Inf.	Private	7	New York	61		Age	Jan. 18, 1916
Durney, James N.	6th Batty. Me. Lt. Art.	Private	31	Maine	72	23 00	Cataract both eyes	Jan. 21, 1916
Dushane, Jesse P.	K, 10th Pn. Inf.	Private	15	Pennsylvania	74	24 00	Age	April 15, 1916
Dwyer, Patrick (1)	F, 1st U. S. Inf.	Private	59	Ireland	54	12 00	Crippled right leg	April 6, 1914
Dwyer, Michael	H, 4th Cal. Inf.	Private	20	Ireland	68	21 50	Rheumatism	June 27, 1908
Dwyer, William	F, 22d U. S. Inf.	Private	7	New York	44		General debility	Mar. 9, 1916
Eck, Charles	F, 53d N. Y. Inf.	Drummer	6	New York	69	15 50	Stomach trouble	May 11, 1914
Eckel, Henry B.	K, 2d N. J. Mil.	Private	3	New Jersey	54	21 00	Hemorrhoids	May 4, 1899
Edgerly, Richard M.	D, 7th Me. Inf.	Private	9	Maine	75		Age	June 28, 1916
Edwards, Alfred M.	A, 46th Ill. Inf.	Private	14	Illinois	64	16 00	Rheumatism	Mar. 25, 1909
Eichenburger, John C.	H, 2d Ia. Inf.	Sergeant	36	Pennsylvania	54	30 00	Rheumatism	May 13, 1892
Eichenberger, Joseph H.	I, 83d Pa. Vol. Inf.	Private	4	Pennsylvania	68	13 00	Heart trouble	June 10, 1915

Fiehner, John	E, 41st N. Y. Inf.	Private	25	Germany	71	23 00	Lumbago	Jan. 10, 1909
Elliot, Henry	M, 11th U. S. Vol. Cav.	Private	18	Maryland	57	---	Asthma, etc.	Jan. 5, 1916
Ellis, Franklin	F, 16th Kan. Vol. Cav.	First Lieut.	1	Kansas	69	27 00	Rheumatism	Sept. 8, 1914
Elvin, Henry	U. S. Navy	Seaman	35	Germany	74	20 00	Stomach trouble	Sept. 27, 1914
Eslinger, John O.	K, 19th Ia. Inf.	Private	35	Iowa	69	24 00	Rupture	Oct. 1, 1915
Estabrook, William W.	B, 1st Nev. Inf.	Private	24	N. Hampshire	47	21 50	Rheumatism	Aug. 23, 1891
Evans, Charles	U. S. Navy	Lieutenant	8	England	64	---	Age	Jan. 2, 1913
Evans, John W.	U. S. Navy	Carpenter's mt.	32	New York	47	---	Deafness	July 18, 1912
Fwing, Finis	C, 106th Ill. Inf.	Private	35	Illinois	74	24 00	Age	April 12, 1916
Fahay, Martin	G, 9th Mass. Inf.	Private	15	Ireland	65	21 50	Rheumatism	Dec. 28, 1905
Fahay, Michael	C, 7th U. S. Inf.	Private	34	Ireland	75	---	Rupture	May 8, 1914
Fairbairn, Richard	H, 43d Ind. Inf., etc.	Private	129	England	66	15 50	Age	Dec. 19, 1913
Fales, Charles E.	K, 9th N. Y. Inf.	Private	71	Maryland	51	---	Deafness	July 8, 1915
Farley, P. E. Key G.	L, 4th U. S. Cav.	Private	13	Texas	50	---	Injury to jaw	June 3, 1916
Farnham, John R.	L, 91st Ill. Inf.	Private	16	Illinois	72	20 00	Age	May 28, 1916
Farnsworth, John H.	A, 15th U. S. Inf.	Private	7	Missouri	42	6 00	Abscess of appendix	June 18, 1915
Farrand, Henry K.	U. S. Navy	Landsman	11	Michigan	66	19 00	Rheumatism	Mar. 23, 1912
Farrell, Patrick	F, 6th Cal. Vol. Inf.	First Serg.	27	Ireland	79	30 00	Age	Mar. 20, 1915
Ferdland, Charles	L, 1st Cal. Inf.	Private	15	Germany	57	---	Brachitis	Aug. 16, 1912
Ferera, Eugene	Detach. Const Art., casual	Private	36	Italy	43	---	Tuberculosis	Oct. 9, 1912
Fertell, Frank	A, 14th U. S. Cav.	Private	33	Ireland	46	12 00	Rheumatism	April 7, 1916
Fletcher, Maurice J.	B, 7th Minn. Inf.	Private	36	Pennsylvania	56	25 00	Lame ankle	Dec. 23, 1897
Flood, Terrence	A, 71st N. Y. Inf.	Private	35	Ireland	47	25 00	Rheumatism	May 4, 1892
Flynn, Edward W.	L, 5th Wis. Inf.	Private	39	New York	55	24 00	Gunshot wound	July 6, 1894
Foster, William Craig	F, 16th N. Y. Hvy. Art.	Private	20	New York	69	21 50	Rheumatism	July 17, 1910
Fox, Alexander	C, 177th N. Y. Inf.	Private	11	New York	54	15 50	General debility	Nov. 28, 1898
Foy, Edwin B.	K, 24th Me. Inf.	Corporal	39	Maine	56	25 00	Loss right foot	Nov. 19, 1900
Foy, Michael	U. S. Navy	2d class Fireman	24	Ireland	80	23 00	Age	April 18, 1916
Francisco, Benjamin J.	C, 21st Mich. Inf., etc.	Private	29	New York	67	24 00	Heart disease	Jan. 10, 1909
Frazier, Henry	H, 6th Ohio Inf.	Private	35	Indiana	54	15 00	Rupture	Oct. 14, 1896
Fruzer, Thomas J.	K, 150th Ohio Inf.	Private	3	Ohio	74	18 00	General debility	Feb. 11, 1916
Frear, Chauncey F.	L, 6th N. Y. Hvy. Art.	Private	24	New York	54	30 00	Rheumatism	April 22, 1893
Freitsch, Henry	K Batt., 3d U. S. Art.	Private	14	Ohio	50	6 00	Internal hemorrhoids	April 7, 1915
Frisch, Herman	A, 1st Idaho Inf.	Private	16	Austria	59	---	Strained back	July 1, 1913
Futrell, Theodore M.	A, 22d N. J. Inf.	Private	10	New Jersey	73	19 00	Hernia	Mar. 12, 1916
Fuson, Jephtha	E, 9th Ia. Cav.	Sergeant	31	Ohio	82	30 00	Palsy	Sept. 14, 1915
Gallagher, James (2)	U. S. Navy	Seaman	36	New York	80	24 00	Old age	May 18, 1912
Gallagher, John	G, 14th U. S. Inf., etc.	Private	25	Massachusetts	43	---	Neuralgia	Sept. 29, 1910
Gallagher, John F.	F, 35th U. S. Inf. Vols.	Private	21	Massachusetts	47	---	Tuberculosis	Dec. 16, 1910
Gallagher, Thomas	K, 15th N. Y. Cav.	Private	19	Ireland	52	17 00	Deafness	Oct. 6, 1897
Galloway, Joseph McCain	E, 8th Minn. Vol. Inf.	Private	15	New York	64	15 00	Rheumatism	Mar. 24, 1904
Gans, Benjamin D.	H, 17th N. Y. Vet. Inf.	Private	5	Ohio	67	21 00	Rheumatism	April 13, 1908

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment	Rank	Length of service, months	Nativity	Age when admitted	Pension per month	Disability	When admitted
Gardner, John D.	A, 8th Cal. Inf.	Private	7	California	38	---	Spinal injury	Jan. 25, 1915
Gardner, Ernest	M, 18th U. S. Inf.	Corporal	15	Missouri	45	---	Rheumatism	May 13, 1913
Garrison, Daniel F.	B, 10th N. Y. Inf.	Sergeant	45	New Jersey	57	30 00	Rheumatism	Dec. 9, 1897
Garrison, Oliver S.	F, 70th Ohio Inf.	Private	23	Ohio	63	15 00	Rheumatism	Mar. 30, 1911
Gassoff, Charles	F, 13th N. Y. State Mil.	Private	4	New York	69	18 00	Rheumatism	July 1, 1915
Gaynor, John Augustine	U. S. Navy	Seaman	201	New York	43	6 00	Chronic muscular rheumatism	Aug. 1, 1915
Geary, Thomas A.	H, 27th U. S. V., etc.	Private	31	Ireland	41	---	Hernia	Mar. 30, 1916
Gehring, Edward	C, 25th N. Y. Vol. Inf.	Private	22	Switzerland	71	15 00	Dropsy	April 10, 1913
Geran, Anthony, Jr.	E, 4th Cal. Inf.	Private	41	California	45	19 00	Rheumatism	Dec. 18, 1893
Gettings, Patrick F.	21st Mass. Inf.	Sergt.-Major	49	Ireland	52	15 00	Rheumatism	Dec. 23, 1893
Geyer, Philip	I, 9th U. S. Inf.	Private	60	Germany	72	30 00	Lame back	Jan. 20, 1866
Gibbs, William	K, 7th U. S. Cav.	Private	40	England	62	10 00	Nephritis	Jan. 11, 1910
Gibbins, John	U. S. Navy	Seaman	12	Wisconsin	69	24 00	Rheumatism	June 25, 1909
Gibson, Charles H.	D, 68th Pa. Inf.	Musician	35	Pennsylvania	63	24 00	Rheumatism	Oct. 18, 1904
Gibson, James A.	A, 1st Ark. Inf., etc.	Private	78	Illinois	47	---	Nephritis	Jan. 12, 1909
Gilbert, Horace B.	F, 30th N. Y. Inf.	Sergeant	48	New York	66	25 00	Blindness	June 13, 1907
Gill, Barney	U. S. Navy	Landman	36	Ireland	71	20 00	Senility	Sept. 22, 1914
Gillespie, George W.	I, 102d Pa. Inf.	Priv. & 2d Lieut.	46	Pennsylvania	68	19 00	Rheumatism	June 27, 1913
Gillespie, William H.	H, 1st Mo. Cav.	Private	24	Illinois	71	21 50	Age	April 15, 1916
Gilmore, Frank, alias Thomas King	E, 151st N. Y. Inf.	Private	34	Louisiana	63	24 00	Injury to back	Feb. 21, 1908
Girty, William C.	L, 1st Ga. Vol. Inf.	Q. M. Sergeant	6	West Virginia	36	---	Rheumatism	Sept. 14, 1914
Gugher, John T.	I, 9th Pa. Cav.	Private	14	Pennsylvania	71	27 00	Rheumatism	Sept. 28, 1911
Glaskow, William	A, 13th N. Y. Inf., etc.	Corporal	23	Ireland	59	25 00	Gunsbot wounds	May 14, 1900
Goodhart, Lewis	E, 16th U. S. Inf.	Sergeant	60	Pennsylvania	52	---	Rheumatism	Oct. 7, 1914
Gould, James	U. S. Navy	Seaman	84	New York	58	---	Defective eyesight	July 1, 1908
Gorham, John N.	K, 7th Mo. Cav.	Private	46	Wisconsin	70	25 00	Asthma	July 28, 1914
Gottlieb, Louis	G, 23d U. S. Inf.	Private	18	California	40	6 00	Tuberculosis	June 8, 1915
Graham, Andrew	U. S. Navy	Gunnery mate	37	Pennsylvania	58	30 00	Partial paralysis	Sept. 28, 1892
Graham, Richard A.	1st Batt. Cal. Mtnrs., etc.	Private	42	England	61	21 50	Asthma	Oct. 21, 1901
Graham, William	I, 55th Mass. Inf.	Private	17	Ireland	56	16 00	Heart disease	Oct. 16, 1901
Granstrom, Charles	U. S. Navy	Seaman	24	Sweden	61	21 50	Ulcer left leg	Sept. 16, 1904
Gray, Maxwell	L, 6th U. S. Cav.	Private	36	California	29	---	Loss three fingers left hand	June 27, 1916
Green, Edward J.	E, 1st Cal. Inf.	Private	12	New York	38	---	Rheumatism	Oct. 23, 1914
Griffin, Ransom	G, 116th Ohio Vol. Inf.	Captain	34	New York	84	30 00	Age	April 15, 1916
Griggs, Joseph	I, 6th Cal. Inf. Vols.	Corporal	12	New York	64	20 00	Rapture	May 20, 1907
Grimes, John L.	U. S. Navy	Blacksmith	70	California	48	---	Hernia	Jan. 3, 1912
Grogan, Thomas C.	Hosp. Corps, U. S. A.	As. Hosp. Stew.	12	Virginia	54	---	Malaria	Nov. 4, 1914

Grogan, Thomas J.	E, 1st Cal. Inf.	16	Illinois	41	Malaria	Nov. 12, 1914
Grow, Ambrose	B, 1st Native Cal. Cav.	16	Indiana	67	Rheumatism	Oct. 13, 1909
Guhm, Edward	A, But. Wyo. U. S. Vols.	2	Ireland	53	Varicose veins	Aug. 23, 1913
Gunter, Monroe	M, 3d Ia. Cav.	18	Indiana	68	Chronic syphilis	July 13, 1914
Guyll, Matthew H.	D, 46th Ia. Inf.	4	Iowa	61	Paralysis	Jan. 29, 1911
Hagaman, Abraham, alias Hagaman,						
Abram J.	I, 2d Vet. N. Y. Cav.	25	New York	58	Rheumatism	April 27, 1903
Hagerty, John	K, 8th Pa. Cav.	2	Ireland	83	Old age	May 16, 1913
Hagerty, Michael	G, 9th Mass. Inf.	36	Ireland	72	Age	May 12, 1914
Hahn, Paul	U. S. Navy	304	Germany	56	Lameness left leg	Mar. 14, 1916
Haldinar, James	1st cl. Gun. mate	29	Denmark	55	Broken ribs	May 26, 1908
Hall, Charles	H, 40th N. Y. Inf., etc.	24	New York	66	Paralysis	Nov. 24, 1909
Hall, Henry	E, 8th Pa. Inf.	18	Vermont	71	General debility	Aug. 5, 1898
Hall, Lester E.	G, 115th Ohio Inf.	10	Ohio	59	Bronchitis	Oct. 4, 1903
Hamilton, Thomas F.	I, 73d Ohio Inf.	46	Ohio	67	General debility	Nov. 9, 1905
Hammell, David	D, 161st Ohio Inf., etc.	13	Ohio	69	Kidney trouble	July 8, 1914
Hammond, Abram	I, 1st Tenn. Cav.	15	Virginia	87	Rupture	Nov. 3, 1913
Hanlon, George	C, 4th U. S. Art.	20	New York	54	Heart disease	Feb. 26, 1897
Hardy, Edward	A, 6th Cal. Vol. Inf.	4	Ireland	55	Kidney trouble	Feb. 18, 1916
Harkness, Oscar L.	K, 78th Ill. Inf.	33	Illinois	55	Rheumatism	Dec. 17, 1909
Harman, Austin C.	A, 44th U. S. Vol. Inf.	21	California	35	Kidney trouble	April 21, 1915
Harman, Henry D.	B, 11th Kans. Cav.	23	Illinois	77	Kidney trouble	June 25, 1915
Harvey, Robert	A, 62d Mass. Vol. Inf.	1	Massachusetts	62	Sore leg	July 4, 1913
Harris, George W.	Hosp. Corps, U. S. A.	36	New York	47	Dysentery, etc.	Jan. 25, 1916
Harris, Nicholas	A, 2d Me. Inf. etc.	36	Canada	71	Rheumatism	April 17, 1908
Harrison, John N.	I, 1st Ore. Vol. Inf.	31	Ohio	79	Asthma	July 21, 1915
Hart, Jesse B.	A, 5th Ohio Inf.	20	Ohio	68	Partial paralysis right hand.	June 16, 1914
Hastie, Gavin S.	K, 2d U. S. Art.	60	New York	43	Heart disease	Feb. 9, 1895
Hathaway, George B.	I, 33d Mass. Inf.	36	Massachusetts	62	Partial paralysis	Aug. 7, 1908
Hatherly, William	H, 1st U. S. Vet. Vol. Engrs.	11	England	68	Age	Oct. 13, 1915
Hawkins, William J.	E, 2d Ill. Cav.	10	Illinois	63	Lame back	Mar. 23, 1916
Hayes, Hugh	I, 7th Vt. Inf.	4	Ireland	55	Asthma	Nov. 25, 1897
Hayes, James	E, 1st Me. Cav.	37	New Brunswick	62	Dyspepsia	Nov. 10, 1901
Hazel, Eli	E, 5th Ohio Cav.	8	Ohio	67	Fracture right leg	Mar. 2, 1914
Heales, John	B, 6th Wis. Inf.	42	England	79	Age	June 10, 1915
Heberling, Leonard I.	G, 2d Ia. Cav.	9	Ohio	70	Hemorrhoids, etc.	Mar. 17, 1916
Hecker, William	K, 23d U. S. Inf., etc.	72	Germany	65	Lame, walks with cane.	Mar. 15, 1913
Henkel, Frank	H, 6th Ia. Cav.	15	Illinois	53	General debility	Mar. 4, 1894
Henderson, Francis M.	C, 46th Ill. Inf.	41	Illinois	70	Rheumatism	Nov. 16, 1901
Henderson, George	B, 3d Md. Inf.	13	England	71	Arthritis, chronic	Dec. 10, 1914
Hennessy, William W.	U. S. Navy	217	Massachusetts	45	Asthma	Dec. 2, 1913
Henry, Allen	E, 3d Colo. Cav.	4	Ohio	70	Age	Sept. 21, 1915

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment	Rank	Length service, months	Nativity	Age when admitted	Pension per month	Disability	When admitted
Herbert, William	U. S. Navy	Orl. Seaman	6	Ireland	69	24 00	Deafness	Jan. 20, 1910
Horn, Charles	C, 18th U. S. Inf.	Private	6	Canada	48	14 00	Hernia	Oct. 3, 1908
Horner, Philip	K, 13th Ohio Cav., etc.	Private	66	France	64	15 00	Deafness	Nov. 3, 1911
Horton, Thomas	M, 1st U. S. Cav.	Private	36	Ireland	60		Rheumatism	Aug. 1, 1896
Hessler, John	M, 14th U. S. Cav.	Private	36	Sweden	45	24 00	Injury to left hip	June 12, 1913
Hickerson, William	D, 12th Ill. Cav.	Private	20	Kentucky	68	16 50	Prostate gland	Oct. 27, 1914
Hicks, Charles W.	C, 2d Cal. Cav.	Private	36	Illinois	63	25 00	Lame left hand	Mar. 27, 1908
Hicks, John L.	B, 7th Tenn. Mtd. Inf.	Private	11	Tennessee	65	13 50	Kidney disease	Feb. 15, 1912
Higgins, John W.	K, 15th Ohio Inf.	Private	11	Ohio	64	18 50	Dropsy	Mar. 23, 1911
Higgins, Levi	A, 20th Me. Inf.	Private	34	Maine	62	30 00	Bronchial trouble	April 28, 1901
Hichert, Samuel M.	F, St. Louis Batt. Mo. Vol. Inf.	Private	15	Pennsylvania	76	30 00	Old age	Feb. 3, 1901
Hill, Benjamin A.	A, 7th Conn. Inf.	First Lieut.	46	Vermont	75	25 00	Asthma	Mar. 18, 1916
Hill, Erwin D.	C, 4th Ohio Cav.	Trumpeter	6	Ohio	59	19 00	Rheumatism	April 7, 1902
Hill, Francis J.	I, 10th Me. Inf.	Private	19	Maine	76	21 50	Age	June 23, 1916
Hill, George	M, 6th N. Y. Cav.; M, 2d N. Y. Prov. Cav.	Private	18	Germany	69	21 50	Gunshot wound left breast	Nov. 4, 1911
Hipple, Henry H.	A, 130th Pa. Inf.	Musician	10	Pennsylvania	60	19 00	Heart disease; rheumatism	July 7, 1905
Hinden, Valentine	K, 14th U. S. Inf.	Private	36	France	66		Rheumatism	Oct. 1, 1909
Hoffler, Frederick	28th N. Y. Lt. Art.	Private	36	Germany	63	20 00	General debility	June 21, 1889
Hoffman, Nathan P.	K, 63d Pa. Inf.	Private	36	Pennsylvania	72	24 00	Heart trouble	Oct. 1, 1914
Holmes, Charles A.	H, 9th U. S. Inf.	Private	41	New Brunswick	47		Sclerosis	Dec. 12, 1908
Holt, David H.	F, 8th Cal. Inf.	Second Lieut.	31	Maine	64	30 00	Chronic diarrhea	Oct. 21, 1904
Holstrand, Nichols	F, 17th Conn. Mtd. Vols.	Private	8	Sweden	52	12 00	Partial paralysis	Dec. 14, 1893
Hollowbush, William P.	E, Ind. Batt. Pa. Lt. Art.	Private	7	Pennsylvania	68		Rupture	May 20, 1914
Holthaus, Frank	A, 6th U. S. Inf.	Private	25	Germany	54	35 00	Gunshot wound left hand	Feb. 23, 1891
Hooper, Samuel A.	G, 10th Mich. Inf.	Private	39	Michigan	52	25 00	Rupture	April 30, 1896
Hoover, Henry	5th Batt. Ws. Lt. Art.	Private	18	Wisconsin	64	16 00	Deafness	Oct. 8, 1909
Hovey, Charles	C, 21st U. S. Inf.	Musician	60	New York	62		Wounded	Dec. 23, 1915
Horton, John W.	A, 8th Wis. Inf.	Corporal	48	Wisconsin	63	15 00	Heart trouble	Oct. 4, 1913
Hough, George H.	H, 3th U. S. Vols.	Private	2	California	52		General debility	Mar. 15, 1916
House, Little B.	H, 1st Texas Cav.	Private	26	Alabama	44	6 00	Injury to left arm	Nov. 8, 1911
Howard, Isaac	D, 52d Ohio Inf.	Private	15	Ohio	70	16 50	Age	Dec. 13, 1915
Hubbard, John N.	K, 19th Ind. Inf.	Private	36	Indiana	71	30 00	Rheumatism	July 15, 1911
Hughes, Charles	U. S. Navy	2d cl. Machinist	22	England	48		Asthma	Aug. 10, 1914
Hulek, David	C, 25th Ill. Inf.	Private	40	Indiana	67	25 00	Rheumatism	Oct. 27, 1909
Hume, William	U. S. Hosp. Corps	Private	36	Mexico	43		Dysentery	May 16, 1913
Humphrey, Arthur	K, 127th N. Y. Inf.	Private	34	Wales	66	24 00	Rupture	Oct. 7, 1908

Hunt, Frederick A.	C. 11th N. Y. Cav.	Private	26	England	62	15 00	Nervous debility	Oct. 2, 1909
Hunter, John D.	B. 7th N. Y. Inf.	Musician	36	Scotland	71	15 00	Rheumatism	Aug. 11, 1911
Hunter, Robert	C. S. Navy	Coal heaver	9	New York	71	15 00	Kidney trouble	Mar. 9, 1911
Hunt, Alfred D.	C. 11th N. Y. Inf.	Private	34	New York	68	2 00	Rheumatism	Feb. 8, 1912
Hyde, Harvey	C. S. Navy	1st class boy	23	New York	66	16 50	Ace	Oct. 10, 1915
Hennan, Joseph	M. 8th Ohio Cav.	Private	16	Germany	71	2 00	Vertigo	Mar. 27, 1912
Hynes, John A.	E. 12th Ill.	1st Lieut. Adj.	18	Wisconsin	50	21 50	Loss of three fingers	Oct. 19, 1883
Isbarn, Alfred W.	7. 13th Vt. Inf.	Private	12	Vermont	60	19 00	Lumbago	Jan. 11, 1901
Jackson, Robert F.	D. 25th Ohio Inf.	Captain	46	Indiana	67	25 00	Rheumatism	Oct. 28, 1901
Jackson, Thomas	G. 1st U. S. Art. etc.	Private	43	Canada	59	20 00	Broken hip	June 30, 1890
James, Walter B.	A. 8th Cal. Inf., U. S. Vols.	Private	94	Iowa	58	6 00	Rheumatism	Oct. 5, 1912
Jenkins, Roy E.	C. S. Signal Corps	Private	36	Maryland	46		Hernia	May 12, 1915
Jessum, Henry C.	D. 14th Pa. Inf.	Sergeant	33	Pennsylvania	70	30 00	General debility	April 5, 1909
Jewett, Irving	E. 3rd Mass. Inf.	Private	34	Maine	58	18 00	Ace	Mar. 16, 1901
Johnson, Charles H.	I. 4th U. S. Inf.	Private	11	New York	57	15 50	Blood disease	Feb. 4, 1915
Johnson, Frank	C. S. Navy	Landman	5	New York	67		Injury to ribs	Oct. 4, 1914
Johnson, John	C. 8th Cal. Inf., U. S. V.	Private	8	California	41		Incipient paralysis	Aug. 18, 1910
Johnson, Pedro	C. S. Navy	Ord. Seaman	24	Sweden	71	24 00	Rheumatism	Mar. 8, 1908
Johnson, Richard	B. 2nd Mo. Inf.	Private	32	Ohio	68	18 00	Varicose veins	Feb. 15, 1915
Johnston, Charles F.	K. 9th U. S. Cav.	Private	36	Kentucky	48	46 00	Loss of right leg at hip	Mar. 9, 1913
Jockus, Charles	D. 1st Iowa Vol. Inf.	Private	3	Germany	59	25 00	Injury to leg	Nov. 28, 1883
James, Calvin L.	3d Co. U. S. Vol. Sig. Corps	Private	9	North Carolina	40		Neuritis	Jan. 11, 1916
James, Charles P.	C. 5th Indpt. Ohio Cav. and Freemont's Body Guard	Private	3	Ohio	67	18 00	Nervous trouble	May 7, 1907
Jones, Edwin	G. 2d U. S. Art.	Private	37	Pennsylvania	54	25 00	Guns-hot wound	April 12, 1898
Jones, George	G. 1st U. S. Inf.	Sergeant	144	England	49	10 00	Myocarditis	July 23, 1912
Jones, John P.	C. 7th Ill. Inf.	Private	25	Illinois	69	18 00	Heart trouble, etc.	July 13, 1911
Jones, Thomas S.	7th Mass. Lt. Batty.	Private	35	Vermont	69	25 00	General debility	Sept. 24, 1910
Jones, William	K. 4th Cal. Inf.	Private	36	Wales	71	25 00	Rheumatism	Feb. 16, 1909
Josselyn, Joseph H. J.	C. 2d Cal. Inf.	Corporal	17	Massachusetts	63	13 00	Rheumatism, lame hip	Sept. 27, 1909
Junier, Robert, alias Graham	A. 11th U. S. Colored Inf.	Private	26	Louisiana	61	20 00	Piles and rheumatism	Nov. 8, 1912
Kellag, August	D. 4th Tex. Vol. Inf., U. S.	Private	8	Sweden	60		Asthma	Oct. 5, 1915
Kesting, James	K. 4th Cal. Inf.	Private	14	Ireland	60	24 00	Chronic bronchitis	Mar. 17, 1885
Kane, Bernard	K. 4th Ill. Inf.	Private	36	Ireland	75	30 00	Catarrh, etc.	Aug. 7, 1908
Kane, Hugh	A. 2d Pa. Cav.	Private	15	Ireland	65	1 00	Lumbago	Feb. 14, 1904
Kane, Oscar F.	61st U. S. Coast Art.	Private musk.	20	California	50		Blind	Sept. 27, 1909
Kamer, Shelton H.	D. 8th Cal. Inf., U. S. V.	Private	12	California	71		Kidney disease	Nov. 25, 1909
Karr, William	B. 6th Mich. Cav.	Private	21	Pennsylvania	73	27 00	Old age	May 8, 1911
Kaufman, Charles, alias Charles Merchant	M. 10th N. Y. Cav., etc.	Private	7	Germany	72	19 00	Nervous prostration	July 8, 1913

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment	Rank	Length of service, months	Nativity	Age when admitted	Pension per month	Disability	When admitted
Kavanaugh, Arthur	8th U. S. Inf., etc.	Q. M. Sergeant	249	Ireland	49		Epilepsy	April 27, 1914
Keams, Washington L.	J. 91st N. Y. Inf.	Private	10	New York	65	15 50	Incipient paralysis	June 8, 1911
Keating, James	U. S. Navy	Ord. Seaman	36	Ireland	62	16 00	Rheumatism; heart disease	June 29, 1904
Keenan, John	E. 2d N. J. Inf.	Private	36	New Jersey	71		Lumbago	Jan. 24, 1912
Keene, George W.	I. 3d Mo. Cav.	Private	38	Ohio	53	15 00	General debility	Dec. 3, 1891
Keller, Henry A.	E. 14th Ohio Inf.	Private	3	Ohio	64	15 00	Rheumatism	April 6, 1911
Kelly, Andrew	D. 3d N. Y. Art.	Private	15	Ireland	60	12 00	Rheumatism	Sept. 20, 1894
Kelly, Edward	A. 3d Cal. Inf.	Private	36	Illinois	56	25 00	Asthma	Jan. 20, 1897
Kelly, Thomas J.	I. 4th Ill. Cav.	Private	20	Illinois	65	21 50	Rheumatism	Feb. 9, 1912
Kilder, John W.	D. 3d Wis. Vol.	Private	54	Wisconsin	72	25 00	Age	Dec. 18, 1915
Kid, Lawrence	C. 4th U. S. Art., etc.	Private	6	Ireland	57	30 00	Gunsight wound in head	Oct. 24, 1881
Kimble, Garrett	F. 2d N. J. Inf.	Private	26	New Jersey	68	23 00	Rheumatism	Oct. 6, 1910
Kinsley, John	D. 1st Ore. Inf.	Private	25	Pennsylvania	57	24 00	Heart disease	June 16, 1894
Kisinger, James W.	A. 7th Prov. En. Mo. Mil.	Private	12	Virginia	70	12 00	Heart disease	Aug. 17, 1913
Kitchen, Walter S.	G. 2d Mass. Hvy. Art., etc.	Private	133	Massachusetts	72	30 00	Rheumatism	Aug. 26, 1907
Kneekmeyer, William	I. 1st Mo. Art.	Private	36	Germany	64	30 00	Heart disease	May 25, 1912
Knight, Joseph	Unassigned, 61st Ill. Inf.	Private	2	Missouri	70		Biliousness	Feb. 20, 1914
Koopman, Frederick	E. 4th U. S. Cav., etc.	Private	36	Germany	46	30 00	Nervous breakdown	Mar. 13, 1913
Kugland, Charles	F. 4th N. Y. Inf.	First Sergt.	36	Germany	63	30 00	Chronic rheumatism	Oct. 15, 1904
Kyle, Heston O.	H. 26th Ohio Vol. Inf.	Private	25	Ohio	72	25 00	Age	Jan. 8, 1916
Lamon, Leander E.	C. 1st Idaho U. S. Vol.	Private	14	Indiana	57		Stomach trouble	Oct. 26, 1915
Lane, Michael	A. 17th Wis. Inf.	Private	7	Massachusetts	68	15 50	Loss both legs, lead poisoning	June 19, 1916
Lane, Joseph	E. 8th Reg. Cal. Inf. Vols.	Private	7	Indiana	51		Injury to hip	Mar. 19, 1914
Larish, Henry	E. 21st Ill. Inf.	Private	10	Pennsylvania	54	19 00	Rheumatism	Oct. 7, 1894
Lavine, Frank	F. 1st Wis. Cav., etc.	Corporal	46	Vermont	64	25 00	Detective eyesight	Mar. 24, 1899
Lafferty, John L.	F. 2d Ore. Inf.	Private	13	California	48		Loss of left leg	Feb. 15, 1915
Labe, Charles F.	B. 1st Ga. Art.	Private	17	Germany	60		Rheumatism	Jan. 12, 1912
Lamb, Henry F.	G. 33d Wis. Inf.	Private	26	Wisconsin	67	24 00	Heart trouble	Mar. 9, 1913
Lamb, Henry S.	C. 42d Wis. Inf.	Corporal	10	Ohio	81	19 00	Senility, bronchitis	June 19, 1914
Leach, Francis	B. 1st U. S. Cav.	Corporal	36	Texas	69	15 00	Nervous prostration	July 19, 1915
Lee, John J.	G. 8th U. S. Cav.	Corporal	60	Pennsylvania	53	10 00	Disease of rectum	Sept. 14, 1914
Lee, William	D. 7th Wis. Inf.	Private	15	England	74	25 00	Lumbago	July 13, 1915
Leppermann, Dietrick	M. 25th U. S. Inf.	Corporal	36	Kentucky	48		Aphasia hemiplegia	Sept. 27, 1914
Lennon, John A.	13th N. Y. Indept. Batt.	Private	31	Germany	56	21 00	General debility	July 18, 1899
Lentz, Peter	F. 7th U. S. Inf.	Private	9	Ireland	47	12 00	Catarrh	May 11, 1916
Leonard, Enoch	H. 4th Minn. Inf.	Private	37	Germany	76	25 00	Age	Jan. 14, 1916
	M. 9th Ill. Inf.	Private	5	Illinois	34		Fracture right leg	Sept. 11, 1912

Lewis, Eugene F.	A. 31st Wis. Inf.	Private	19	New York	69	16 50	Kidney trouble	Jan. 18, 1916
Lewis, Eugene H.	3d U. S. Art.	Pvt. and Wgr.	120	Rhode Island	52		Varicose veins, legs	Feb. 25, 1906
Lewis, John A.	C. S. Navy	Seaman	34	New York	75	30 00	Defective eyesight	Mar. 24, 1904
Lewis, Nelson	C. S. Navy	Landman	25	Ohio	71	15 00	General debility	Dec. 16, 1910
Lindstrom, Carl	D. 65th N. Y. Inf.	Private	6	Sweden	50	25 00	Injured left hand	April 18, 1915
Liecke, Bernard	E. 8th Mo. Inf.	Private	46	Germany	51		Gumshot wound, left leg	Oct. 1, 1895
Liecke, Ward	29th Me. Inf.	Casual	1	Maine	71		Catarrh	Mar. 21, 1916
Lombard, Charles L.	D. 21st Me. Inf.	Private	11	Maine	74	19 00	Age	Jan. 12, 1916
Long, James H.	G. 23d U. S. Inf.	Private	36	New York	81	21 50	Rupture and rheumatism	Dec. 31, 1914
Long, Jonas F.	B. 7th Penn. Cav.	Captain	48	Pennsylvania	54	30 00	Gumshot wound right arm	Mar. 21, 1892
Lortz, Anthony	E. 1st Cal. Inf.	Private	29	Iowa	58	30 00	Rupture	Mar. 31, 1896
Lortz, William	H. 147th Penn. Inf.	Private	24	Germany	49	16 50	General debility	May 5, 1896
Lovett, William B.	G. 2d Me. Cav.	Private	21	Maine	70	16 50	Age	May 22, 1916
Lowes, William W.	B. 79th Ohio Inf.	Private	34	Ohio	76	30 00	Paralysis	April 3, 1916
Lynch, Edward	D. 1st U. S. Cav.	Private	60	New York	61		Rheumatism	May 9, 1913
Lynch, Hugh F.	K. 39th Mass. Inf.	Private	14	Ireland	62	21 50	Rheumatism	Sept. 28, 1907
Lynch, John	H. 1st Cal. Rvy. Art., etc.	Private	31	New York	56		Branchitis	Sept. 27, 1910
Lynch, William (No. 3).	C. S. Navy	Other	90	Ireland	45		Varicose veins	Nov. 19, 1914
Lyons, John M. J.	C. S. Navy	Yeo.	36	New York	54		Partial paralysis	Jan. 8, 1914
Lyons, Thomas	C. 107th N. Y. Inf.	Corporal	36	Ireland	51	15 00	Rheumatism	April 17, 1892
Maewy, William	H. 35th U. S. Vols., etc.	Private	20	California	40		Lung trouble	April 15, 1916
Mackin, John	C. S. Navy	Sailmaker, Mate	25	Ireland	59		Deafness	Oct. 10, 1914
Madero, Antonio A.	C. S. Navy	Landman	45	California	52		Rheumatism	April 19, 1916
Madigan, Andrew J.	K. 73d N. Y. Inf.	Private	36	Ireland	65		Gumshot wound left leg	July 14, 1900
Magoe, John	C. S. M. C.	Private	22	Ireland	67	20 00	Partial paralysis	Nov. 20, 1907
Maguire, Thomas	D. 49th N. Y. Inf.	Private	5	England	46	15 00	Disease of rectum	Aug. 6, 1892
Mahler, Edward	A. 6th Cal. Inf.	Musician	30	Massachusetts	67		General debility	Feb. 17, 1916
Mahoney, Daniel	C. S. Navy	Landman	35	Ireland	55	21 50	Broken leg	April 29, 1903
Mahoney, James	A. 2d Me. Cav.	Private	9	Canada	68	15 50	Effects of pneumonia	Oct. 7, 1911
Malley, James	G. 8th Cal. Inf.	Private	11	Ireland	68	19 00	Deafness	Mar. 17, 1907
Maloney, Michael	I. 3d N. H. Inf.	Private	7	Ireland	50	19 00	Heart disease	July 18, 1894
Mangus, Andrew B.	K. 193d N. Y. Inf.	Private	9	Canada	68	15 50	Rheumatism	Feb. 1, 1916
Mann, David W.	D. 6th Ill. Cav.	Private	18	Illinois	68	15 50	Kidney trouble	July 25, 1914
Mannerick, Frank	H. 4th Vt. Inf., etc.	Private	5	Vermont	72	30 00	Branchitis	July 7, 1912
Marquart, Louis	C. 4th Mo. Cav.	Private	36	Germany	50		Rheumatism	Mar. 21, 1889
Marquis, Elison	B. 7th U. S. Inf.	Private	35	Prussia	70	15 50	Heart trouble	Oct. 11, 1915
Marr, Almond	F. 143d Ind. Inf.	Private	10	Indiana	61	25 00	Age	June 6, 1909
Marrinan, Martin D.	G. 7th Mo. Cav.	Corporal	39	Missouri	72	25 00	Dislocated elbow	Dec. 24, 1913
Marshall, Robert	G. 1st Neb. Inf.	Private	23	New York	64	17 00	Deafness	June 23, 1908
Martin, Henry	C. 5th U. S. Cav.	Private	60	Maryland	57	25 00	Heart disease	June 2, 1889
Markley, William A.	C. S. Navy	Landman	9	England	64	19 00	Age; catarrh	Feb. 15, 1906
Mason, John	C. 67th Ohio Vol. Inf.	Private	48	Ohio	70	25 00	Age; catarrh	Nov. 13, 1915
	G. 24th N. Y. Inf.	Private	36	Louisiana	41		Uter	Feb. 9, 1916

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment	Rank	Length service, months	Nativity	Age when admitted	Pension per month	Disability	When admitted
Martin, Peter	E, 224 Ia. Inf.	Private	35	France	76	30 00	Partially blind	Mar. 26, 1914
Mason, James	U. S. Navy	Seaman	37	Wales	53	25 00	Injury from burns	July 30, 1894
Maxwell, John	F, 11th N. Y. Cav.	Private	36	Germany	62	30 00	Rheumatism	Aug. 13, 1893
Maxwell, James F.	F, 12th Ill. Inf.	Private	3	Illinois	67	35 00	Urinal trouble	Oct. 20, 1914
McGehee, Matthew	C, 79th Ohio Inf.	Private	34	Ireland	69	30 00	Rheumatism	Feb. 17, 1909
McIntire, Thomas	H, 6th Pa. Cav.	Private	36	Ireland	69	30 00	Senility	Dec. 31, 1902
McIntire, Hugh J.	U. S. Navy	Coal passer and oiler	118	California	41	-----	Rheumatism	Nov. 1, 1909
Mickle, Joseph F.	A, 1st Cal. Hy. Art., U. S. V.	Private	8	California	37	-----	Rheumatism	Oct. 27, 1909
McIntire, Edward	6th Co. Coast Art., U. S. A.	Sergeant	36	Missouri	46	-----	Stomach trouble	April 28, 1916
McIntire, John	C, 7th U. S. Inf.	Private	23	Austria	40	12 00	Gastritis, etc.	April 11, 1912
McIntire, Elms B.	C, 1st Cal. Cav.	Private	36	Indiana	78	30 00	Age; bladder trouble	Oct. 21, 1915
Mayer, Bruno	C, 8th Cal. Inf.	Private	7	Germany	56	-----	Rheumatism	May 5, 1914
Meyer, Frederick	K, 7th U. S. Inf.	Private	39	Missouri	65	-----	Kidney and liver trouble	Sept. 29, 1914
Meyer, John	F, 1st U. S. Cav.	Sergeant	69	Germany	60	-----	Rheumatism	Nov. 28, 1913
Michels, Theodore	F, 8th Cal. Inf.	Private	47	Germany	60	22 50	Paralysis	Mar. 17, 1904
Minch, William W.	B, 10th Pa. Inf.	Private	10	Pennsylvania	73	25 00	Age	June 12, 1916
Minchington, Edgar W.	E, 4th U. S. Inf., etc.	Sergeant	36	New York	46	-----	Hernia and rheumatism	Aug. 2, 1915
Minkush, Jacob C.	U. S. Navy	Ordn. Seaman	14	Austria	66	21 00	Rheumatism	Oct. 3, 1909
Miller, Augustus R.	U. S. Navy	Seaman and Qm.	135	New Jersey	43	-----	Rheumatism	May 10, 1909
Miller, Charles (No. 4)	G, 25th Ill. Inf.	Private	36	Switzerland	78	25 00	Poor eyesight	Jan. 18, 1915
Miller, Francis B.	C, 18th Ia. Inf.	Private	3	Indiana	67	15 00	Rheumatism	Aug. 20, 1914
Miller, Geo. Franklin	D, 2d Cal. Inf.	Private	31	Indiana	77	27 00	Age	Dec. 11, 1915
Miller, Henry H.	G, 20th U. S. Inf.	Private	36	Kentucky	64	-----	Kidney trouble	Dec. 12, 1914
Miller, Jacob	M, 6th Ohio Cav.	Private	21	Ohio	40	24 00	Rupture	July 7, 1905
Miller, John (No. 5)	B, 1st Wash. Ter. Inf.	Private	36	Wisconsin	71	25 00	Throat trouble	April 24, 1916
Miller, Lewis E.	D and C, 5th Wis. Inf.	Private	18	New York	52	20 00	Rupture	Mar. 26, 1898
Miller, William H.	K, 11th Ill. Cav.	Private	7	Ohio	71	19 00	Age	Sept. 16, 1915
Mills, Andrew B. V.	F, 22d N. Y. Inf.	Private	48	Pennsylvania	48	23 00	General debility	Aug. 1, 1891
Mills, William E.	B, 17th Conn. Inf.	Private	34	Connecticut	33	24 00	Rheumatism	Dec. 17, 1894
Mitchell, Freeman	K, 2d Mass. Art.	Private	21	Maine	64	16 50	Rheumatism	Dec. 22, 1911
Mitchell, James	C, 99th N. Y. Inf.	Private	37	Ireland	50	30 00	Bladder trouble	June 6, 1892
Mitchell, Robert	F, 2d S. C. Inf.	Private	57	Missouri	57	-----	Heart disease	Feb. 16, 1914
Mitchell, Samuel	E, 155th Ill. Inf.	Private	5	Indiana	67	20 00	Rheumatism	Aug. 1, 1912
Mitchell, William	A, 2d N. Y. Hvy. Art.	Private	6	Ireland	70	21 00	Blind	Oct. 27, 1908
Monroe, Daniel J.	M, 20th U. S. Inf., etc.	Private	72	Ireland	48	-----	Lung trouble	April 20, 1914
Monroe, Francis	G, 2d U. S. Cav.	Private	13	Scotland	71	17 00	Both feet injured	May 19, 1914
Montgomery, Samuel M.	Hosp. Corps, U. S. A., etc.	Sergeant	121	Kentucky	33	24 00	Deafness, etc.	July 31, 1910

Mooney, Francis	B, 71st Pa. Inf.	Private	28	Ireland	73	Age	Sept. 1, 1915
Mooney, James	C, 3d Cal. Inf.	Private	36	Maryland	69	Rheumatism	Mar. 31, 1910
Moore, Orlands Silas	A, 10th Minn. Inf.	Private	36	New York	68	Rheumatism	Dec. 29, 1898
Moss, John W.	H, 24th U. S. Inf.	Private	38	Germany	59	Prostatitis	Aug. 19, 1911
Moran, John	C, 6th N. H. Inf.	Private	14	Canada	31	Rupture	Sept. 24, 1903
Morgan, John S.	A, 8th Cal. Inf.	Private	11	Illinois	65	Rheumatism	July 23, 1907
Morgan, Robert J.	I, 2d U. S. Engs., U. S. V.	Corporal	11	Ohio	57	Rheumatism	Mar. 23, 1913
Morris, John	A, 99th N. Y. Inf.	Private	38	Russia	63	Rheumatism	Dec. 8, 1903
Morrison, Henry, alias Henry Austin	C, S. Navy	Seaman	24	Louisiana	72	Partial deafness	Dec. 10, 1914
Mosier, Madison C.	I, 29th Ill. Inf.	Private	38	Alabama	70	Age	Dec. 2, 1904
Mottis, Samuel	A, 81st Ohio Inf.	Private	34	Switzerland	69	Broken thigh	Oct. 18, 1913
Moutt, Thomas G.	F, 77th Ill. Inf.	Private	33	Illinois	68	Paralysis	Feb. 4, 1914
Moultrin, Patrick	F, 2d U. S. Inf.	Private	108	Ireland	71	Injured ankle	April 13, 1914
Muller, Frederick	H sp. Corps, U. S. A.	Private	12	New Jersey	50	Sciatica, etc.	Aug. 27, 1908
Muller, Fritz A.	C, S. Navy	Ord. Seaman	120	Germany	48	Rheumatism	Mar. 11, 1910
Mulligan, John Joseph	F, U. S. Inf.	Private	10	Ireland	44	Lame back	May 30, 1909
Murphy, John (No. 7)	H, 37th U. S. Inf.	Corporal	36	Ireland	73	Rupture	May 26, 1906
Murphy, Patrick	B, 2d U. S. Art.	Private	53	Ireland	67	Age	May 22, 1906
Murphy, Richard A.	B, 2d Cal. Cav.	Sergeant	18	New York	70	Kidney disease	Oct. 21, 1910
Murray, James P.	H, 11th U. S. Inf.	Private	13	Ireland	52	Articular rheumatism	Sept. 14, 1914
Murray, Michael	C, 27th U. S. Vol. Inf.	Private	19	Ireland	45	Brachitis	Jan. 20, 1910
Murray, Patrick H.	C, S. Navy	Coal passer	14	California	32		
Murray, Thomas E., alias Thomas A. Murphy	I, 19th Pa. Cav.	2d Lieut.	84	Ireland	62	Rheumatism	Sept. 26, 1900
Myers, Elton S.	H, 23d Ind. Inf.	Corporal	48	Indiana	60	Rheumatism	Dec. 27, 1900
Myers, Franklin H.	C, S. Navy	Machineist	5	Michigan	54	Defective eyes	Dec. 29, 1915
McAdoo, Newton	C, S. Signal Corps	Private	18	Pennsylvania	69	Stomach trouble	Mar. 31, 1914
McCabe, Hugh F.	I, 2d N. J. Cav.	Private	8	New York	72	Age	June 26, 1915
McCabe, James	C, S. Navy	2d Cl. Fireman	36	Ireland	56	Rheumatism	July 16, 1898
McCann, John (No. 2)	C, S. Navy	Seaman	36	Ireland	54	Hernia	July 26, 1899
McCann, John (No. 4)	C, S. Navy	Fireman	12	Ireland	72	Rheumatism	April 1, 1903
McCarty, Daniel	H, 4th U. S. Art.	Sergeant	36	New York	63	Asthma	July 31, 1905
McCarthy, Timothy	G, 6th U. S. Inf.	Private	36	Ireland	56	Rheumatism; piles	Jan. 12, 1893
McCarthy, William	C, S. Navy	1st Cl. Fireman	12	Ireland	63	Eyesight defective	Jan. 14, 1893
McCham, William N.	F, 12th U. S. Inf.	Private	13	Illinois	89	Partial paralysis	June 13, 1900
McClintic, Michael S.	C, 3d Col. Cav.	Private	12	Iowa	76	Old age	Sept. 14, 1902
McClish, Stewart	G, 99th Ohio Inf.	Private	34	Ohio	69	Rupture	April 7, 1912
McClum, William	H, 136th Ill. Inf.	Private	5	Illinois	65	Rheumatism	Nov. 22, 1911
McConally, John M.	I, 91st Ill. Inf.	Private	24	Illinois	72	Sequity	Sept. 9, 1911
McConnell, James	F, 52d N. Y. Inf.	Private	10	New York	66	Heart and kidney trouble	Mar. 23, 1906
McCool, Richard H.	I, 6th Cal. Inf.	Corporal	16	Michigan	54	Sciatic rheumatism	Dec. 10, 1897
McCormick, Edward	B, 11th R. I. Inf.	Private	10	Ireland	65	Rheumatism	Mar. 11, 1909
McCoy, William	D, 2d Cal. Cav.	Corporal	43	Ohio	74	Lumbago	June 17, 1910

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment	Rank	Length of service, months	Nativity	Age when admitted	Pension per month	Disability	When admitted
McTerry, George S.	D, 5th U. S. Inf.	Sergeant	37	Indiana	45	-----	Throat trouble	Jan. 20, 1914
McDaniel, James K.	A, 1st Cal. Mts.	Private	24	Missouri	60	17 00	Catarh	June 10, 1908
McDermott, William J.	A, 1st Batt. Nev. Vol. Inf.	Corporal	3	New York	60	-----	Myocarditis	May 25, 1913
McDonald, Frank	B, 2d N. Y. Inf.	Private	12	New York	54	19 00	Chronic diarrhea	Feb. 7, 1906
McDonald, Thomas H.	C, S. Navy	Acting Ensign	23	Maryland	71	24 00	General debility	Dec. 9, 1914
McDowell, John R.	I, 4th Tex. Inf.	Private	7	Iowa	50	-----	Heart trouble	Nov. 14, 1912
McFarland, William	7th N. J. Inf., etc.	File Major	25	Washington, D. C.	76	20 00	Loss of finger and thumb	Dec. 31, 1909
McGee, Wilson	K, 16th Ill. Inf.	Private	67	Illinois	67	15 50	Rheumatism	Sept. 12, 1914
McGrath, Thomas F.	C, S. Marine Corps	Private	60	New York	41	-----	Stomach trouble	Sept. 26, 1912
McGuire, John	B, 1st U. S. Cav.	Private	36	Ireland	67	19 00	Deafness	Mar. 10, 1905
McIntire, William P.	I, 1st Wash. Ter. Inf.	Private	36	Missouri	79	30 00	Age; rheumatism	May 2, 1912
McIntire, Joseph	K, 37th U. S. Inf.	Private	97	Ireland	51	6 00	Hemorrhoids	Mar. 15, 1911
McIntyre, Charles S.	C, 7th Ill. Inf.	Private	5	Illinois	54	-----	Neuralgia	July 20, 1909
McKee, Wilbur J.	G, 1st Mont. Inf.	Private	15	Virginia	61	-----	Stomach trouble	Jan. 17, 1916
McLaren, Robert, alias Robert McLaurin	C, S. Navy	Landsmann	38	Massachusetts	75	25 00	Rheumatism, etc.	June 13, 1916
McLaughlin, Patrick H.	B, 9th Mass. Inf., etc.	Private	32	Ireland	68	30 00	Rheumatism	Jan. 6, 1908
McMahon, Lawrence C.	F, 62d Pa. Inf.	Private	26	Pennsylvania	50	25 00	Epilepsy	May 5, 1902
McMatus, Alfred	K, 8th Cal. Inf.	Private	7	California	40	-----	Stomach trouble	May 21, 1915
McManamy, Charles	C, 31st Pa. Inf.	Private	5	Ireland	69	15 50	Rheumatism	April 15, 1912
McNeill, Daniel	C, S. Army	Hosp. Steward	36	Ireland	66	-----	Rheumatism	Feb. 24, 1915
McSeirney, John J.	U. S. Navy	1st C. L. Fireman, etc.	238	Ireland	50	19 38	Dislocated right shoulder	Jan. 26, 1910
McDule, Henry	E, 1st Nev. Cav.	Private	22	Scotland	61	27 00	Rheumatism, etc.	Dec. 23, 1904
McPherson, August W.	F, 21st N. Y. Inf.	Private	24	Indiana	70	21 50	General debility	Oct. 5, 1909
McPherson, James A.	B, 2d Ia. Inf.	Sergeant	11	New York	42	-----	Eye trouble	April 12, 1915
McWilliams, John C.	A, 13th Ia. Inf.	Private	3	Ohio	73	18 00	Age	Jan. 8, 1914
Neft, Joseph B.	K, 7th Ill. Cav.	Private	38	Ohio	70	19 00	Paralysis	Feb. 5, 1913
Neelan, Joseph	H, 1st Cal. Inf.	Private	17	Ireland	48	-----	Lumbago	Feb. 4, 1909
Nelson, John	I, 3d Me. Inf.	Private	14	Maine	73	20 00	Rheumatism	Oct. 13, 1915
Newcomb, George	F, 3d Wls. Inf.	Private	34	Iowa	73	24 00	Age	Mar. 21, 1916
Newell, Franklin W.	F, 2d Cal. Cav.	Private	26	Maine	70	23 00	General debility	April 21, 1916
Newby, William	G, 23d Ia. Inf.	Private	7	Indiana	67	19 00	Heart trouble	May 1, 1913
Newton, Emory C.	168th Ohio Inf.	Major	19	New York	73	24 00	Piles	Mar. 20, 1911
Nielsen, Peter	U. S. Navy, etc.	Seaman	20	Denmark	60	20 00	Dislocated left knee	Nov. 10, 1903
Nigh, Theodore A.	K, 143d Pa. Inf.	Private	36	Pennsylvania	70	23 00	Heart disease	July 16, 1914
Nilsen, Adolph S.	D, 3d Neb. Inf. Vol.	Corporal	11	Denmark	45	-----	Heart trouble	April 6, 1914

Noe, Thomas E.	H, 1st Ind. Inf.	Private	12	Kentucky	81	20 00	Old age	April 10, 1907
Nolan, John E.	B, 4th U. S. Cav., etc.	Private	35	California	44	-----	Heart trouble	Feb. 19, 1916
Nordmeyer, John	A, 46th Mo. Mil., etc.	Private	12	Missouri	71	-----	Indigestion	June 17, 1914
Norman, Newton	L, 16th Mo. Cav.	Private	10	Missouri	72	19 00	Age	Jan. 25, 1916
Norris, John Henry	B, 100th Pa. Inf.	Private	4	Pennsylvania	47	15 00	General debility	April 12, 1894
Norrmann, Wilhelm H.	A, 8th U. S. Inf.	Private	60	Prussia	71	-----	Age, etc.	May 24, 1916
O'Brien, John	U. S. Navy.	Landsman	36	Ireland	55	15 00	Heart disease	April 15, 1897
O'Brien, John Smith	1st Cal. Hvy. Art.	Sergeant	16	Ireland	48	-----	Kidney trouble	Dec. 29, 1902
O'Brien, Richard	B, 23d U. S. Inf.	Private	29	Ireland	65	-----	Rheumatism	Jan. 12, 1909
O'Brien, Talbert S.	F, 3d Kan. Mil.	Private	3	Missouri	65	-----	Rheumatism	Sept. 15, 1911
O'Donnell, Charles J.	G, 3d N. Y. Cav., etc.	Corporal	96	Ireland	67	10 00	Age	Dec. 8, 1907
O'Donnell, Edward	B, 7th U. S. Inf., etc.	Private	46	Ireland	64	23 00	Gunshot wound	Dec. 17, 1903
O'Haulon, Luke L.	C, 15th N. Y. Engrs.	Artificer	16	Ireland	52	20 00	General debility	Mar. 20, 1894
O'Leary, Jerry W.	C, C. S. Cav., etc.	Sergeant	135	New York	52	-----	Rheumatism	Mar. 20, 1914
Olger, George W.	A, 38th Wis. Inf.	Private	16	New York	71	20 00	Rheumatism	Oct. 21, 1915
Ollett, Richard	H, 7th N. Y. Cav.	Private	41	Germany	53	25 00	Phthisis rheumatism	June 7, 1894
O'Hara, Francis, alias								
Bartley, Finnerty	I, 1st Wash. Inf.	Private	36	Ireland	62	30 00	Kidney disease	Mar. 20, 1894
O'Neill, James	U. S. Navy.	Seaman	6	Massachusetts	53	22 50	General debility	Jan. 3, 1901
O'Neill, Timothy	U. S. Navy.	Landsman	3	Massachusetts	65	15 00	Rupture	July 31, 1912
Oppenheimer, Julius	I, 13th U. S. Inf.	Private	35	New York	67	-----	Age	Nov. 27, 1915
Orelup, John K.	D, 1st Ill. Lt. Art.	Private	18	New York	68	14 00	General debility	July 11, 1914
Osterberg, John F.	U. S. Navy.	Fireman	39	Sweden	69	-----	Age	Dec. 13, 1915
Ostberg, Per A.	D, 1st Batt. Cal. Hvy. Art.	Private	16	Sweden	45	-----	General debility	Oct. 15, 1904
Oswald, John	C, 1st U. S. Inf.	Sergeant	60	Pennsylvania	48	30 00	Age	Sept. 20, 1905
Owens, John W.	H, 116th Ind. Inf.	Private	6	Indiana	70	20 00	Gunshot wound	Aug. 27, 1913
Oxley, James, alias John Nicholson	M, 4th Pa. Cav.	Private	18	Pennsylvania	52	15 50	Piles	Nov. 15, 1898
Page, Calvin J.	I, 1st Ark. Inf.	Private	24	Illinois	67	12 00	Lame back	Sept. 27, 1912
Palmer, Hugh	U. S. Navy.	Ord. Seaman	35	Prince Edw. Isl.	46	13 50	Loss right leg	April 7, 1895
Palmer, John B.	I, 2d U. S. Art., etc.	1st Sergeant	78	New York	60	30 00	Rupture	Mar. 16, 1896
Parish, Mortimer	D, 3d Mich. Inf., etc.	Private	32	New York	73	30 00	Rheumatism	July 13, 1912
Parr, Walter J.	U. S. Navy.	Landsman	4	California	33	10 00	Hernia	Sept. 13, 1913
Paxton, William N.	I, 26th Mo. Inf.	Private	44	Kentucky	69	18 00	Rheumatism	Dec. 11, 1915
Pederson, Jacob	U. S. Navy.	Landsman, etc.	248	Norway	43	20 36	Rheumatism	Nov. 7, 1907
Pendergast, Enos	U. S. Navy.	Seaman	14	Ireland	62	-----	Rheumatism	June 29, 1902
Penders, Edward	U. S. Navy.	Landsman	36	Connecticut	48	20 00	Stricture	Aug. 20, 1892
Perry, Walter G.	M, 24th Mich. Inf.	Private	7	Michigan	49	12 00	Rupture	Jan. 8, 1909
Perry, William A.	E, 25th N. Y. Cav.	Sergeant	14	New York	68	16 00	Injury right leg	June 18, 1915
Peterman, Gustav	E, 36th U. S. Inf. Vol., etc.	Sergeant	212	Germany	61	-----	Loss of three fingers left hand	April 6, 1911
Petrowsky, Stanley P.	B, 9th U. S. Inf.	Private	13	Russia	46	20 00	Deafness and rheumatism	Dec. 7, 1914
Pettit, Ezekiel W.	H, 42d Ill. Inf.	Sergeant	33	Canada	77	30 00	Age	Mar. 12, 1915

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Rank	Length service, months	Nativity	Age when admitted	Pension per month	Disability	When admitted
Betty Ann, Moses	Private	26	Ohio	75	30 00	Loss of leg	June 28, 1915
Bohlan, John	Coal passer	14	Ireland	65	16 00	Sclerotic	Mar. 21, 1909
Bonney, Philip	Private	34	Vermont	52	18 00	Rheumatism	June 15, 1909
Briggs, William	H. 8th Ia. Inf.	36	Pennsylvania	73	12 00	Wounded	Jan. 21, 1916
Burpoat, John B.	Private	37	Canada	59	25 00	Partial paralysis	July 6, 1904
Elger, John	Private	36	Germany	58	24 00	Vari-cose veins	Oct. 24, 1902
Fager, Alfred	Private	17	England	47	6 00	Disease of spleen	Oct. 9, 1908
Fager, Adolph F.	Private	7	Germany	49		Vari-cose veins	Mar. 26, 1913
Fager, Benjamin W.	Private	43	Belaware	43	30 00	Gun-shot wound left leg	July 6, 1905
Fitz, Jasper	Private	38	Prince Edw. Isl.	57	30 00	Rheumatism	May 16, 1903
Fount, Emmanuel	Private	25	Indiana	52	30 00	Heart disease	Oct. 22, 1892
Fount, Charles N.	Musician	35	New York	70	17 00	Age	Dec. 21, 1913
Fount, Charles N.	Private	18	Indiana	67	16 00	Bowel trouble	July 15, 1914
Fout, Franz	Private	81	Germany	75	30 00	Hernia	Dec. 14, 1903
Frazer, Thornton G.	Private	37	Missouri	78	30 00	Fezema	July 15, 1903
Frait, Edwin	Corporal	16	Massachusetts	69	20 00	Disease of rectum	Dec. 26, 1914
Frait, Charles E.	Private	17	New Hampshire	52	20 00	Rheumatism	Jan. 9, 1897
Prince, Knudall	1st Cl. Boy	37	Massachusetts	60	25 00	Synovitis	Jan. 9, 1905
Pringle, John	Private	10	Scotland	57	22 50	Rheumatism	Sept. 27, 1890
Purum, Charles C.	Private	36	Massachusetts	62	12 00	Rupture	June 17, 1910
Quagl, James	Private	6	Ohio	80	30 00	Old age	June 5, 1911
Raetonnecher, Charles	Private	146	Germany	50		Rheumatism	Oct. 21, 1913
Rady, Philip	Ingier	18	Massachusetts	49	16 00	Rheumatism	Dec. 15, 1893
Raeble, Samuel	Private	22	Pennsylvania	69	21 50	Nervous trouble	Feb. 28, 1915
Rex, Henry H.	Musician	8	Ohio	67	19 00	Lung trouble	May 14, 1907
Raveroff, Fred	Ch. Musician	9	England	60		Chronic pleurisy	June 13, 1903
Raymond, George W.	Private	48	New York	72	30 00	Rheumatism	Oct. 16, 1911
Reardon, John	Landsmen	27	Missouri	52	16 50	Rheumatism	Nov. 23, 1895
Reed, Benjamin	Private	21	Pennsylvania	56	21 50	Injury to right shoulder	Oct. 13, 1869
Red, William F.	Private	12	Missouri	57	16 00	Lumbago, etc.	Jan. 12, 1901
Regitz, Jacob W.	Private	7	Germany	59		Tuberculosis	June 24, 1915
Reid, Thomas	Private	36	New Jersey	42		Fistula	Feb. 17, 1914
Reiley, Philip	Private	24	Ireland	53	17 00	Rheumatism	June 7, 1908
Reinville, Joseph	Private	21	Vermont	55	25 00	Partial blindness	Nov. 8, 1909
Renno, Samuel J.	Private	23	Pennsylvania	49	20 00	Heart disease	May 17, 1894
Rhodes, John	Private	28	England	76	30 00	Age and rheumatism	Nov. 3, 1911

Richardson, The Jore W.	K, 15th Ind. Inf.	Private	38	Indiana	70	15 60	Rheumatism	Sept. 22, 1912
Richardson, Joseph	K, 8th Cal. Inf.	Private	10	England	69	22 30	Rupture	Feb. 8, 1896
Riedell, Edward	D, 1st Mass. Inf.	Sergeant	36	Massachusetts	74	30 00	General debility	Aug. 17, 1899
Roman, Peter	B, 5th U. S. Cav.	1st Sergeant	139	Germany	59	30 00	Rheumatism	Nov. 10, 1895
Riley, Elias F.	C, 7th Va. Inf.	Private	4	Virginia	76	24 00	Rheumatism	April 28, 1916
Ridger, William H.	U. S. Navy	1st C. Boy	41	New York	61	16 00	Lumbago	Jan. 11, 1909
Riedelbach, Franklin	G, 20th N. Y. Cav.	Private	19	New York	68	18 00	Rheumatism	June 14, 1916
Rough, Addison	H, Ky. Inf.	Private	46	Kentucky	72	18 00	Stomach trouble	Mar. 22, 1913
Robinson, Joseph F.	B, 1st Cal. Inf.	Private	19	Kentucky	76	14 00	Cleer of rectum	Nov. 10, 1911
Roberts, Robert	25th Recruting Co., Gen- eral Serv., U. S. A.	Private	41	Illinois	34	12 00	Partial paralysis	Jan. 6, 1911
Rochford, Henry	H, 12th U. S. Inf.	Private	36	Ireland	70		Lumbago	Nov. 22, 1913
Rodczick, Charles	E, 15th N. Y. Hvy. Art.	Private	20	Pennsylvania	66	21 50	Blindness	Mar. 31, 1914
Rodman, William H.	14th Ind. Batt. Mass. Li. Art.	Private	24	Maine	78	22 50	Rheumatism	July 21, 1914
Roe, Watson	C, 11th Kan. Cav.	Private	29	Michigan	67	25 00	Rupture	Sept. 27, 1913
Roe, William	H, 5th Pa. Hvy. Art.	Private	9	Pennsylvania	68	15 50	Age	Oct. 5, 1915
Roschitz, William	K, 8th Cal. Inf.	Private	12	New York	69	19 00	Lumbago	June 28, 1905
Rosert, George F.	H, 1th Cav.	Private	10	Illinois	29		Double rupture	Dec. 15, 1914
Rogers, George W.	F, 1st Nev. Cav.	Private	37	Ireland	66	25 00	Rheumatism	Oct. 18, 1907
Rogers, Henry	M, 1st U. S. Inf., etc.	Private	4	New Jersey	48		Mitral insufficiency, etc.	Jan. 24, 1908
Rogers, John A.	C, 1st Cal. Inf.	Private	13	Ohio	54		Locomotor ataxia	Nov. 8, 1914
Rogers, William	F, 2d Cal. Inf.	Private	18	Massachusetts	66	14 50	Chronic gonitis right knee, etc.	Nov. 9, 1915
Rogers, William F.	A, 6th Cal. Inf.	Private	4	Tennessee	63		Heart trouble	June 29, 1915
Roham, David J.	G, 6th N. Y. Inf.	Private	98	Ireland	72	36 00	Rheumatism	July 31, 1909
Rodney, John	B, 2d Batt. U. S. Fugers, etc.	Private	247	Ireland	53	8 00	Atress left arm	April 18, 1911
Ropot, Mead J.	F, 3d U. S. Inf. Vol.	Private	19	South Carolina	43		Rheumatism	Aug. 23, 1902
Rose, Alexander	H, 72d N. Y. Inf.	Private	11	Scotland	67	25 50	Old age	June 29, 1889
Rosen, James	G, 2d U. S. Vol. Inf.	Private	12	Russia	49	15 00	Rheumatism	Dec. 19, 1912
Ross, Charles M.	B, 30th Ind. Cav.	Private	21	Indiana	45	16 50	Injury to right knee	April 12, 1882
Ross, Conrad	B, 3d U. S. Art., etc.	Private	79	Germany	72	15 00	Kidney trouble	Oct. 10, 1908
Rosell, John	F, 27th Mich. Inf.	Private	23	Ireland	69	16 50	Rheumatism	Nov. 22, 1912
Rutherford, James	F, 14th N. Y. Hvy. Art.	Private	21	New York	67	16 50	Lumbago	Oct. 1, 1911
Sage, Henry P.	U. S. Navy	Landman	36	Connecticut	64	15 00	General disability	Aug. 1, 1913
Sahn, John	C, 60th Ill. Inf.	Private	18	Illinois	65	24 00	L. ss of right leg	Nov. 24, 1911
Sampel, Samuel B.	D, 1st Nev. Cav.	Corporal	24	Ohio	84	30 00	Age	Mar. 21, 1916
Santborn, James H.	B, 1st Nev. Cav.	Sergeant	27	Pennsylvania	73	25 00	Rheumatism	Sept. 9, 1911
Sanders, Cyrus	K, 15th Ohio Inf.	Private	4	Ohio	69	13 00	Dysentery	June 24, 1916
Sanders, William	H, 6th N. Y. Inf.	Private	25	New York	53	23 00	Heart disease	June 15, 1894
Santonger, Arthur J.	I, 7th Cal. Inf., etc.	Private	67	Kansas	37	8 00	Lame hip	Jan. 23, 1909
Santogers, James McCall	C, 7th U. S. Cav., etc.	Farrier	124	Pennsylvania	59		Lame right eye	Feb. 22, 1909
Santogers, Thos. W.	G, 28th Mich. Inf.	Private	12	New York	70	17 00	Age	Jan. 3, 1912
Sawyer, Charles A.	D, 14th Vt. Inf.	Private	35	Vermont	67	12 00	Rheumatism	June 12, 1911
Sawyer, Lowell	A, 17th Mass. Inf.	Private	5	Maine	67		General debility	April 7, 1910

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment	Rank	Length of service, months	Nativity	Age when admitted	Pension per month	Disability	When admitted
Saylor, Henry B.	F, 46th Wis. Inf.	Sergeant	10	Pennsylvania	66	16 00	Injury to left shoulder.	Aug. 20, 1913
Saylor, Jacob	U. S. Navy	Landsman	12	Ohio	64	15 00	Defective vision	April 26, 1905
Schmidt, John C., alias John Smith	G, 2d Cal. Inf.	Private	26	Germany	76	30 00	Rheumatism	July 26, 1914
Schussler, Christian	C, 20th N. Y. Inf.	Private	13	Germany	68	23 00	Rheumatism	July 18, 1910
Schroeder, Paul	E, 6th Cal. Inf.	Corporal	7	Germany	52		Acute gastritis	Jan. 28, 1916
Scotfield, William A.	A, 1st Neb. Cav., etc.	Private	28	Ohio	66	25 00	Rheumatism	Dec. 3, 1908
Scott, Edward J.	G, 2d N. Y. Inf.	Private	36	Ireland	74	25 00	Fracture left hip	Mar. 24, 1916
Scott, John C.	C, S. Navy	Ord. Seaman	34	Massachusetts	63	18 00	Rupture	Sept. 24, 1909
Seranton, Charles	D, 17th Ill. Cav.	Private	24	New York	71	23 00	Age	Jan. 4, 1916
Seranton, Edwin	C, Marine Batt., etc.	Ord. Sergeant	47	Ohio	53	30 00	General debility	Nov. 23, 1889
Search, Sanford	K, 135th Ind. Inf.	Private	5	Indiana	69	15 00	Partially blind	June 24, 1915
Searles, James H.	E, 1st Mass. Cav.	Private	17	New Hampshire	70	16 30	Age	Feb. 25, 1902
Seeger, Ulrich	I, 35th Mass. Inf., etc.	Private	14	Switzerland	65	20 00	Rheumatism	July 6, 1908
Seward, George M.	A, 1st Ore. Inf.	Private	19	Indiana	60	15 00	Rupture	Jan. 20, 1911
Sevonoake, John Edw.	E, 51st Mo. Inf.	Private	3	Michigan	68		Partially blind, etc.	Nov. 7, 1915
Shaffer, Albert	C, 1st Mich. Cav.	Private	19	Ohio	62	19 00	Heart trouble	Mar. 25, 1909
Shaffer, William F.	U. S. Navy	Landsman	50	Pennsylvania	26		Rheumatism	Sept. 9, 1910
Shann n, William	C, 134th Ind. Inf.	Corporal	3	Indiana	67	15 00	Carbuncle on neck	Sept. 15, 1915
Sharp, George C.	I, 2d U. S. Vol. Cav.	Corporal	13	Ohio	53		Rheumatism	Dec. 19, 1911
Shaw, Oliver M.	K, 39th Ill. Inf.	Private	11	Illinois	65	16 00	Lame ankle	Jan. 3, 1911
Sheehan, Daniel	U. S. Navy	Landsman	24	Ireland	51	23 00	Stricture	July 18, 1884
Shiel, John	M, 1st Cal. Inf.	Private	16	Ireland	48	6 00	Dislocated shoulder	Jan. 1, 1909
Sheridan, John	B, 2d N. Y. Prov. Cav.	Private	7	Ireland	68	19 00	Rheumatism	July 5, 1902
Sherwood, Edmund	7th, U. S. Inf. Band	Corporal	33	Pennsylvania	53		Hernia	Mar. 6, 1911
Sherwood, Philander	C, 106th N. Y. Inf.	Private	18	New York	70	16 50	Age	June 16, 1915
Sherman, George C.	F, 4th N. Y. Hvy. Art.	Private	33	New York	59	24 00	Heart trouble	Dec. 29, 1902
Shoof, John H., Jr.	G, 2d Cal. Cav.	Private	14	Indiana	65	14 00	Paralysis	Mar. 26, 1914
Short, Charles J.	M, 11th U. S. Cav.	Saddler	16	New York	46		Fractured ribs	Dec. 29, 1913
Shottenkirk, Chauncey F.	I, 25th Ill. Inf.	Corporal	24	New York	67	16 50	Age	Nov. 19, 1913
Shreve, Albert	F, 126th Pa. Inf.	Private	9	Pennsylvania	67	15 50	Stomach trouble	Nov. 10, 1913
Shronds, Sterry H.	I, 117th N. Y.	Private	17	New York	66	20 00	Hemorrhage of lungs	Feb. 15, 1910
Skewls, Spencer L.	A, 10th Ohio Inf.	Private	17	New York	65	15 00	Rheumatism	Jan. 5, 1919
Skellinger, Charles K.	E, 4th N. J. Inf., etc.	Private	46	Pennsylvania	63	25 00	Rheumatism	Sept. 22, 1905
Skinner, William M.	E, 7th Ind. Cav.	Private	13	Ohio	82	14 00	Bladder trouble	June 22, 1915
Slack, Aymer L., Jr.	C, 13th U. S. Inf.	Private	36	Louisiana	34	17 00	Chronic amoebic dysentery	April 16, 1915
Slade, Frank M.	C, 12th Ohio Inf.	1st Lieut.	39	Ohio	65	30 00	Hemorrhoids	Sept. 15, 1904
Slade, John M.	A, 1st Cal. Inf.	Private	14	Indiana	44	40 00	Loss of right leg	Jan. 30, 1912

Smith, A-a	G, 1st Ky.	Private	37	Ohio	70	25 00	Rheumatism	May 2, 1912
Smith, Collins C.	F, 50th Ohio Inf.	Private	38	Ohio	65	25 00	Rheumatism	June 30, 1905
Smith, Edward (No. 3)	F, 1st N. Y. Engrs.	Private	37	Ireland	69	30 00	Rheumatism	Dec. 20, 1909
Smith, Francis M.	B, 22d Ohio Inf.	Private	21	Ohio	71	24 00	Rheumatism	May 26, 1916
Smith, Lee C.	M, 5th Md. Inf., etc.	Private	24	Maryland	41	17 00	Tul. eczema	April 10, 1915
Smith, William (No. 1)	F, 18th Ohio Inf.	Private	8	England	51	12 00	Varicose veins	Nov. 20, 1894
Smith, William A.	B, 38th Wis. Inf.	Private	15	Germany	69	16 00	Heart trouble	Aug. 3, 1914
Smith, Wm. H. (No. 2)	H, 40th Pa. Inf., etc.	Private	41	Pennsylvania	74	30 00	Age and heart trouble	Oct. 21, 1915
Snyder, Edward	A, 23d Wis. Inf.	Private	35	New Jersey	79	30 00	Age	May 31, 1916
Snyder, Jacob H. C.	F, 40th Ky. Inf.	Private	15	Kentucky	69	24 00	Stomach trouble	Aug. 25, 1914
Snyder, Marshall	A, 9th N. J. Inf.	Private	3	New Jersey	63	15 00	Rheumatism	Sept. 23, 1909
Snyder, Martin	A, 19th Pa. Cav.	Private	33	Germany	64	12 00	Lame hips	Dec. 17, 1909
Snole, William H.	A, 2d Cal. Cav.	Bugler	14	Massachusetts	62	15 00	Rheumatism	June 18, 1909
Sparks, Edward P.	F, 4th Md. Inf.	Private	32	Maryland	56	24 00	Rheumatism	Aug. 16, 1894
Spriek, Henry	E, 1st U. S. Cav.	Private	60	Germany	62		Toes of both feet frozen	Dec. 5, 1914
Spurger, Felix	F, 2d Ohio Hvy. Art.	Private	24	Ohio	53	19 00	Rheumatism	Dec. 21, 1899
Stabler, John	A, 2d Batt. Cav., Ohio N. G.	Private	2	Germany	82		Defective eyesight	June 18, 1914
Standford, Benj. F.	C, W. V. Inf.	Private	34	West Virginia	52	24 00	Malarial fever	Dec. 22, 1895
Standridge, Charles F.	A, 1st Batt. 17th U. S. Inf.	Musician	36	New York	59		Rheumatism	Nov. 6, 1902
Stanfield, Wm. R.	A, 71st Ohio Inf.	Private	50	Indiana	54		Lumbago	Dec. 14, 1898
Stanley, John T.	C, S. Navy.	Coal passer	12	California	43		Rheumatism	Feb. 10, 1911
Stanton, Edward (No. 2)	C, S. M. C.	Private	48	Ireland	50	16 50	Rheumatism	Aug. 28, 1894
Stanton, Thomas	C, S. M. C.	Private	27	New York	49		Dislocated right shoulder	Feb. 21, 1915
Stanwood, Franklin	D, 2d Ore. Vol. Inf.	Private	14	Iowa	64		Heart trouble	Sept. 9, 1914
Staubly, Woodville G.	Hosp. Steward, U. S. A.	Hosp. Steward	38	Washington, D. C.	53	17 00	Myocarditis	Mar. 9, 1910
Steele, Henry C.	H, 37th Ia. Vol. Inf.	Private	17	Iowa	31	00	Bronchitis	June 7, 1914
Sheers, Hendrick	C, S. Navy.	Ord. Seaman	36	Germany	68	19 00	Rheumatism	Dec. 11, 1908
Stephenson, Ira B.	C, 20th U. S. Inf., etc.	Private	25	Indiana	43		Rheumatism	Jan. 15, 1903
Stewart, Joseph M.	I, 40th Ia. Cav.	Private	30	Ohio	67	25 00	Heart trouble	Mar. 9, 1913
Sullivan, Joseph M.	I, 4th Wis. Inf.	Private	3	Pennsylvania	67	15 00	Rheumatism	April 18, 1914
Sullivan, Ameron A.	H, 37th Ill. Inf.	Corporal	37	Michigan	55	37 00	Piles	Aug. 18, 1897
Smith, Newton S.	I, 133d Ill. Inf.	Private	5	Illinois	65	15 00	Rheumatism	May 26, 1909
Storne, Thomas	C, S. Navy.	Seaman	13	Germany	41	8 00	Infected wound left hand	July 20, 1912
Stoyell, William Henry	B, 28th Me. Inf.	Private	12	Maine	58	22 50	Rheumatism	Dec. 18, 1895
Stalle, William	3d Batt. N. J. Lt. Art.	Private	16	Prussia	52	24 00	Kidney disease	Sept. 24, 1892
Stribb, Samuel	F, 7th Ind. Vol. Cav.	Private	31	Ohio	66	18 00	Rheumatism	Dec. 3, 1911
Stronberg, William, alias F. Bernard	C, S. Navy.	Seaman	33	Sweden	73	15 00	Injury to right shoulder	May 13, 1913
Sullivan, Adrian A.	14th U. S. Inf., etc.	Band	73	Michigan	41		Rheumatism	Feb. 2, 1911
Sullivan, John (No. 1)	C, S. Navy.	1st Cl. Fireman	55	Ireland	53	17 00	Rheumatism	Dec. 23, 1898
Sullivan, John (No. 2)	C, S. Navy.	Fireman	36	California	39	8 00	Rheumatism	Mar. 20, 1903
Sullivan, John (No. 4)	D, 99th N. Y. Inf.	Private	36	Connecticut	66	17 00	Rheumatism	Sept. 15, 1911
Sullivan, John (No. 5)	C, S. Navy	Coal heaver	36	Ireland	82	24 00	Kidney trouble	July 6, 1914
Sullivan, John L.	C, 1st Cal. Hvy. Art.	Private	8	Ireland	45		Piles	Nov. 17, 1907

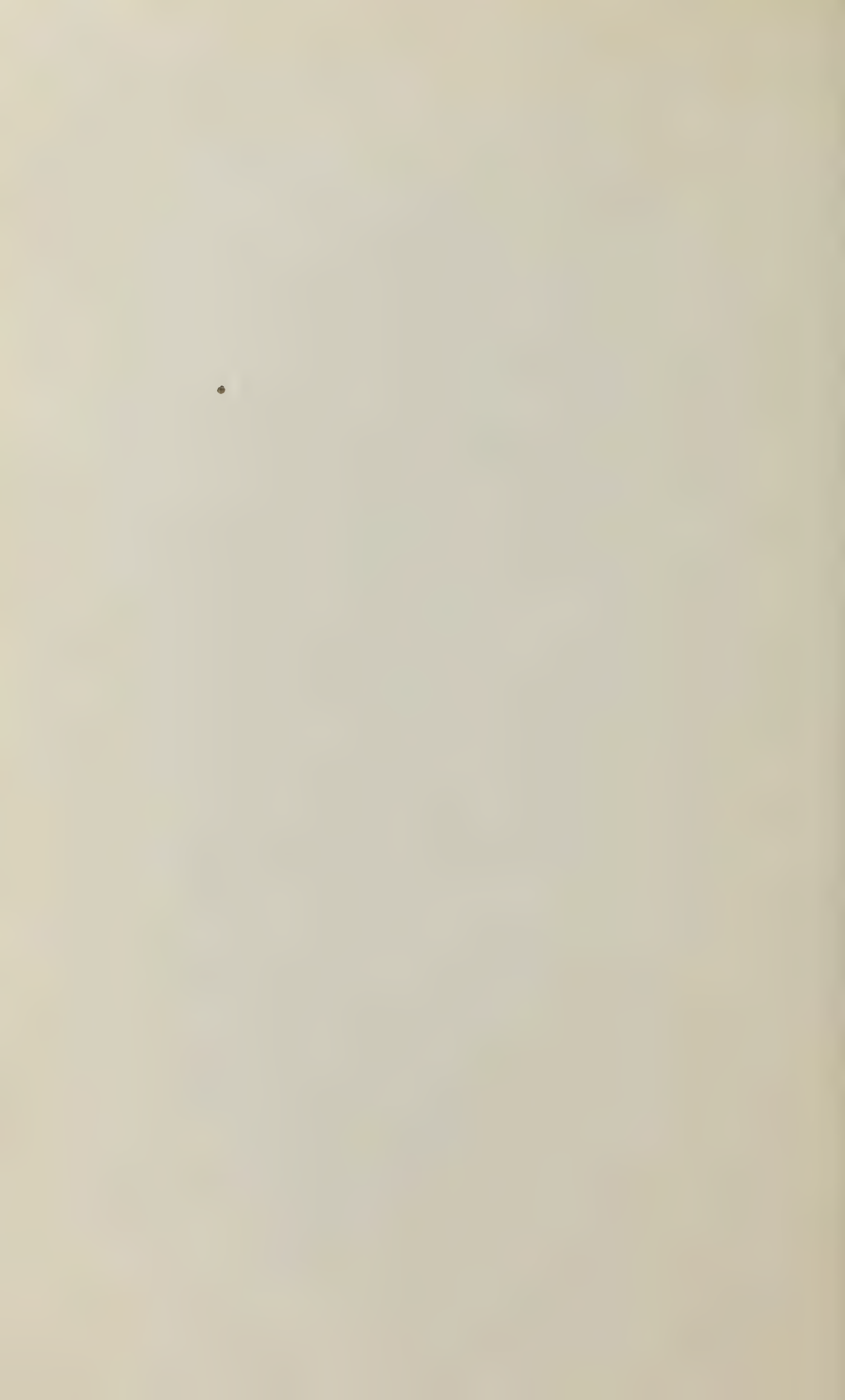
Name	Company and regiment	Rank	Length of service, months	Nativity	Age when enlisted	Discharged, month	Disability	When discharged
S. Voss, Melrose	D, 2d Conn. Inf.	Private	12	Ireland	53	20 00	Rupture	Sept. 6, 1864
S. Voss, Patrick	I, 15th N. Y. Inf.	Sergeant	33	Ireland	76	30 00	Infective eyesight	Mar. 13, 1896
S. Voss, Samuel S.	L, 9th Ill. Cav.	Lieutenant	46	New York	80	30 00	Age	July 2, 1881
S. Voss, Theodore W.	A, 8th Ill. Inf.	Private	12	Illinois	63	36 00	Lead poisoning	May 24, 1881
S. Voss, Eugene	24th Bart. N. Y. Inf. Vol.	Private	10	New Brunswick	74	Oct. 23, 1815	Arterio sclerosis, etc.	Oct. 23, 1815
S. Voss, Calvin A.	K, 1st U. S. Inf.	Private	60	Minnesota	59	.....	Rheumatism	Mar. 1, 1885
S. Voss, Joseph G.	U. S. Navy	Fireman	4	Kentucky	47	.....	Vertigo, etc.	Oct. 29, 1890
T. Tiedt, John	L, U. S. Engs.	Private	11	England	61	.....	Rheumatism	Nov. 1, 1882
T. Tiedt, John	F, 15th Ohio Inf.	Private	10	Ohio	64	12 00	Rheumatism	Jan. 1, 1881
T. Tiedt, George	B, 11th Pa. Inf.	Private	29	England	77	45 00	Gunshot wound left arm	July 10, 1881
T. Tiedt, Ernest W.	I, 20th Ill. Inf., etc.	Sergeant	70	Germany	79	30 00	Age	Nov. 17, 1881
T. Tiedt, Daniel	K, 16th Ill. Inf.	Private	4	Indiana	59	15 00	Heart disease	Dec. 30, 1883
T. Tiedt, Charles G.	E, 21st U. S. Inf.	Sergeant	69	Michigan	64	.....	Throat trouble	Mar. 15, 1896
T. Tiedt, Eugene A.	C, 1st Mich. Snp. Shooters	Private	28	Massachusetts	64	23 00	Gunshot wound in head	Dec. 15, 1896
T. Tiedt, James C.	K, 2d Mass. Inf.	Private	6	Massachusetts	76	22 50	Gunshot wound left knee	June 17, 1883
T. Tiedt, Samuel W.	E, 3th Me. Inf.	Private	14	Maine	69	19 00	General debility	Oct. 12, 1883
T. Tiedt, Thomas H.	G, 17th Mass. Inf.	Private	48	England	54	25 00	Rheumatism	July 4, 1884
T. Tiedt, Alfred J.	A, 2d Cal. Cav.	Private	22	Wales	74	21 50	Dislocated shoulder	Jan. 6, 1884
T. Tiedt, Edmund	M, 4th U. S. V. Inf.	Private	29	Illinois	58	.....	Stomach trouble	May 15, 1896
T. Tiedt, Lewis	M, 1st Ind. Hvy. Art.	Private	28	Missouri	58	17 00	Rheumatism	Jan. 22, 1884
T. Tiedt, Albert	H, 29 N. Y. Inf.	Corporal	26	Maryland	67	55 00	Loss of right arm	April 25, 1881
T. Tiedt, George	E, 81st Pa. Inf.	Private	10	Pennsylvania	15 50	.....	Age	June 15, 1884
T. Tiedt, Oscar L.	A, 16th Ill. Inf.	Private	5	Illinois	61	26 00	Fractured hip and leg	Feb. 3, 1885
T. Tiedt, George	H, 86th Ill. Inf., etc.	Private	28	Indiana	65	23 00	Rupture	Feb. 10, 1890
T. Tiedt, Thomas F.	Hosp. Corps, U. S. A.	Private	15	Rhode Island	48	.....	Malarial fever	Nov. 28, 1892
T. Tiedt, Joseph	G, 1st Md. Cav.	Private	16	New York	68	12 00	Rheumatism	Jan. 27, 1890
T. Tiedt, John	D, 11th Mass. Lt. Art.	Private	7	Pennsylvania	55	12 00	Piles	Jan. 1, 1885
T. Tiedt, James	U. S. Navy	Soldier	25	England	31	.....	Myocarditis	Sept. 21, 1887
T. Tiedt, Alphonse C.	F, 1st U. S. Cav.	Corporal	69	Maine	69	30 00	Cataract of eyes	Nov. 6, 1883
T. Tiedt, Ross	U. S. Navy	Master at Arms	37	California	52	.....	Infected left knee	May 28, 1885
T. Tiedt, Captain	I, 20th Mass. Inf.	Private	12	Canada	63	16 00	Lame left shoulder	Feb. 10, 1890
T. Tiedt, Eugene	K, 2d Wis. Cav.	Corporal	46	New York	69	25 00	Rupture	Mar. 22, 1892
T. Tiedt, Joseph	K, 4th Mass. Cav.	Q.M. Sergt.	48	Massachusetts	67	25 00	Rheumatism	Dec. 29, 1888
T. Tiedt, George H.	B, 7th Me. Inf.	Corporal	31	Maine	79	30 00	Foot eyesight	June 11, 1893
T. Tiedt, John W.	G, 25th Ill. Inf.	Private	26	Maine	65	16 00	Partial paralysis	Sept. 27, 1890
T. Tiedt, Joseph R.	F, 8th U. S. Inf., etc.	Bugler	90	Maryland	55	17 00	Amblyostomy	Dec. 16, 1888
T. Tiedt, Frederick	H, 15th Ill. Inf.	Private	19	Switzerland	75	25 00	Fistula	Sept. 21, 1885

Tussee, William	F, 30th Mo. Inf.	Private	12	Missouri	66	19 00	Partial paralysis right hand.	July 16, 1907
Twitchell, George W.	A, 47th Ill. Inf.	Corporal	28	Maine	63	17 00	Varicose veins	Dec. 5, 1908
Tyler, Chancy A.	A, 16th Ia. Inf.	Private	19	Iowa	64	21 50	Lumbago	April 20, 1909
Ullman, John	C, 8th Kan. Inf.	Private	22	Missouri	60	15 50	Kidney trouble	May 3, 1901
Ulrich, Henry	F, 20th U. S. Inf.	Corporal	36	Illinois	45	10 00	Ulcers right leg	Feb. 7, 1905
Upton, Robert T.	K, 30th Mich. Inf.	Private	8	Ohio	53	19 00	Lumbago	Nov. 4, 1898
Vance, James M.	F, 1st Nev. Cav.	Private	20	Illinois	80	20 00	Rheumatism	Oct. 26, 1909
Van Camp, Belus	E, 3d Mich. Cav.	Bugler	53	Indiana	56	25 00	Rupture	Mar. 15, 1899
Van Deventer, Geo. W.	F, 2d Mich. Inf.	Private	39	Michigan	73	25 00	Age	July 15, 1905
Vannester, Charles F.	1st Batt. M. 7th U. S. Art.	Private	10	Illinois	36		Kidney trouble	Dec. 16, 1903
Venn, Samuel	U. S. Navy	Seaman	181	England	49	12 00	Tuberculosis	Oct. 14, 1903
Viers, Valentine	D, 29th Ohio Inf.	Private	22	Ohio	56	21 50	Gunshot wound left leg	April 29, 1899
Vickers, Harro	B, 6th U. S. Inf.	Private	7	Holland	51		Mitral lesion; rheumatism	Sept. 25, 1914
Vogler, Remiguis	I, 1st N. Y. Inf.	Private	24	Switzerland	65	21 50	Rheumatism	Dec. 31, 1909
Wagar, Edwin B.	Brucklet's Batt., 1st Minn. C.	Private	7	Wisconsin	66	15 50	Age	May 12, 1915
Waggoner, Michael H.	A, 24th Ohio Inf.	Private	38	New York	81	20 00	Age	June 16, 1912
Wagner, Robert S.	H, 24th U. S. Inf.	Private	174	Tennessee	37	17 00	Loss of left leg	May 28, 1903
Waldo, Uriah S.	F, 9th Mich. Cav.	Bugler	31	Michigan	63	18 00	Liver trouble	Jan. 7, 1908
Wald, William W.	B, 15th Ia. Inf., etc.	Private	15	Ohio	62	24 00	Injury to left knee	July 15, 1900
Waldron, George W.	C, 1st Batt. Cal. Hvy. Art.	Private	11	California	49		Locomotor ataxia	Mar. 21, 1912
Wall, Joseph	U. S. Navy	Seaman	12	Ireland	72	20 00	Heart trouble	April 18, 1914
Wall, William H.	B, 1st Batt. Cal. Mts.	Private	25	New York	80	30 00	Loss of heel, rt. and left foot	Sept. 25, 1907
Wallace, Jacob H.	G, 12d N. Y. Inf.	Private	26	New York	73	23 00	Gunshot wound left leg	May 1, 1903
Walrath, Leonard	I, 13th Ill. Inf.	Corporal	5	New York	78	21 00	Age	June 14, 1906
Walsh, William C.	H, 1st Cal. Inf.	Private	15	California	46	6 00	Stomach trouble	May 1, 1906
Wangler, Anton	B, 2d Ill. Inf.	Private	36	Germany	76	30 00	Atrophied	Dec. 2, 1914
Ward, Charles H.	C, 1st Cal. Hvy. Art.	Private	7	California	38		Rheumatism	Mar. 27, 1902
Warren, John H.	F, 16th Mich. Inf.	Private	6	New York	72	21 00	Rheumatism	Jan. 2, 1908
Warren, Julian B.	F, 1st Cal. Hvy. Art.	Private	7	California	56		Partial deafness	May 12, 1906
Watt, Joseph A.	F, 11th Ia. Cav., etc.	Private	25	Pennsylvania	54	17 00	Fractured ankle	May 17, 1889
Weaver, Lafayette	F, 7th Ohio Inf.	Private	4	Ohio	70	18 00	Lame back	Nov. 6, 1912
Webster, Daniel G.	K, 5th Mass. Inf.	Private	8	New Hampshire	60	15 50	Constipation	Sept. 6, 1909
Weeks, William J.	L, 3d U. S. Vol. Cav.	Private	4	New York	54		Myocarditis	July 23, 1912
Weidman, Rudolph	H, 17th U. S. Inf.	Artiller	67	Switzerland	69		Piles	Feb. 8, 1911
Weingast, Matthew	I, 3d N. J. Cav.	Private	10	Germany	67	12 00	Rheumatism	June 29, 1910
Wells, Andrew J.	H, 76th Ill. Inf.	Private	35	New York	70	30 00	Broken ribs	April 18, 1910
Welsh, Michael	U. S. Navy	Cf. Petty Officer	58	Massachusetts	76		Asthma	May 16, 1906
Wetner, Lloyd M.	A, 1st U. S. Vol. Cav.	Private	19	West Virginia	41		Varicose veins	April 28, 1906
Wendt, Frederick	B, 16th N. Y. Cav.	Private	46	Germany	63	25 00	Rheumatism	June 30, 1907
Wentworth, Nathaniel S.	B, 58th Mass. Inf.	1st Sergeant	39	New Hampshire	73	30 00	Varicose veins	Sept. 29, 1906
Wentworth, Orrin S.	I, 26th Me. Inf.	Private	17	Maine	57	17 00	Heart trouble	Sept. 9, 1904

DESCRIPTIVE LIST OF MEMBERS OF THE VETERANS' HOME OF CALIFORNIA—Continued.

Name	Company and regiment	Rank	Length service, months	Nativity	Age when admitted	Pension per month	Disability	When admitted
Worley, Charles	1st Ct. Ord. Dept., etc.	Private	36	Switzerland	53	.....	Heart disease	Oct. 8, 1912
Werner, Gottlieb	H, 54th N. Y. Inf.	Private	83	Germany	58	25 00	Sore feet	June 1, 1899
Westcott, Harrison	I, 7th Me. Inf.	Private	30	Maine	73	24 00	Age	Mar. 28, 1916
West, Curtis B.	K, 13th Ia. Inf.	Private	8	Pennsylvania	71	19 00	Age	Apr. 28, 1916
Westfall, John	F, 62d N. Y. Inf.	Private	37	Germany	51	25 00	Asthma	Jan. 8, 1894
Weswell, George W.	C, S. Navy	Drummer	66	New York	57	25 00	Bronchitis	Nov. 30, 1902
Whisler, Abraham	K, 12th Ohio Inf.	Private	46	Ohio	74	20 00	Age	May 15, 1915
Whitaker, Frederick	B, 14th N. Y. Cav.	Private	3	England	67	24 00	Rheumatism	Dec. 15, 1907
White, Thomas F.	D, 1st Nev. Inf.	Private	30	Massachusetts	50	.....	Injury to left arm	Sept. 16, 1908
Whitlock, William H.	F, Cal. Inf.	Corporal	16	Michigan	73	20 00	Rupture	Mar. 11, 1911
Whitney, Hezekiah	C, S. Navy	Ord. Seaman	20	Massachusetts	75	27 00	Upper right leg	June 25, 1898
Whitney, Henry H.	H, 106th N. Y. Inf.	Sergeant	34	New York	60	24 00	Rheumatism	June 21, 1910
Wilton, Charles	C, S. Navy	Seaman	97	Massachusetts	68	30 00	Rheumatism	Nov. 17, 1905
Wilcox, Julius B.	A, 67th Ohio Inf.	Private	38	Ohio	67	17 00	Crippled left hand	Mar. 1, 1913
Wiley, William	D, 4th Mass. Inf., etc.	Private	33	Ireland	61	30 00	General debility	Feb. 1, 1899
Wiley, Granville C.	C, S. Navy	Acting 3d Asst. Engr., etc.	38	New Hampshire	71	15 00	Rheumatism	Oct. 15, 1908
Williams, Edgar S.	A, 133d Ind. Inf.	Private	4	Indiana	64	15 00	Rheumatism	Dec. 19, 1911
Williams, Edward	F, 33d Ill. Inf.	Private	8	Illinois	63	15 50	Rheumatism	Sept. 29, 1902
Williams, Edward (No. 2)	C, S. Marine Corps	Private	41	Ohio	42	.....	Fracture right ankle	Feb. 3, 1908
Williams, Sullivan	K, 10th N. Y. Inf., etc.	1st Lt. and Q.M.	33	New York	57	30 00	Rheumatism	Jan. 19, 1895
Williams, Thomas	D, Batt. Mo. Inf.	Private	18	England	74	30 00	Age	Jan. 19, 1896
Williams, William H.	K, 10th Ohio Inf.	Corporal	9	Michigan	57	.....	Weak eyes	Aug. 26, 1913
Williamson, John	F, 4th U. S. Inf.	Sergeant	36	New York	65	.....	Rheumatism	May 11, 1912
Wilson, Hiram C.	F, 18th Mo. Inf.	Corporal	45	Missouri	70	25 00	Gunsnot wound right leg	Mar. 19, 1913
Wilson, Robert P.	K, 19th Ill. Inf.	Private	29	Illinois	73	23 00	Age	Jan. 11, 1916
Winter, Henry	F, 51st Mo. Inf.	Private	7	Germany	56	22 50	Kidney disease	June 11, 1896
Wise, John H.	H, 11th Kan. Cav.	Private	14	Indiana	66	14 00	Crippled feet	Oct. 25, 1911
Witham, Charles A.	2d Mass. Inf.	Private	8	Massachusetts	55	19 00	Cystitis	April 29, 1898
Wolbrecht, Julius	31st U. S. Vol. Inf.	Reg. Q.M. Sgt.	21	Germany	62	.....	Kidney trouble	Mar. 27, 1914
Woodard, William	A, 4th Va. Inf., U. S. V.	Wagoner	12	California	48	6 00	Defective eyesight	Dec. 3, 1910
Woodruff, Thomas	D, 10th N. Y.	Private	36	New York	71	25 00	Nervousness	June 23, 1913
Woods, William B.	H, 34th Ill. Inf.	Private	15	Illinois	71	24 00	Bladder trouble	Mar. 8, 1910
Woodward, Charles H.	F, 21st U. S. Inf.	Sergeant	60	Illinois	61	.....	Rheumatism	Oct. 6, 1910
Woodward, Howard B.	A, 22d Ill. Inf.	Private	5	Wisconsin	66	25 00	Loss of left leg	Aug. 11, 1911
Woodward, Walter M.	F, 1st Tenn. Mtd. Inf.	Private	14	Tennessee	69	16 00	Rheumatism	May 22, 1913
Worester, Herman B.	B, 18th Wis. Inf.	Private	15	New York	70	12 00	Stricture	Feb. 1, 1912
Workman, Barnet	G, 39d Ia. Inf.	Private	16	Ohio	76	27 00	Deafness	Jan. 21, 1916

Wortser, George	E, 1st S. D. Inf.	Private	13	Wisconsin	56		Bronchitis	Dec. 12, 1911
Wray, John, alias John Good	G, 1st Conn. Cav.	Private	6	Massachusetts	53	12 00	Disease of eyes.	Jan. 29, 1866
Wright, Edgar M.	Hosp. Corps, U. S. A.	Sergt., 1st Cl.	72	New York	50		Dysentery, etc.	Feb. 1, 1916
Wulff, Gustaf	C, 1st Cal. Inf.	Private	13	Sweden	55		Injured spine	Jan. 8, 1915
Yarrington, Thomas H.	H, 3d U. S. Art.	Private	14	Wisconsin	47		Rheumatism	Mar. 17, 1916
Yerger, Theodore, alias John Schneider	U. S. Navy.	Seaman	5	Germany	71	18 00	Age	Feb. 19, 1914
Young, Geo. W.	G, 44th Mass. Inf.	1st Sergt.	9	New Hampshire	74	19 00	Age	Dec. 17, 1915
Younger, Elton R.	L, 36th U. S. Inf., etc.	Q.M. Sergt.	19	California	52		Chronic dysentery	Aug. 24, 1908
Zerby, Jacob	D, 46th Ill. Inf.	Private	24	Illinois	47	15 00	Rheumatism	July 14, 1866
Zipfel, Joseph R.	U. S. Navy	Water tender	30	Ohio	57	6 00	Injured right wrist	Aug. 20, 1912



SECOND REPORT

OF THE

Superintendent Capitol Building and Grounds of California

Covering Period from July 1, 1914,
to July 1, 1916

GEORGE G. RADCLIFF,
Superintendent Capitol Building and Grounds

By EDWARD VAN ALSTINE, Secretary



CALIFORNIA STATE PRINTING OFFICE
SACRAMENTO
1916

CAPITOL BUILDING AND GROUNDS.

Statutes 1911, page 572, amended 1913-15.

GEORGE G. RADCLIFF	Superintendent
EDWARD VAN ALSTINE	Clerk
WM. VORTRIEDE	Head Gardener
ALBERT ALDINGER	Assistant Gardener
THOMAS McDERMOTT	Engineer
JOHN MARSH	Fireman
W. H. SUTTON	Electrician
WM. WICKS	Head Porter
JOSEPH C. BEARD	Policeman
P. H. KERRIGAN	Policeman
WM. JOHNSON	Policeman
A. J. VERMILYEA	Policeman
W. H. BENNER	Policeman
SILAS HESS	Policeman
WM. J. LYNCH	Policeman
F. E. SPURGEON	Elevator Attendant
C. R. TOWNSEND	Elevator Attendant
R. F. WEBER	Typewriter Mechanic
MRS. DAISY PLANT	Telephone Operator
MISS MARIE GLYNN	Telephone Operator
MISS EDNA BULLOCK	Telephone Operator
S. A. STREET	Grounds Mechanic
F. G. CASTRO	Driver Lawn Mower
JOHN TOFT	Planter
GEO. ZENTGRAFT	Gardener at Mansion
THOS. CUNNINGHAM	Planter
CHARLES VAIRA	Gardener
CHARLES REESE	Gardener
R. C. LeLONG	Gardener
A. H. FOOTE	Gardener
WM. SCHULER	Gardener
ROBERT BROWN	Gardener
FRED WALLACE	Gardener
JAMES KNAPP	Gardener
W. B. FAUTS	Gardener
JOHN CHURCHMAN	Extra Gardener
ALBERT FEHR	Capitol Porter
MARTIN WHITE	Capitol Porter
JOSEPH PERRY	Capitol Porter
DANIEL McGUIRE	Capitol Porter
J. F. JOHNSTON	Forum Bldg. Porter
J. C. NIERI	Forum Bldg. Porter
R. E. BURTON	Forum Bldg. Porter
M. N. RICHARDS	Forum Bldg. Porter
BILL BROWN	Teamster

LETTER OF TRANSMITTAL.

November 15, 1916.

To the Honorable HIRAM W. JOHNSON,
Governor of the State of California,
Sacramento, California.

DEAR SIR: Herewith find my report as Superintendent of the Capitol Building and Grounds for the period from July 1, 1914, to July 1, 1916.

Respectfully,

GEORGE G. RADCLIFF.

Superintendent Capitol Building and Grounds.

By EDWARD VAN ALSTINE, Secretary.

REPORT OF THE SUPERINTENDENT.

FINANCIAL STATEMENT FOR SIXTY-SIXTH FISCAL YEAR.

Stationery, fuel, lights and supplies, sixty-sixth fiscal year.

Balance from sixty-fifth fiscal year		\$16,892 13
Credits from sale of supplies		417 43
		<hr/>
Stationery and office supplies	\$6,896 50	\$17,309 56
Janitors' supplies	1,809 28	
Paints and hardware	252 65	
Electric supplies	1,964 90	
Electric energy	4,497 98	
Typewriter parts and supplies	30 22	
Fuel and oil	1,195 86	
Telephone and telegraph	96 14	
Ice	380 75	
Drayage	59 49	
Expressage	3 72	17,187 49
		<hr/>
Balance returned to general fund		\$122 07

FINANCIAL STATEMENT FOR SIXTY-SEVENTH FISCAL YEAR.

Stationery, fuel, lights and supplies, etc.

Appropriation		\$20,000 00
Credit by sale of supplies		179 20
		<hr/>
		\$20,179 20
*Stationery	\$1,059 68	
Janitors' supplies	574 41	
Paint and hardware	55 59	
Office fixtures	2 40	
Electric lamps and other electrical supplies	1,934 67	
Electric energy	3,762 02	
Typewriter parts and supplies	19 47	
Oil and fuel	878 84	
Telephone and telegraph	105 18	
Ice	450 00	
Drayage	58 42	
Lumber and boxes	56 25	
Expressage	22 63	8,952 56
		<hr/>
Balance for sixty-eighth fiscal year		\$11,226 64

FINANCIAL STATEMENT FOR SIXTY-SIXTH FISCAL YEAR.

Repairs to building, furniture and fixtures, sixty-sixth fiscal year.

Balance from sixty-fifth fiscal year		\$2,631 09
Credit by return premium on boiler insurance		70 80
		<hr/>
		\$2,701 89
Material	\$713 31	
Skilled labor	1,988 05	2,701 36
		<hr/>
Balance returned to general fund		53

FINANCIAL STATEMENT FOR SIXTY-SEVENTH FISCAL YEAR.

Repairs to building, furniture and fixtures, sixty-seventh fiscal year.

Appropriation		\$5,000 00
Material	\$1,525 19	
Skilled labor	590 20	2,115 39
		<hr/>
Balance for sixty-eighth fiscal year		\$2,884 61

*Stationery for the stock room was purchased from the revolving fund during the sixty-seventh fiscal year. The 1915 appropriation for stationery, fuel, lights, etc., was \$20,000 as against \$28,000 in 1913.

FINANCIAL STATEMENT FOR SIXTY-SIXTH FISCAL YEAR.

Purchase of implements and hose, care and improvement of grounds.

Balance from sixty-fifth fiscal year		\$3,911 73
Plants, seeds and bulbs	\$480 51	
Tubs and pots	115 55	
Fertilizer and disinfectant	334 30	
Hose	174 06	
Implements, hardware, harness, etc.	465 72	
Paints and oil	314 49	
Hauling rubbish	660 00	
Cement work on walks	342 27	
Teaming, rock and soil	130 70	
Board of horse	243 00	
Lumber	335 17	
Phone, horseshoeing, expressage, etc.	72 40	
Extras for heating plant, and repairs to greenhouse	240 60	3,908 77
Balance returned to general fund		\$2 96

FINANCIAL STATEMENT FOR SIXTY-SEVENTH FISCAL YEAR.

Purchase of implements and hose, care and improvement of grounds.

Appropriation		\$14,330 00
Plants, seeds and bulbs	\$779 53	
Tubs and pots	119 81	
Fertilizer and disinfectant	496 30	
Hose	155 52	
Implements, hardware and harness	265 06	
Paints and oil	99 48	
Hauling rubbish	691 00	
Cement work on walks and driveways	953 76	
Teaming, rock and soil	397 25	
Board of horse	255 00	
Lumber	141 16	
Telephone	42 20	
Carpenter and mill work	413 10	
Muslin and paper	36 12	
Pay of gardeners at Governor's grounds	1,466 50	
Freight	37 99	
Shoeing horse and blacksmithing	35 25	
Lawn mowers	69 00	
Tree labels	21 05	6,475 08
Balance for sixty-eighth fiscal year		\$7,854 92

DISBURSEMENTS FROM ABOVE FOR EXECUTIVE MANSION GROUNDS.

Sixty-seventh fiscal year.

Pay of gardeners	\$1,372 00	
Hauling rubbish	31 00	
Repairs to garage	396 50	
Fertilizer	110 00	
Cement work	135 00	
Ornamental plants and lawn seeds	307 30	
Rock and sand	49 50	
Cement	50 48	
Lumber	9 60	
Ornamental vases	100 00	
Lawn mowers	15 17	
Hose	9 70	\$2,586 25

FINANCIAL STATEMENT FOR SIXTY-SIXTH FISCAL YEAR.

Pay of gardeners, porters, etc.

Balance from sixty-fifth fiscal year	\$21,580 00	
Deduct payrolls	21,578 25	
Balance returned to general fund		\$1 75

FINANCIAL STATEMENT FOR SIXTY-SEVENTH FISCAL YEAR.

Pay of gardeners, porters, etc.		
Appropriation		\$54,500 00
Deduct payrolls		27,076 75
Balance for sixty-eighth fiscal year		\$27,423 25

FINANCIAL STATEMENT FOR SIXTY-SIXTH FISCAL YEAR.

Purchase of carpets and furniture, etc.		
Balance from sixty-fifth fiscal year		\$1,303 47
Office furniture	\$389 99	
Carpets and linoleum	713 93	
Typewriters	185 35	1,289 27
Balance returned to general fund		\$14 20

FINANCIAL STATEMENT FOR SIXTY-SEVENTH FISCAL YEAR.

Purchase of carpets and furniture, etc.		
Appropriation		\$5,000 00
Office furniture	\$73 23	
Carpets and linoleum	227 03	
Typewriters	128 00	428 26
Balance for sixty-eighth fiscal year		\$4,571 74

FINANCIAL STATEMENT FOR SIXTY-SIXTH FISCAL YEAR.

Water, capitol building and grounds.		
Balance from sixty-fifth fiscal year		\$1,800 00
Deduct city of Sacramento, water for 12 months		1,800 00
Balance		\$0 00

FINANCIAL STATEMENT FOR SIXTY-SEVENTH FISCAL YEAR.

Water, capitol building and grounds.		
Appropriation		\$3,600 00
Deduct city of Sacramento, water for 12 months		1,800 00
Balance for sixty-eighth fiscal year		\$1,800 00

FINANCIAL STATEMENT FOR SIXTY-SIXTH FISCAL YEAR.

Traveling and contingent.		
Balance from sixty-fifth fiscal year		\$163 50
Traveling expense	\$99 95	
Telegraph and telephone	6 47	
Extra hardware for main door	41 00	
Paint	12 70	160 12
Balance returned to general fund		\$3 38

FINANCIAL STATEMENT FOR SIXTY-SEVENTH FISCAL YEAR.

Traveling and contingent.		
Appropriation		\$240 00
Traveling and contingent	\$37 10	
Expressage	1 93	
Hire of extra clerk, account inventory	64 00	103 03
Balance for sixty-eighth fiscal year		\$136 97

FINANCIAL STATEMENT FOR SIXTY-SIXTH FISCAL YEAR.

Chapter 6, 1909.

Special appropriation of \$75,000.00 made in 1909 for purchase of legislative furniture and repairs to Capitol Building.

Balance		\$10,280 87
Credit by sale of furniture		161 00
Total		\$10,441 87
Furniture purchased from San Quentin Prison	\$7,912 25	
Freight	143 57	
Drayage	143 50	8,199 32
Balance		\$2,242 55

FINANCIAL STATEMENT FOR SIXTY-SEVENTH FISCAL YEAR.

Chapter 6, 1909.

Special appropriation of \$75,000.00 made in 1909 for purchase of legislative furniture and repairs to Capitol Building.

Balance		\$2,242 55
Credit by sale of furniture		884 40
Total		\$3,126 95
Furniture purchased from San Quentin Prison	\$85 00	85 00
Balance		\$3,041 95

FINANCIAL STATEMENT FOR SIXTY-SEVENTH FISCAL YEAR.

Revolving fund.

Appropriation		\$6,000 00
Credit from sale of supplies		4,433 37
Total		\$10,433 37
Supplies purchased for stock		4,927 01
Balance		\$5,506 36

On May 1, 1916, we transferred to the State Purchasing Department all the supplies on hand, for which that department is to reimburse our revolving fund to the amount necessary to make the original \$6,000.00, or \$493.64. The supplies turned over to the Purchasing Department amounted to approximately \$4,000.00.

FINANCIAL STATEMENT FOR SIXTY-SIXTH FISCAL YEAR.

Chapter 3, 1915.

Special appropriation, covering rent of offices, janitor services, moving, etc.

Appropriation		\$20,000 00
Credit by sale of linoleum		458 64
Total		\$20,458 64
Moving expenses	\$638 00	
Linoleum for Forum Building	2,923 89	
Laundry service	160 45	
Signs	40 20	
Janitor service	1,989 75	
Rent	9,462 61	
Carpenter work	188 00	15,392 90
Balance returned to general fund		\$5,065 74

FINANCIAL STATEMENT FOR SIXTY-SEVENTH FISCAL YEAR.

Rent of offices, Forum Building.

Appropriation		\$55,000 00
Rent 12 months		22,287 60
Balance for sixty-eighth fiscal year		\$32,712 40

STATIONERY AND SUPPLY DEPARTMENT.

In April, 1911, shortly after assuming office, the Superintendent of the Capitol Building and grounds installed a stock record system by which a record of all purchases of supplies and the disposition of same is kept. Prior to that date several thousand dollars worth of supplies were purchased each year and no record of same kept; even the bills for supplies were not filed away for reference. Only a portion of the bills for stationery and supplies purchased prior to 1911 could be found. No record of the disposition of the supplies was made. Supplies were purchased in small lots as needed, no competitive bids were secured, and no uniformity of supplies was attempted, resulting in great waste to the state.

A comparative table, showing prices paid for office supplies prior to 1911 and the prices paid by this department in 1911, 1912, 1913 and 1914, was published in the last report of this department, which showed an average saving of 47 per cent. This record has been maintained for the fiscal years, 1915-1916.

In the report of 1914 a recommendation was made to the effect that the purchasing of stationery and office supplies for all the state departments throughout the state should be centralized in one general supply department, as had been done with the offices in the Capitol Building, much greater economy and efficiency would result. At that time each institution and department, outside of the Capitol Building, secured bids on its own particular requirements, there was no standardization of office supplies, and purchases were made from time to time in small lots, as the supplies were needed.

Governor Johnson, in his message to the legislature of 1915, recommended the creation of a State Purchasing Department, which recommendation was later enacted into a law.

This department, feeling a deep personal interest in the success of the new general department, later recommended to President Neylan of the Board of Control and State Purchasing Agent McMillin, the taking over of the \$4,000 stationery and general supply stock, also the revolving fund of \$6,000, in order that a centralized general office and stationery supply department should be maintained in the Capitol Building. The recommendation was agreed to and well-equipped office and storerooms and basement space was assigned such new division of the State Purchasing Department.

Although divorced from the purchasing end of the state's business since May, 1916, this department feels that the work it started back in April and May, 1911, by and with Governor Johnson's sanction and encouragement, of buying state goods at right prices and keeping a proper record of their disposition, has borne good fruit in the creation

of the State Purchasing Department. That department is in the infancy of its value to the state. Let it not be encumbered at any time with too many red tape rules and methods; then its success is assured.

During the sixty-sixth fiscal year we distributed from our supply department \$6,605.69 in supplies. Of this amount, \$1,957.91 was supplied the legislature. In the sixty-seventh fiscal year the special session of the legislature used \$87.70 supplies from our supply department. The total amount disbursed from our stockroom in the sixty-seventh fiscal year was \$4,585.87. This is for a ten months' period in the sixty-seventh fiscal year up to and including April 30, 1915.

STOCK RECORD SHOWING STATIONERY AND SUPPLIES DRAWN FROM SUPERINTENDENT'S OFFICE FOR SIXTY-SIXTH AND SIXTY-SEVENTH FISCAL YEARS.

	Sixty-sixth fiscal year	Sixty-seventh fiscal year	Total
Governor's office	\$114 24	\$142 19	\$256 43
Secretary of State	372 03	270 75	643 68
Controller	217 83	142 02	359 85
Treasurer	120 72	59 63	180 35
Attorney General	50 95	98 33	149 30
Surveyor General	86 13	100 12	186 25
Clerk Supreme Court	21 59	15 20	36 79
Superintendent Public Instruction	104 42	70 76	175 18
State Printer	165 28	110 06	275 34
Board of Equalization	31 56	20 71	52 27
Board of Control	187 79	306 25	494 04
Adjutant General	112 46	87 79	200 25
State Library	293 89	163 33	457 22
Engineering Department	406 09	259 56	665 65
Highway Commission		52	52
State Forester	35 74	22 32	58 26
Agricultural Society	64 96	18 58	83 54
Board of Horticulture	116 82	113 26	230 08
Board of Health	143 11	212 04	355 15
Lunacy Commission	36 59	43 82	80 41
Veterinarian	31 97	24 10	56 07
Water Commission	14 04	2 05	16 09
Superintendent Building and Grounds	716 16	353 91	1,070 07
Third District Court of Appeal	44 25	31 25	75 50
Assembly	1,021 62	55 92	1,077 54
Senate	936 29	31 78	968 07
Reclamation Board	112 76	88 62	201 38
Fish and Game Commission		21 14	21 14
Civil Service Commission	158 26	172 22	330 48
Labor Commissioner	28 76	17 88	46 64
Motor Vehicle Department	295 99	526 83	822 82
Viticulture Commission	23 94	23 94	47 88
Board of Medical Examiners	93 53	125 12	218 65
Corporation License Department		21 41	21 41
Public Employment Bureau		17 45	17 45
Board of Education	147 69	117 86	265 55
Legislative Counsel Bureau	60 70	18 15	78 85
Weights and Measures	57 49	109 43	167 92
Corporation Commission	123 73	179 18	202 91
Inheritance Tax Department		175 39	175 39
State Tax Commission		97 08	97 08
State Purchasing Agent		74 88	74 88
Immigration and Housing Commission		27 59	27 59
Social Insurance Commission		8 76	8 76
Industrial Accident Commission		3 09	3 09
Bill File Room	47 21		47 21
Mining Bureau	8 20		8 20
Totals	\$6,605 69	\$4,585 87	\$11,092 78

On May 1st this department turned over to the State Purchasing Agent all the supplies on hand as a nucleus for a central stockroom for the entire state. Under his direction the system which we have been following for several years in this department can be extended to all state offices, commissions and institutions, with proportionately larger savings, owing to the much greater volume of business to be handled. From our records the Purchasing Department will be able to control purchases of supplies for the stockroom, as we have a record of the exact amount of each article used by the various departments for several years past.

HANDLING OF LEGISLATIVE SUPPLIES.

The following is a copy of report made by this department to the 1915 session of the legislature, relative to the handling of legislative supplies. It was printed in the Senate Journal of May 4, 1915, and in the Assembly Journal of May 3, 1915:

SACRAMENTO, CALIFORNIA, May 3, 1915.

*To the Honorable Members of the Forty-first Session of the Legislature
of the State of California:*

GENTLEMEN: Herewith I present for your information report of the legislative supplies furnished the legislature for the present session, also comparative tables showing cost and amount of supplies as compared to the sessions of 1909, 1911 and 1913. This report covers the present session up to and including April 30, 1915.

Senate Daily Journal.

Previous to the session of 1911 no itemized bills for purchases made by the secretaries or sergeants-at-arms of either house of the legislature were filed in the Controller's office, and a search of the archives in the office of the Secretary of State has resulted in finding only the itemized bills of the sergeant-at-arms of the Senate for 1909. For total purchases made by the aforesaid officers of the legislature, but not itemized prior to 1911, a search of the journals, page by page, has had to be made.

Along about 1900 the sergeant-at-arms of each house and the secretary of the Senate acquired the habit of purchasing supplies and stationery for the legislature that had been previously secured from what was then known as the janitor's office of the Secretary of State. The high prices paid for such supplies is brought out by reference to the following table, and the prices then were lower than for former sessions. These high prices also prevailed on stock furnished from the janitor's office.

This system of furnishing supplies was checked somewhat by this department in the 1913 session. I addressed a communication to the sergeant-at-arms of each house at the beginning of the session, stating that this department was prepared to furnish all stationery and supplies on requisition, without cost to the legislature.

The table on page 12 gives the prices paid by the sergeant-at-arms as compared to the prices paid by this department at that time, the difference in many instances exceeding 50 per cent. Our purchases are made on yearly contract, secured after fullest competition, and it is needless to say that the saving over retail prices is considerable. The supplies are issued by this department only on requisitions signed by the secretary of the Senate, chief clerk of the Assembly, the sergeant-at-arms and the chairmen of the various committees.

	Sergeant-at-Arms	Superintendent Capitol Building and Grounds
3 dozen 4-oz. ink.....	\$3 62	\$1 02
2 dozen 8-oz. paste.....	8 26	5 50
6 dozen legal tablets.....	8 10	4 68
150 packages blotters.....	7 50	2 16
1 gross Mikado pencils.....	5 40	3 46
2 dozen indelible pencils.....	1 30	61
6 dozen cork tip penholders.....	3 00	1 50
1 dozen fountain pen ink.....	2 75	1 50
2 dozen letter tablets.....	2 50	1 48
6 boxes carbon paper.....	9 00	3 99
6 dozen pencil eras rs.....	2 75	1 80
4 dozen typewriter erasers.....	3 60	1 28
6 boxes assorted rubber bands.....	4 80	4 32
6 reams T.W. paper, 8½ x 11.....	4 50	3 12
6 reams T.W. paper, 8½ x 13.....	6 00	3 24
2 dozen red pencils.....	1 80	1 08
4 dozen blue pencils.....	3 20	2 06
2,000 Gem clips.....	1 50	50
2 dozen pyramid pins.....	2 00	1 19
6 stamp pads.....	1 25	63
6 box files.....	2 75	2 25
97 pairs shears.....	145 50	59 17
2 dozen waste paper baskets.....	15 00	8 81
5 dozen 5-oz. paste.....	13 15	8 75
4 balls hemp twine.....	80	32
3 gross thumb tacks.....	4 50	2 52
1 journal, 150 pag s.....	80	32
2 Triumph punches.....	4 50	3 50
13 tin cash boxes.....	35 75	19 50

The above items, taken from bills presented by the sergeant-at-arms during the 1913 session, are only cited as comparative prices and do not show the total purchases.

Previous to the 1913 session there had never been any record kept that would show the amount, cost or disposition of supplies used by the legislature. The establishment of such a system by this department was of great value in making up our stationery schedule at the beginning of the present fiscal year. The items used by the legislature were included and purchased on the regular contracts.

I am glad to state that during the present session this department has had the fullest cooperation of the officers of the Senate and Assembly, and the result will be seen in the final totals.

In 1909, the Senate, through its secretary and sergeant-at-arms, expended for stationery and office supplies, exclusive of the cost of codes, statutes, expressage, postage, binders, etc., \$7,645.76. The Assembly for the same session purchased, through the sergeant-at-arms, supplies to the amount of \$5,178.60, making a total of \$12,824.36. The same supplies in 1911 cost \$7,922.63; in 1913, \$4,102.41, and in 1915, \$2,896.12.

In 1909, typewriters were rented at the rate of \$10 each per month; in 1911, \$4.00 per month; in 1913, at the rate of \$3.00 per month; and for the present session we are paying \$3.00 per month, with no charge for the month of February, making a net rental of \$9.00 for the four months, or at the rate of \$2.25 each per month.

In 1909, an electrical firm was paid over \$700 by the legislature for electrical supplies and work that is now furnished by the electrician of this department, without charge. In 1911 the electrical supplies cost the legislature \$391.20. In 1913 the only charge of this nature was \$2.00 for rent of an electric heater for one of the committee rooms, and this session there has been no expense of this kind charged to the legislature.

The ice and water service this session has been furnished by this department from our central ice storage plant without cost to the legislature. In 1909 this service

cost the sum of \$918; in 1911, \$734.95, and in 1913, the sum of \$766.25. In previous sessions this service has been furnished through the sergeant-at-arms. Our ice is now purchased at the rate of \$5.50 per ton, as against \$20 per ton paid prior to the installation of the central ice storage plant.

In 1909 \$286.35 was paid by the sergeant-at-arms for locksmith and key work; in 1911, \$496.75; 1913, \$162.25 (of which approximately half was expended through this department), while this session there has been no charge whatever for this work, the same being performed by our typewriter repairman in connection with his regular duties.

In 1909 there was expended by the sergeant-at-arms the sum of \$509.28 for carpenter work, such as repairs to windows, desks, etc. In 1911 this cost the legislature \$672.59. In the past two sessions all work of this kind has been taken care of by the employees of this department without cost to the legislature.

During the present session on two occasions this department has furnished potted plants and flowers for decorative purposes in the legislative chambers, which in former years cost several hundreds of dollars on similar occasions. By referring to the report of the Committee on Inaugural Ceremonies I note that the total expense of the inaugural ceremonies this session was but \$92, as compared to \$402.60 in 1911, \$1,305.77 in 1907, \$1,823.90 in 1903, and \$1,208.95 in 1899.

In the following comparative table I would like to call your attention to the fact that the period covered by the 1900 session was but three months, the same for 1911, over four months for 1913, and four months for the present session.

Senate.

	1909	1911	1913	1915
Stationery	\$4,411 85	\$2,350 25	\$764 05	\$810 50
Electric lamps, drop cords, etc.....	.59 15	259 35		
Supplies, general	1,032 01	709 54	88 35	*114 32
Rent of typewriters and stands.....	6'2 00	289 00	357 00	251 40
Rubber stamps, badges, etc.....	444 50	39 60	15 50	37 10
Key and locksmithing	146 25	274 15	95 75	
Ice and water.....	400 00	447 00	483 00	
Sanitary drinking cups.....				138 60
Totals	\$7,645 76	\$4,468 89	\$1,803 45	\$1,351 92

*Under heading "supplies, general" is included cuspidors, sign painting, replacing broken glass, towel supply, phone, etc.

Ass mbly.

Stationery	\$3,311 04	\$1,924 14	\$1,226 91	\$994 17
Electric lamps, drop cords, etc.....	144 00	131 85	2 00	
Supplies, general	528 41	561 65	322 55	160 43
Rent of typewriters and stands.....	537 05	267 70	276 00	221 40
Rubber stamps, badges, etc.....		157 85	121 55	79 60
Key and locksmithing	140 16	122 60	66 70	
Ice and water.....	518 00	287 95	283 25	
Sanitary drinking cups.....				138 60
Totals	\$5,178 60	\$3,453 74	\$2,298 96	\$1,544 20

Reconciliation.

Senate	\$7,645 76	\$4,468 89	\$1,803 45	\$1,351 92
Assembly	5,178 60	3,453 74	2,298 96	1,544 20
Totals	\$12,824 36	\$7,922 63	\$4,102 41	\$2,896 12

The supplies drawn from our stock during the present session are segregated as follows:

Senate		Assembly	
Secretary	\$392 01	Chief Clerk	\$385 76
Sergeant-at-Arms	230 65	Sergeant-at-Arms	333 33
Committees	187 84	Committees	225 08
Total	\$810 50	Total	\$944 17

In order to give you an idea of the quantities of the various items of supplies used in the course of a legislative session, I am listing below some of the larger items:

	Senate	Assembly	Total
Blank books	66	22	88
Tin cash boxes	49	86	135
Carbon paper, boxes	43	33	76
Erasers, No. 868	215	221	436
Erasers, No. 899, circular	125	132	257
Erasers, steel	15	4	19
Filing cases, letter	138	114	252
Ink, black, 2-ounce	60	111	171
Ink, black, 4-ounce	55	92	147
Ink, fountain pen	29	31	60
Letter openers	47	81	131
Manila pads, legal	880	738	1,618
Manila pads, letter	171	220	391
Typewriter paper, boxes	127	132	259
Gem clips, boxes	119	122	241
Paste, 8-ounce jars	132	205	338
Pencils, lead	265 doz.	233 doz.	498 doz.
Pencils, colored crayon	47 doz.	28 doz.	75 doz.
Pens, Glucinum	23 gro.	20 gro.	43 gro.
Penholders	25 doz.	40 doz.	65 doz.
Reporters' note books	78	147	225
Rubber bands	111 gro.	108 gro.	219 gro.
Rulers	68	68	136
Shears	101	140	241
Waste baskets	80	93	173

Two years ago, on the suggestion of State Printer Friend W. Richardson, now State Treasurer, and the superintendent of this department, the statutes were so amended that the bill filing rooms of each house, which were formerly, when separately conducted, so productive of confusion and unsatisfactory results, were consolidated into one centralized bill-filing room for both houses, under the direct management of the State Printer; and the hiring of porters and watchmen for both houses of the legislature and their management, which had in past sessions of the legislature produced such unsatisfactory results, was placed under the direction of the Superintendent of Capitol Building and Grounds.

That such change has been successful in increased efficiency and at less cost than heretofore is no doubt apparent to all the members of the legislature, particularly those who have served in former sessions.

Senate Daily Journal.

This department is prepared to receipt for the return upon adjournment of the legislature of any supplies furnished on requisition to committees or members thereof.

Respectfully submitted,

GEORGE G. RADCLIFF,

Superintendent Capitol Building and Grounds.

By J. F. MISPLEY, Secretary.



TYPEWRITER SERVICE DEPARTMENT

In November of 1911 the attention of this department was directed to the matter of the care of typewriters in the Capitol Building, which numbered approximately 100. The offices were compelled to call in outside repairmen whenever their typewriters were in need of attention, paying for the same from their contingent funds.

In November, 1911, with the consent of the State Board of Control, there was appointed a typewriter expert. It was his duty to inspect, clean, oil and repair all the typewriters and adjust new ribbons whenever needed. In addition to this, all the small general repair work, such as keys, locks, etc., was turned over to him. During the legislative session we were able to render prompt service to the numerous typewriters used by the legislature, which amounted to about sixty machines. The key work for the legislature is also handled by the typewriter expert. In September, 1914, there were approximately 150 typewriters taken care of by this department. There are at the present time 220 typewriters, 34 adding machines, 2 Edison mimeographs, 8 dictaphones, 2 multigraphs, taken care of by this department. A record is kept of the machines, showing the number, operator, when purchased and when traded in for a late model.

We have also maintained a centralized mimeograph machine in this office, where almost the entire mimeograph work of the state government in Sacramento is furnished.

The stenographers in various offices cut the stencils, bring them to this department and our typewriter expert runs the desired number of copies. The mimeograph department has been of great assistance to the offices in the building, particularly the Civil Service Commission, in turning out announcements, forms and examination questions. There are many rush jobs that the printing office would be unable to fill in a hurry, which the mimeograph department is able to turn out on short notice. Since inaugurating this department the following work has been done:

	April 12, 1913, to September 10, 1914		September 10, 1914, to July 1, 1916	
	Number of stencils	Number of copies	Number of stencils	Number of copies
Adjutant General	122	34,370	234	46,780
Appellate Court			5	575
Capitol Building and Grounds, Superintendent	48	10,553	23	5,350
Civil Service Commission	657	132,330	686	199,650
Controller	87	11,154	116	32,450
Control, Board of	62	7,625	230	28,515
Corporation Commission			178	26,255
Corporation License Department			17	2,200
Education, Board of	43	6,950	102	15,955
Equalization, Board of	1	750	20	1,675
Fish and Game Commission	3	840	14	1,500
Forester	16	3,600	23	4,675
Governor	32	8,030	82	19,140
Health, Board of	44	10,335	277	63,250
Highway Commission, State			38	4,750
Horticultural Commission	37	7,250	78	16,150
Inheritance Tax Department			46	5,975
Labor Commission			6	1,750
Legislative Counsel Bureau	4	1,150	53	9,250
Library, State			47	7,375
Lunacy Commission	6	1,675	7	1,250
Medical Examiners, Board of	169	10,455	759	42,465
Mining Bureau			23	2,300
Motor Vehicle Department	56	31,675	266	71,175
Nurses' Registration Bureau	4	700	19	3,900
Printer, State	4	700	11	1,560
Public Instruction, Superintendent of	63	16,190	70	17,165
Purchasing Agent, State			78	7,850
Reclamation Board	7	685	73	6,242
Secretary of State	92	21,670	93	20,297
Senate			2	875
Surveyor General	2	800	23	3,275
Tax Commission			98	11,825
Treasurer, State	5	2,875	20	6,040
Tuberculosis Bureau			30	9,450
Veterinarian, State	10	1,395	12	2,380
Viticultural Commission	24	4,665	55	5,576
Weights and Measures, Superintendent of			138	27,830
Totals	1,599	329,497	4,038	735,575

The above figures are for eighteen months and twenty-two months, respectively. Therefore, the mimeograph work has materially increased and has almost doubled since September, 1914.

TYPEWRITER SERVICE DEPARTMENT.

Machines under care of the typewriter expert.

	1914	1916
Underwood, Remington, L. C. Smith, Smith Premier, Monarch, Royal, Oliver, Elliott Fisher typewriters.....	153	223
Remington typewriters with Wahl adding attachment.....	0	4
Monarch typewriter with Wahl adding attachment.....	0	1
Burroughs adding machines.....	30	34
Comptograph adding machines.....	6	6
Edison mimeographs.....	2	2
Dictaphones.....	2	8
Dictaphone cylinder shaving machines.....	1	2
Multigraphs.....	1	2
Totals.....	192	282

ICE SERVICE.

A little more than two years ago an ice storage house was installed in the basement, the construction work being done by our own employees. Ice is purchased at the wholesale rate of \$6.00 per ton. Delivery to the different offices in the Capitol and Forum buildings is made each morning, and in the summer time twice a day. All the work in connection therewith is performed by either the engineer or fireman of the Capitol, in addition to their regular duties. No charge is made to any of the departments for the ice. Previous to two years ago each department bought and paid for its own ice at the rate of one cent per pound, plus shrinkage.

The following record shows the total net pounds of ice furnished each department from July 1, 1914, to July 1, 1916, and the cost to this department at the rate of \$6.00 per ton (the approximate old-time cost to each department being three and a half times the amount given below):

	Pounds	
Governor's office.....	14,096	\$42 28
Secretary of State.....	8,145	24 43
State Controller.....	13,970	41 91
State Treasurer.....	6,447	19 34
Attorney General.....	5,277	15 83
Surveyor General.....	4,933	14 80
Clerk Supreme Court.....	36	11
State Printer.....	36,210	108 65
Board of Control.....	4,720	14 16
Adjutant General.....	5,039	15 11
State Library.....	14,166	42 50
State Engineer.....	5,196	15 60
Legislative Counsel Bureau.....	720	2 26
State Forester.....	727	2 18
Horticulture Commission.....	1,975	5 92
Board of Health.....	3,092	9 27
Tax Commission.....	1,470	4 41
Lunacy Commission.....	5,615	16 85
Veterinarian.....	1,485	4 50
Superintendent Capitol Building and Grounds.....	22,128	66 38
Appellate Court.....	13,262	39 80
Civil Service Commission.....	4,387	13 16
Labor Statistics.....	1,343	4 02
Fish and Game Commission.....	2,052	6 15
Highway Commission.....	5,270	15 81

	Pounds	
State Purchasing Department.....	2,030	\$6 09
Motor Vehicle Department.....	7,753	23 25
Viticultural Commission.....	1,736	5 20
Medical Examiners.....	1,736	5 20
Board of Education.....	2,961	8 88
State Insectary.....	299	89
State Engine Room.....	165	49
Legislature.....	11,593	34 77
Forum Building.....	17,397	52 20
Reclamation Board.....	3,682	11 05
Weights and Measures.....	2,790	8 37
Totals.....	233,903	\$701 82

Summary.

148 tons ice received at \$6.00 per ton.....	\$888 00	
117 tons ice disbursed at \$6.00 per ton.....		\$702 00
Shrinkage, 31 tons at \$6.00 per ton.....		186 00
Total.....		\$888 00
Former cost to state at \$20.00 per ton, \$2,960.00.		
Net saving in two years under present plan, \$2,072.00.		

REPAIRS TO THE BUILDING.

During the past spring and summer the engineer and fireman, when not busy with their other duties, re-puttied, where needed, all the skylights on the roof of the Capitol and gave each framework two coats of paint. There are forty-five of these skylights, average size 8 by 10 feet, eight lights each. They also cleaned and painted two large ventilators 10 by 10 by 5 feet each; also one smokestack 6 by 6 by 16 feet. In the aggregate they put in twenty days of eight hours each on the work and used ten gallons of paint and several paint brushes.

This fall the same two employees did the following work on the three water tanks, each 6 feet in diameter by 6 feet high, in the attic of the Capitol: First, washed out thoroughly with water; second, all rust scraped off; third, washed all over with alcohol to destroy rust remnants; fourth, two coats of red lead and oil. This was a most difficult job, but it was well done.

During the past summer the engineer and fireman painted the iron fence around the four front blocks of the Capitol property. Time on the job, fifteen days each; paint used, nine gallons; brushes, three No. 25 Adams.

Several offices have been furnished with new carpets this year and before the present fiscal year several others will be so treated.

Painters are at work at present painting and tinting several legislative committee rooms on the fourth floor, after which they will do some repair and touching up work on the other floors.

A most spacious and well equipped substation for the United States Post-office Department has been installed in Room 23, first floor of the Capitol.

This winter, during the rainy days when the men can not work outside, it is expected that much clean up and repair work will be done on the dome stairway and walls.

ELECTRIC LIGHTING.

In 1909 and 1911 the state was paying four cents per kilowatt hour for the building lights, which was seven-eighths of the monthly bill; three cents per kilowatt hour for the dome lights, two cents per kilowatt hour for the elevators, and a monthly rate of \$72 for eight old style obsolete arc lamps on the grounds.

In the spring of 1911, after the new department had been created, the Superintendent of the Capitol began negotiations with the electric power companies doing business in Sacramento, with the result that in July a contract was effected with the Great Western Power Company whereby the state was to pay $1\frac{1}{8}$ cents per kilowatt hour for all electric energy consumed, the same to be measured from the meter in the basement of the Capitol Building and which meter was to be read jointly by a representative of the corporation and a representative of this department. When this contract was entered into with the Great Western Power Company, which corporation was the lowest bidder, the same rate ($1\frac{1}{8}$ cents) was made to apply to the State Printing Office, which for years had been paying five cents per kilowatt hour for all energy.

Since this contract went into effect the state has installed in the Capitol Park what is termed an underground conduit system for park lights, with the result that today there are 29 luminous arc lamps, 56 walk lamps and 12 dome arc lamps in operation, giving a total candle power of 132,500, as against 8 arc lamps in the park and 12 in the dome previous thereto, and only giving a candle power of 10,000.

An illustration of the saving made and the increased efficiency of the lighting system can be noted below. The bills for the month of January in 1909, 1911, 1913 and 1915 are taken, as these are the legislative years:

	Candle power	Kilowatt hours	Amount of bill
1909	10,000	28,228	\$1,026 55
1911	10,000	38,457	1,429 75
1913	132,000	29,640	555 81
1915	139,000	25,250	473 44

Since this department was created there has been installed the following electrical equipment:

Department	Equipment	Consumption	Remarks
Engineering	Blue print machine	9,600 watts	Efficiency increase.
Building and Grounds	Arc and walk lights	28,100 watts	Increase 129,000 C.P.
Library	Mercury arc	800 watts	Copying documents.
Building	2 5-H.P. motors	7,920 watts	Ventilating fans.
Library	2 motion picture machines	4,800 watts	Library school.
Library	New equipment	742 watts	Vacuum cleaners.
Building	New equipment	500 watts	Vacuum cleaners.
Building	Small motor generator	742 watts	Testing arc lamps.
Library	New equipment	35,500 watts	Lighting system.
Library	New equipm nt	7,420 watts	N w elevator.
Building	New equipment	820 watts	Light'g flags and pictures.
Building	New equipment	700 watts	Entrance lights.
Building	New equipment	500 watts	Fans.
Building	1 80-H.P. motor generator set	61,960 watts	Emergency power service.
Building	Electric heaters	7,500 watts	Electric heaters.
Building	1 5-H.P. motor	3,710 watts	Water pump.
Building	1 1-H.P. motor	742 watts	Sump pump.
Building	1 2-H.P. motor	1,484 watts	Auxiliary water pump.
Building	1 2-H.P. air compressor	1,484 watts	Elevator doors.
Greenhouse	1 1-H.P. motor	742 watts	Automatic heating.
Greenhouse	New equipment	200 watts	Lighting system.
Building	New equipment	200 watts	Bell and buzzer system.
Insectary	New equipment	1,500 watts	Heater.
Insectary	New equipment	1,200 watts	Arc light, stereopticon.
Building	New equipment	1,000 watts	Adding machines and mimeographs.
	Total	179,866 watts	

The old style arc lamps on the grounds cost \$9.00 each per month for energy, and only gave 500 candle power per lamp. The new arcs we have installed give a candle power of 2,500, while the expense of operating is but \$2.97 per month.

In addition there have been installed intercommunicating telephone systems as well as buzzer and bell systems, both in the Capitol Building and in state offices in the Forum Building.

In the Capitol Building many of the obsolete electric fixtures have been replaced within the last two years by modern lighting units, giving a better distribution of light and in many cases cutting down the consumption of current. In the committee rooms the old fixtures have been replaced by modern lighting units, giving more and a better distribution of lights.

WORK DONE ON CAPITOL GROUNDS.

The greenhouse was furnished with a first-class heating system in 1914. This plant also furnishes heat for the State Insectary.

During the winter seasons of 1914-15 the ground employees built a new fence around the nursery yard; new bins for soil, sand, leaves and fertilizers; a new lath shade-house 20 by 50 feet, 30 garden benches, new iron pipe arch for the wistaria arbor in front of the Capitol; 30 garden-valve boxes; two chrysanthemum shelter frames, one 14 by 80 feet and

one 20 by 60 feet; all flower beds in the nursery were lined with new redwood curbing; all old frame boxes in the nursery yard were replaced with new ones, totaling 150 feet in length by 6 feet in width; 50 new glass sashes 3 by 6 feet; new flooring in the boiler pit; redwood curbing, 1½ by 6 inches, installed between shrubbery beds and lawn on the four blocks surrounding Capitol Building, requiring 2,250 lineal feet of lumber; the old greenhouse partially rebuilt, repaired and painted; two coats of paint, inside and outside, to the gardeners' toolhouse; all the electric light posts painted twice each year; park benches painted each year at least once; ladder, tools and garden stakes painted each year; lath house, nursery fence and all bins painted at least once.

About 11,000 square feet of new cement sidewalk has been constructed, about four-fifths of which was replacement work. Altogether, in the last two years, a cement worker and helper have been hired about six months in such work. A goodly portion of this work has been done in and around the "California" section of the park, Fourteenth and Fifteenth and M and N streets. Before the fiscal year ends, if the funds hold out, cement curbs and gutters will be installed on M street from Fourteenth to Twelfth, and on Thirteenth street from L to N. The department buys all material, at competition prices, that goes into work of this kind.

Many new trees and shrubs have been added to the park collection, particularly in the California section.

The trimming and cleaning of the trees and shrubs in the park is followed up every winter, and Head Gardener Vortriede reports that they have never been in better condition than at present.

Two large camellia trees were last year presented to the park by Mrs. M. J. Curtis.

The United States Department of Agriculture donated a number of plants.

The city of Sacramento was granted an easement, revocable by the state at any time, for a new 20-inch water main through the park on the Thirteenth street line, from L to N. This department insisted, and which was done, that the city commissioners officially make request for such easement and then accept the conditions that the state prescribe in the matter. This agreement is on record in the archives of the state, the city hall and in this office. Without expense to the state, the city connected the park water pipe lines to the new large main, put in water gates where required, dug and filled the ditch in a manner prescribed by the head gardener, and finished the work within a prescribed time limit. Eighty dump cart loads of soil were available from the ditch for use in other parts of the park.

During the past two years there were used in park work :

176 loads of manure, mostly for flower beds.

10 loads of sand at propagating house.

20 loads loam at propagating house.

30 tons sugar factory lime for lawns.

8 tons bonemeal for lawns.

$\frac{1}{4}$ ton nitrate and $\frac{1}{2}$ ton superphosphate for flower beds and greenhouse.

496 tons of Folsom Prison decomposed granite for park walks.

The park nursery produces over 80,000 plants a year, grown from seed and cuttings. All seedlings have to be transplanted once and most cuttings have to be shifted twice from cutting boxes to three and four inch pots, before being planted out in the grounds. The park nursery supplies potted plants for the Governor's Mansion, the Capitol and Forum buildings offices and also the cut flowers and greens for the same places. All this work is done by the florist and one gardener, except on rainy days they have the assistance of several gardeners to help transplant seedlings, make cuttings, clean greenhouse plants and do other work around the nursery.

The nursery grounds are too small for the present day purpose, though they should not be enlarged in the Capitol Park. Head Gardener Vortriede suggests that the state buy five acres adjoining the State Fair Grounds on the north. Here should be grown all cut flowers needed for Capitol buildings and Governor's residence, also the bulk of bedding plants for the Capitol Park, Governor's residence grounds, Sutter Fort, and State Fair Grounds; also greens for decorative purposes could be grown here. This nursery would need from the beginning a propagating house and hotbed frames and sashes. In time to come a fine state conservatory for plants should be built here.

When the new state buildings are finished it will be found an absolute necessity.

During the past two years the services of Head Gardener Vortriede have been much sought after by many school districts in the state for the purpose of inspecting and plotting out schoolhouse grounds and furnishing working plans for the same. About three years ago the department inaugurated this "side issue" work for the head gardener, and since then it has grown to a greater magnitude than was expected. Much of the head gardener's time is now taken up in preparing such architectural landscape plans and in most cases he has to first visit the school district. The latter is the only expense incurred by the districts in such work. Recently the head gardener has furnished park working plans to several of the smaller cities of the state.

RECOMMENDATIONS.

The total 1917-1919 biennial appropriation request filed with the Board of Control and the State Controller, for salaries, maintenance

and supplies, is \$5,000 less than that granted by the legislature in 1915, and if the same is allowed the work in and around the grounds and Capitol Building can be kept up to the present standard and no doubt permit within the next two years of even further improvements.

The only special appropriation that will be requested of the legislature is one for \$5,000, with which to defray the cost of giving the exterior of the Capitol Building, next fall, one coat of paint and also re-tar and re-gravel the roof.

Next year, no doubt, architects will be busily engaged at work on competitive plans for the two new buildings, costing \$3,000,000, which the state proposes to erect on the two blocks of land facing the Capitol Building, and in connection therewith this department suggests that the architects be requested to prepare the basement plan of the new office building to the end that therein may be accommodated the engine and boiler rooms, electric generating plant, well or wells, pumps, ice storage room, a general or separate shop for a carpenter, painter, electrician, upholsterer and other regular mechanics whose services will be required when the new state buildings come into use. After completion of the aforesaid improvements the Capitol Building could be connected easily with the new, modern and less costly heating plant, and the Capitol grounds and building could be furnished with water at a saving of \$150 per month.

If this plan prevails, then most of the basement of the Capitol Building which, with but few changes, can be made as near fireproof as the basement of any building in the country, should be properly converted into the permanent archive department for all branches of the state government, the need and value of which will be more appreciated in future years.

If the state does not possess the legal right at present to enter into long term fuel oil contracts, then the quicker such is done, the better.

In 1911 this department secured a rate of 76½ cents per barrel for fuel oil for the Capitol Building, with the privilege of buying at that figure for at least three years. A contract was entered into only until July 1, 1912. The year-to-year rates per barrel follow: 1911—76½ cents; 1912—85 cents; 1913—85 cents; 1914—94 cents; 1915—95 cents; 1916 to November 15th—95 cents. At the present time the state is paying \$1.30 per barrel on a 1,200-barrel purchase order, which will be sufficient for the Capitol Building for at least one year.

If the price of fuel oil should at any time within the next year or so drop to less than \$1.00 per barrel, it would be well for the state to enter into a long term contract for such necessary commodity for what is going to prove its more extensive use in the Capitol, the new state buildings and the state printing office.



STATE CAPITOL OF CALIFORNIA.

BY GEORGE G. RADCLIFF.

The state of California justly lays claim to having the most magnificent capitol grounds in the country, one of the best equipped capitol buildings for its size to be found in any of the states.

The Capitol grounds cover an area of 33.5 acres, extending from Tenth street on the west to Fifteenth street on the east, five city blocks, and from L street on the north to N street on the south, two city blocks. For further description of this beautiful park reference is made to the article by State Gardener Vortricde.

The Capitol Building is stated to be one of the best constructed, most substantial and beautiful capitols in the United States. It is reached from the four streets surrounding the grounds by means of broad walks and carriage drives, the ascent from the ordinary level being attained by two gently sloping grass-covered terraces. The work on the foundation of the building was commenced on September 24, 1860. The corner stone was laid with Masonic ceremonies May 15, 1861, and the building completed under original plans as amended, which left the basement unfinished, in the year 1874. It was first occupied by the Governor and state officers November 26, 1869. The Supreme Court met there December 3, 1869, and the legislature took formal possession December 6, 1869. This occasion was observed by a general display of flags and the firing of a salute. The cost of construction up to that time was \$2,600,000.

The plans of the Capitol were drawn by F. M. Butler and were selected by the commission on May 19, 1860, as the best and most artistic of seven competitive plans submitted. Reuben Clark was appointed superintending architect, which position he held until the latter part of 1865, when he had to resign on account of ill health. On January 1, 1866, G. P. Cummings was appointed superintending architect: later A. A. Bennett succeeded Mr. Cummings, and the building was completed under his supervision.

During the years 1906-07-08, under the administrations of Governors George C. Pardee and J. N. Gillett, the State Capitol Commission, composed of the Governor, the Secretary of State and the State Treasurer, expended the sum of \$372,925 in completing the attic and basement and remodeling parts of the interior.

The architecture of the building is of the florid Roman-Corinthian style. The building faces the west, has a basement and four stories surmounted by a dome, and contains 146 rooms. The remodeling work added seventy rooms to the original number. The average size of the offices on the first and second floors is 28 by 28 feet, the height 20 feet

on the first floor and $18\frac{1}{2}$ feet on the second. The Appellate Court room is 28 by 30 feet and 20 feet high. Some half dozen of the offices are a few feet smaller than the average given.

The exterior walls of the basement and first story are constructed of California granite, and the three upper stories are of hard burned brick covered with mastic and four coats of white paint.

The north, south and west walls are of perpendicular and horizontal construction. At the north and south ends, on the east or rear side, an ell or wing 81 feet in width extends out 58 feet from the main line of the building, and from the center of the building on the same side, a semicircular wing 69 feet across at its greatest width is built out for a distance of 54 feet. This middle wing is entirely occupied by the State Library.

The following are the principal measurements of the State Capitol in detail:

Elevation of embankment upon which the Capitol stands from street level at junction of Tenth and M streets to grade at base of building.....	10	feet
Height of building from grade at base of Capitol to ball surmounting the lantern at top of dome.....	237	feet
Total elevation of ball of Capitol above street level at junction of Tenth and M streets.....	247	feet
Length of building (greatest dimensions).....	320	feet
Depth of building (greatest dimensions).....	164	feet
Height of building (not including dome).....	94	feet
Height of basement story (in clear, from floor to ceiling).....	8	feet
Height of first story (in clear, from floor to ceiling).....	20	feet
Height of second story (in clear, from floor to ceiling).....	$18\frac{1}{4}$	feet
Height of third story (in clear, from floor to ceiling).....	$16\frac{3}{4}$	feet
Height of fourth story (in clear, from floor to ceiling).....	$10\frac{1}{2}$	feet
Wings at north and south ends (east side) width.....	81	feet
depth.....	58	feet
Semicircular wing in middle (east side) width.....	69	feet
depth.....	54	feet
Space between wings at ends of building and semicircle in middle.....	27	feet
Area covered by building.....	52,480	square feet
Diameter of rotunda, first floor.....	$53\frac{1}{2}$	feet
Circumference of rotunda, first floor.....	168.07	feet
Height from first floor to top of rotunda.....	125	feet
Length of main halls.....	222	feet
Width of main halls.....	$15\frac{1}{2}$	feet
Size of Senate chamber.....	73 x 56	feet
Size of Assembly chamber.....	73 x 75	feet
Height of Senate and Assembly chambers.....	$36\frac{1}{2}$	feet

There are two entrances on the east, one each on the north and south, and one—the main entrance—on the west side of the building. The entrances to the building on the north, south and west sides are through massive arched granite porticos, supporting colonnades of iron pillars making other porticos on the second or legislative halls story. The corridor at the entrance is of Utah white sandstone trimmed with a California marble base and large panels of California onyx framed with marble. The doors of the other entrances to the building, to the portico on the front of the building on the second story, and to the entrances to the Assembly and Senate chambers are of massive hand-carved walnut.

The basement is used for storage and record rooms for the several state officers, for the state archives, for the receiving and shipping of goods, books, etc., by the superintendent, State Library, and other departments. The engine rooms, dynamo and meter rooms are also located in the basement.

The corridors of the first floor are beautifully tiled; a colored representation of the great seal of the state in the floor panels six feet square ornaments the entrance to each corridor. The rotunda is decorated with colored stucco work, the wall panels are scroll and figure work, and to the height of the first story is ornamented with scrolls and representations of mining, of science, literature, art, music, seed time and harvest.

On the first floor are located the offices of the Governor, Secretary of State, State Controller, Board of Equalization, State Treasurer, Clerk of the Supreme Court, Attorney General, the law library, the court room of the Second District Court of Appeal, the chambers of the judges, and the offices of the clerk, bailiff, and stenographer of the court.

On the second floor are located the offices of the Lieutenant Governor, Superintendent of Capitol Building and Grounds, State Printer, Speaker of the Assembly, Tax Commission, telephone exchange, newspaper reporters' room, supply room of the State Purchasing Department, and Surveyor General; the Senate Chamber also is located in the south L and the Assembly Chamber in the north L on this floor, east of the corridor. In accordance with custom, the Senate Chamber is furnished in red and the Assembly in green, the desks of the members are of black walnut, and those of the presiding officers are of hand-carved mahogany. Neither one of these rooms is decorated, and the ceilings and walls of both are white with the exception of the lobbies under the galleries, which are painted green in the Assembly and blue in the Senate. In the Senate Chamber hangs a magnificent oil painting of Washington, and in the Assembly Chamber one of Lincoln. On the frieze over the Lieutenant Governor's chair in the Senate Chamber is the following Latin motto in gold leaf: "*Senatoris est civitatis liberatem tueri*," which being translated means, "It is the duty of a senator to guard the liberty of the commonwealth." On the frieze over the Speaker's chair in the Assembly is the following Latin motto: "*Legislatorum est justas leges condere*," which being translated means, "It is the duty of the legislators to make just laws." The Senate and Assembly chambers are wainscotted with California marble, and are large, roomy, and well lighted. Accommodations are provided for the presiding officers' clerks in rooms adjacent to the chambers, and a large gallery in each house for the sight-seeing public.

The corridor of this, the second floor, is tiled with marble mosaic, in panels; in each corner and the center are representations of bunches of California poppies.

The library has a large semicircular room off the corridor on this floor; in fact, the library has been assigned rooms on every floor of the building, and occupies about thirty per cent of the floor space of the entire Capitol.

On the third floor are the galleries of the Senate and Assembly chambers, and the numerous offices of the State Board of Control, the Inheritance Tax and Corporation Tax departments of the State Controller's office, and offices of the State Purchasing Department.

The fourth floor, with the exception of the space occupied by the library, has been arranged for legislative committee rooms and employees offices.

From the dome the scenic beauty impresses the visitor. The view will repay one for climbing the iron stairs from the fourth floor level to the top of the dome. If one should get tired, he can stop at the first or second landings, one quarter or half-way to the top, and walk around the outside of the dome, at either of these stations, and the view will be delightful; but if he will continue on and climb the winding stairs to the very top he will obtain a magnificent panoramic view of the Sacramento Valley and its surrounding mountain ranges. On the east can be seen the Sierra Nevada, on the west the Coast Range, away off to the north the snow-capped peak of Mount Shasta, and to the south, Mount Diablo. The course of the American and Sacramento rivers at the northwest corner of the capital city, and their course as one river can be traced for miles on its winding way towards the sea.

In the latter part of 1914 approximately 40,000 square feet of office space in the new Forum Building, Sacramento, was leased for a term of years to accommodate the growing requirements of the state government in Sacramento and relieve the overcrowded condition of the State Capitol, where for several years previous the legislative committee rooms, during the recess periods of the legislature, as well as every available basement room, had been used as offices.

In 1914 the city of Sacramento, by a nine to one vote, approved of the issuance of a \$750,000 bond issue for the purpose of purchasing the two blocks of residence property immediately in front of the State Capitol on Tenth street and then deeding the same to the state of California. On these two blocks of land will be erected a library and court building (combined) and a large office building, costing \$3,000,000. Construction work on these buildings will likely commence in the fall of 1917.

Early next year the state will actively commence the erection of a \$1,000,000 office building in San Francisco.

In Los Angeles the state has leased, and uses for office purposes, several floors of the Union League Building.

STATE CAPITOL PARK.

BY STATE GARDENER VORTRIEDE.

The grounds within which the State Capitol stands extend from Tenth street on the west to Fifteenth street on the east, and from L street on the north to N street on the south, taking in ten blocks in all, of the city of Sacramento, including the space which would otherwise be occupied by intersecting streets, and comprising an area of 33.5 acres. The western 11.9 acres were donated by the city of Sacramento to the state; the eastern portion, containing 21.6 acres, were bought by the state for the sum of \$100,000.

The grounds are well planted with trees and shrubs; their grateful shade is enjoyed by many visitors. Their growth to large size in comparatively few years, and their evident health and vigor speak volumes for the fertile soil in which they grow and the fine climate they enjoy.

The two magnificent terraces set off the imposing Capitol Building to its best advantage, leading all around the same, and planted with geometric precision in harmony with the architecture of the building. East, or back of the Capitol, the planting is more in the natural style.

All continents and all climes have contributed to the wealth of plants in these choice grounds. The date palms from Asia, Africa and South America; the fan palms from Asia, North America and Australia; the bamboos from Asia; the dracenas from Australia; the pampas from South America; the cedars of the Himalaya Mountains; the cedars of Lebanon; the incense cedar from the California Mountains; the stone pine of Italy; the Aleppo pine from Southern France; the cypresses of North America, South Europe, Eastern Asia; the Araucarias of South America and Australia; the fir trees of Norway and California; the Cunninghamias, maidenhair trees, Cryptomerias from China and Japan; the gum trees, rubber trees, silk oaks, acacias, bottle-brushes from Australia; the orange, lemon, loquats, persimmon, pomegranate from Europe and Asia; the walnuts from Asia and America; the horsechestnut from Asia; the butternut and hickorynut from America; the elms from Europe and America; the oaks, evergreen and deciduous, from Europe and America; the pepper tree from South America; the olive of Europe; the laurels of Europe and California; the camellias of Asia; the strawberry bush of Europe; the Pittosporums of Australia; the magnolias of America and Asia; the varnish tree of Asia; the locust of America; the tulip tree and catalpa from the East; the box elder from the East and West; the redwoods from the West; and many more could be named, all of which find a congenial home on these beautiful grounds of rich soil in such a mild and equable climate.

About in the center of the grounds is a plot of half an acre, densely planted with Eastern North American trees. This is an interesting grove of trees and shrubs, collected, planted and dedicated to the state of California by the ladies of the Grand Army of the Republic. They are historic trees collected from the most prominent battlefields of the Civil War. We find here the black walnut, the shellbark hickory, the ash, the water oak, the willow oak, the blackjack oak, the silver maple, the red maple, the rock maple, the tulip tree, the basswood tree, the mulberry, the juniper, the black locust, the American or white elm, the slippery elm, the wahoo elm, and the dogwood.

The three acres southeast between Fourteenth and Fifteenth streets and N street and Capitol avenue will be exclusively used for native California flora. Here the plants of the desert, such as the many different and interesting cacti and yuccas, plants loving sunshine to its fullest extent, will meet the moisture and coolness of shade-preferring plants, like the many different ferns, the azalea and huckleberries.

The *Sequoia gigantea* from the Sierra Nevada meets here its only relative, the *Sequoia sempervirens* of the northern coast ranges; the sugar pine of the high Sierras; the ocean spray loving Monterey pine, the valley and Douglas oaks of the sunny, dry valley, the tanbark and holly oak of cooler, moister Coast Range; the almost extinct Torrey pine and the silver fir, *Abies conusta*, meet here the omnipresent bull pine and digger pine.

CATALOGUE OF TREES AND SHRUBS IN CAPITOL PARK.

<i>Botanical Name.</i>	<i>Common Name.</i>	<i>Nativity.</i>
<i>Araucaria Bidwilli</i>	Bunya-Bunya	Australia
<i>Araucaria Imbricata</i>	Chili Pine (or Monkey Puzzle)	South America
<i>Thuya Plicata</i>	Giant Arbor Vitæ	California
<i>Thuya Plicata Aurea</i>	Golden Giant Arbor Vitæ	California
<i>Thuya Orientalis</i>	Chinese Arbor Vitæ	Asia
<i>Tumion Californicum</i>	California Nutmeg	California
<i>Cedrus Deodara</i>	Indian Cedar	Himalaya Mountains
<i>Cedrus Libani</i>	Cedar of Lebanon	Asia Minor
<i>Cedrus Atlantica</i>	Mount Atlas Cedar	Northern Africa
<i>Cryptomeria Japonica</i>	Japanese Cedar	Japan
<i>Cunninghamia Sinensis</i>	Cunninghamia	China
<i>Cupressus Funebis</i>	Weeping Cypress	China
<i>Cupressus Goveniana</i>	Goven's Cypress	California
<i>Cupressus Guadalupensis</i>	Guadalupe or Blue Cypress	Guadalupe Islands
<i>Chamaecyparis Lawsoniana</i>	Lawson Cypress	Pacific Coast
<i>Chamaecyparis Lawsoniana</i> <i>Alumi</i>	Variety of Lawson Cypress	Pacific Coast
<i>Chamaecyparis Lawsoniana</i> <i>Lutea</i>	Variety of Lawson Cypress	Pacific Coast
<i>Chamaecyparis Lawsoniana</i> <i>Glauca Cœrulea</i>	Variety of Lawson Cypress	Pacific Coast
<i>Chamaecyparis Lawsoniana</i> <i>Stricta Viridis</i>	Variety of Lawson Cypress	Pacific Coast
<i>Chamaecyparis Nutkatensis</i>	Sitka or Yellow Cypress	Pacific Coast
<i>Cupressus Macrocarpa</i>	Monterey Cypress	California
<i>Cupressus Macrocarpa Lutea</i>	Golden Monterey Cypress	California
<i>Cupressus Sempervirens</i> <i>Fastigiata</i>	Italian Cypress	Southern Europe
<i>Juniperus Occidentalis</i>	Western Juniper	California
<i>Juniperus Communis</i>	Common Juniper	Europe
<i>Juniperus Chinensis</i>	Chinese Juniper (or Red Cedar)	Asia
<i>Juniperus Chinensis Procumbens</i> <i>Variegata</i>	Chinese Juniper (or Red Cedar)	Asia
<i>Juniperus Virginiana</i>	Pencil Cedar	Southeast United States
<i>Libocedrus Decurrens</i>	Incense Cedar	Pacific Coast
<i>Pinus Lambertiana</i>	Sugar Pine	Pacific Coast
<i>Pinus Contorta</i>	Scrub Pine	California
<i>Pinus Coulteri</i>	Big Cone Pine	Pacific Coast
<i>Pinus Monophylla</i>	Nut Pine	Pacific Coast
<i>Pinus Jeffreyi</i>	Jeffrey's Pine	Pacific Coast
<i>Pinus Ponderosa</i>	Yellow Pine	Pacific Coast
<i>Pinus Radiata</i>	Monterey Pine	California
<i>Pinus Sabiniana</i>	Digger Pine	California
<i>Pinus Torreyana</i>	Torrey Pine	California
<i>Pinus Parryana</i>	Parry Pine	California
<i>Pinus Pinea</i>	Italian Stone Pine	Southern Europe
<i>Pinus Halepensis</i>	Aleppo Pine	Western Asia
<i>Pinus Rigida</i>	Pitch Pine	Eastern United States
<i>Chamaecyparis Plumosa Viridis</i>	Retinospora	Japan
<i>Sequoia Wellingtonia</i>	Big Tree	California
<i>Sequoia Sempervirens</i>	Redwood	California
<i>Abies Concolor</i>	White Fir	Pacific Coast
<i>Abies Nobilis</i>	Red Fir	Pacific Coast
<i>Abies Grandis</i>	White Fir	Pacific Coast
<i>Pseudotsuga Mucronata</i>	Douglas Spruce	Pacific Coast
<i>Pseudotsuga Macrocarpa</i>	Hemlock	South Pacific Coast
<i>Picea Glehnii</i>	Japanese Dwarf Spruce	Japan
<i>Picea Parryana</i>	Blue Spruce	Western United States
<i>Picea Sitchensis</i>	Tideland Spruce	Pacific Coast
<i>Picea Excelsa</i>	Norway Spruce	Europe
<i>Tsuga Mertensiana</i>	Mountain Hemlock	Pacific Coast
<i>Taxus Florida</i>	Yew	Southeastern United States
<i>Taxus Baccata Fastigiata</i>	Irish Yew	Southern Europe
<i>Abelia Rupestris</i>	Abelia	China
<i>Acacia Baileyana</i> .....	.....	Australia

<i>Botanical Name.</i>	<i>Common Name.</i>	<i>Nativity.</i>
Acacia Cultriformis		Australia
Acacia Dealbata	Silver Wattle	Australia
Acacia Decurrens	Black Wattle	Australia
Acacia Mollissima	Green Wattle	Australia
Acacia Melanoxydon	Black Acacia	Australia
Acacia Nerifolia		Australia
Arbutus Unedo	Strawberry Tree	Southern Europe
Arbutus Menziesi	Madrone	Pacific Coast
Azara Microphylla		Chile
Berberis Darwini		South America
Berberis Aquifolium	Oregon Grape	Pacific Coast
Berberis Pinnata	Mahonia	Pacific Coast
Buxus Sempervirens	Boxwood	Southern Europe, Africa
Buxus Sempervirens Aboreseens	Boxwood	Southern Europe, Africa
Buxus Sempervirens Aureo-Marginata	Variegated Boxwood	Southern Europe, Africa
Sterculia Diversifolia	Bottle Tree	Australia
Cytisus Scoparius	Scotch Broom	Europe
Rhamnus Purshiana	California Wild Coffee	Pacific Coast
Callistemon Speciosum	Bottle Brush	Australia
Camellia Japonica	Camellia	Eastern Asia and Japan
Cerantia Siliqua	Carob Tree	Western Asia and Northern Africa
Camphora Officinalis	Camphor Tree	Asia
Carpenteria Californica	Carpenteria	California
Ceanothus Azureus	California Lilac	Pacific Coast
Ceanothus Thyrsiflorus	California Lilac	Pacific Coast
Ceanothus Gloire de Plantieres		Garden Hybrid
Ceanothus Gloire de Versailles		Garden Hybrid
Cestrum Aurantiacum	Cestrum	Guatemala
Cestrum Elegans	Cestrum	Mexico
Prunus Illicifolia	California Evergreen Cherry	Catalina Island
Prunus Integrifolia	California Evergreen Cherry	Catalina Island
Choisya Ternata	Mexican Orange	Mexico
Coronilla Emerus	Coronilla	Southern Europe
Cotoneaster Microphylla	Cotoneaster	Himalaya Mountains
Pyracantha Coccinea	Burning Bush	Europe
Eleagnus Pungens Argentea	Eleagnus	Japan
Escallonia Rosea	Escallonia	Southern America
Eucalyptus Coccifera		Australia
Eucalyptus Globulus	Blue Gum	Tasmania
Eucalyptus Polyanthema	Red Box	Australia
Eucalyptus Robusta	Swamp Mahogany	Australia
Eucalyptus Rostrata	Red Gum	Australia
Eucalyptus Rudis	Desert Mahogany	Australia
Eucalyptus Pulverulenta	Powdery Leafed Gum	Australia
Eucalyptus Viminalis	Manna Gum	Australia
Eucalyptus Crebra	Narrow Leafed Ironbark	Australia
Eugenia Myrtifolia	Brush Cherry	Australia
Euonymus Japonicus	Euonymus	Japan
Euonymus Japonicus Albo-Marginatus	Variegated Euonymus	Japan
Euonymus Japonicus Arcei-Variegatus	Variegated Euonymus	Japan
Ficus Macrophylla	Moreton Bay Fig	Australia
Grevillea Robusta	Silk Oak	Australia
Hex Aquifolium	Holly	Europe
Laurus Nobilis	Sweet Bay	Southern Europe
Cerasus Laurocerasus	English Laurel	Southern Europe
Cerasus Lusitania	Portugal Laurel	Southern Europe
Umbellularia Californica	California Laurel	Pacific Coast
Viburnum Tinus	Laurustinus	Southern Europe
Ligustrum Japonicum	Privet	Japan
Eriobotrya Japonica	Loquat	Japan
Photinia Serrulata	Photinia	China
Magnolia Foetida	Magnolia Grandiflora	Southern United States
Melaleuca Decussata	Bottlebrush	Australia
Melaleuca Ericifolia	Bottlebrush	Australia
Melaleuca Hypericifolia	Bottlebrush	Australia
Melaleuca Styphelioides	Bottlebrush	Australia
Myrtus Communis	Myrtle	Southern Europe
Nandina Domestica	Nandina	Japan
Quercus Agrifolia	California Live Oak	Pacific Coast

<i>Botanical Name.</i>	<i>Common Name.</i>	<i>Nativity.</i>
Quercus Suber	Cork Oak	Southern Europe and Northern Africa
Quercus Phellos	Willow Oak	Southeastern United States
Quercus Chrysolepis	Golden Oak	California
Pasania Densiflora	Tanbark Oak	Pacific Coast
Olea Europæa	Olive	Southern Europe
Nerium Oleander	Oleander	Asia
Citrus Aurantium	Seville Orange	Asia
Citrus Bigaradia	Sour Orange	Asia
Citrus Dulcis	Sweet Orange	Asia
Citrus Decumana	Grape Fruit	Asia
Parkinsonia Aculeata	Jerusalem Thorn	Southwestern United States
Shinus Molle	Pepper Tree	Chile
Polygala Dalmatiana		Garden Hybrid
Pittosporum Eugenioides	Pittosporum	Australia
Pittosporum Tennifolium	Pittosporum	Australia
Pittosporum Tobira	Pittosporum	China and Japan
Pittosporum Tobira Variegatum	Pittosporum	China and Japan
Rhamnus Crocea	Evergreen Haw	Pacific Coast
Rhododendron Ponticum	Rhododendron	Europe and Asia
Veronica Speciosa Imperialis	Veronica	New Zealand
Abutilon Darwinii	Abutilon	Brazil
Atriplex Breweri	Saltbush	California
Arctostaphylos Glauca	Manzanita	Pacific Coast
Myrica Californica	California Wax Myrtle	California
Feijoa Selowiana	Feijoa	South America
Datura Svaveolens	Angels Trumpet	Mexico
Kunzia Corifolia	Kunzia	Australia
Plumbago Capensis	Plumbago	Southern Africa
Heteromeles Arbutifolia	California Christmas Berry	California
Poinciana Pulcherrima	Flowering Fence	Central America
Gardenia Florida	Cape Jasmine	China
Fraxinus Americana	American White Ash	Eastern United States
Æsculus Californica	California Buckeye	California
Catalpa Bignonioides	Catalpa	Southeastern United States
Catalpa Speciosa	Hardy Catalpa	Southeastern United States
Prunus Avium Floreplenum	Double White Cherry	Garden Hybrid
Prunus Cerasus Ranunculiflora	Double White Cherry	Garden Hybrid
Ulmus Americana	White Elm	Eastern United States
Ulmus Campestris	English Elm	Europe
Ulmus Alata	Wahoo Elm	Eastern United States
Ulmus Crassifolia	Cedar Elm	Southeastern United States
Ulmus Suberosa	Cork Elm	Europe
Hicoria Alba	Big Bud Hickory	Eastern United States
Gleditschia Triacanthus	Honey Locust	Eastern United States
Æsculus Hippocastanum	Horse Chestnut	Europe
Cercis Canadensis	Red Bud	Eastern United States
Cercis Occidentalis	Red Bud	Western United States
Robinia Pseudacacia	Black Locust	Eastern United States
Ginkgo Biloba	Maidenhair Tree	China
Acer Macrophyllum	Oregon Maple	Pacific Coast
Acer Negundo	Box Elder	Eastern United States
Acer Negundo Californicum	California Box Elder	Pacific Coast
Acer Rubrum	Scarlet Maple	Eastern United States
Acer Sacharinum	Silver Maple	Eastern United States
Acer Saccharum	Sugar Maple	Eastern United States
Acer Palmatum	Japanese Maple	Japan
Ficus Carica	Fig Tree	Asia
Morus Alba	White Mulberry	Asia
Morus Nigra	Black Mulberry	Asia
Paulownia Imperialis	Empress Tree	China
Quercus Douglassii	Blue Oak	California
Quercus Garryana	White Oak	Pacific Coast
Quercus Lobata	Valley Oak	California
Quercus Macracarpa	Bur-Oak	Eastern United States
Quercus Rubra	Red Oak	Eastern United States
Quercus Californica	Black Oak	California
Prunus Persica Double Red	Double Flowering Peach	Garden Hybrid
Sophora Japonica	Pagoda Tree	Asia
Melia Azedarach Umbraculi- formis	Texas Umbrella Tree	
Melia Azidirachta	Japanese Umbrella Tree	India

<i>Botanical Name.</i>	<i>Common Name.</i>	<i>Nativity.</i>
<i>Liriodendron Tulipifera</i>	Tulip Tree	Eastern United States
<i>Juglans Nigra</i>	Eastern Black Walnut	Eastern United States
<i>Juglans Californica</i>	California Black Walnut	California
<i>Juglans Regia</i>	English Walnut	Persia
<i>Juglans Cinerea</i>	Butternut Tree	Western and Eastern United States
<i>Hicoria Pecan</i>	Pecan	Southeastern United States
<i>Kohlruteria Paniculata</i>	Varnish Tree	Japan
<i>Salix</i>	Lick's Weeping Willow	Hybrid California
<i>Alnus Rhombifolia</i>	Alder	Pacific Coast
<i>Cornus Florida</i>	Dogwood	Eastern United States
<i>Cornus Nuttallii</i>	Dogwood	Western United States
<i>Diospyrus Kaki</i>	Persimmon	Japan
<i>Zizyphus Jujube</i>	Chinese Date	China
<i>Althea Syriacus</i>	Rose of Sharon	Syria
<i>Berberis Thunbergii</i>	Thurberry's Barberry	Japan
<i>Berberis Vulgaris</i>	Common Barberry	Europe and Asia
<i>Berberis Vulgaris Atropurpurea</i>	Purple Leaved Common Barberry	Europe and Asia
<i>Kerria Japonica</i>	Corehorus	Japan
<i>Lagertsremia India</i>	Crape Myrtle	China
<i>Corylus Rostrata</i>	Hazel Nut	California
<i>Deutzia Scabra</i>	Deutzia	Japan
<i>Hydrangea Hortensis</i>	Hydrangea	China and Japan
<i>Erythrina Crista-Galli</i>	Coral Bush	Mexico
<i>Lippia Citriodora</i>	Lemon Verbena	Brazil
<i>Lonicera Tartarica</i>	Tartarian Honeysuckle	Asia
<i>Cydonia Japonica</i>	Japanese Quince	Japan
<i>Diervilla Florida</i>	Weigela	Japan and China
<i>Laburnum Vulgare</i>	Golden Chain	Europe
<i>Spiræa Cantonensis</i>	Bridal Wreath	China
<i>Magnoliæ Obovata Gracilis</i>	Magnolia	China
<i>Magnolia Conspicua</i>	Yulan Magnolia	China
<i>Rhus Cotinus</i>	Smoke Tree	Southern Europe
<i>Punica Granatum</i>	Pomegranate	Southern Europe
<i>Tamarix Gallica</i>	Tamarix	Southern Europe
<i>Tamarix Parviflora</i>	African Tamarix	Northern Africa
<i>Crateægus Oxyacantha</i>	Hawthorn	Europe
<i>Syringa Vulgaris Alba</i>	White Lilac	Asia
<i>Syringa Vulgaris Rosea</i>	Red Lilac	Asia
<i>Philadelphus Coronarius</i>	Mock Orange	Europe and Asia
<i>Prunus Mume</i>	Japanese Flowering Plum	Japan
<i>Viburnum Vulgare</i>	Snowball	Europe
<i>Symphoricarpus Racemosus</i>	Snowberry	United States
<i>Ribes Speciosum</i>	Gooseberry	California
<i>Ribes Aureum</i>	Gooseberry	California
<i>Fraxinus Oregana</i>	Oregon Ash	Pacific Coast
<i>Platanus Racemosa</i>	California Sycamore	Pacific Coast
<i>Casuarina Srista</i>	She Oak	Australia
<i>Abies Venusta</i>	Santa Lucia Fir	California
<i>Jubæa Spectabilis</i>	Wine Palm	Chile
<i>Cocos Alnhonsii</i>	Belair Palm	Brazil
<i>Cocos Campestris</i>	Beach Palm	Uruguay
<i>Trichocarpus Excelsus</i>	Japanese Fan Palm	Japan
<i>Erythea Edulis</i>	Guadalupe Fan Palm	Guadalupe Islands
<i>Erythea Armata</i>	Blue Palm	Guadalupe Islands
<i>Livingstonia Australis</i>	Corypha Palm	Australia
<i>Phoenix Canariensis</i>	Date Palm	Canary Islands
<i>Phoenix Dactylifera</i>	Date Palm	Asia and Africa
<i>Phoenix Reclinata</i>	Date Palm	South Africa
<i>Washingtonia Robusta</i>	California Fan Palm	California
<i>Arundinaria Metake</i>	Bamboo	Japan
<i>Agave Americana Variegata</i>	Variegated Century Plant	California
<i>Agave Americana</i>	Century Plant	Mexico
<i>Cordylina Stricta</i>	Dracæna	Australia
<i>Yucca Baccata</i>	Spanish Bayonet	California
<i>Yucca Gloriosa Recurvifolia</i>	Weeping Yucca	Southern United States
<i>Yucca Whipplei</i>	Yucca	California
<i>Cortaderia Argentea</i>	Pampas Grass	South America
<i>Phormium Tenax</i>	New Zealand Flax	Australia

TREES AND SHRUBS ADDED TO PARK 1914-1916.

<i>Botanical Name.</i>	<i>Common Name.</i>	<i>Nativity.</i>
<i>Cupressus Macnabiana</i>	McNab's Cypress	California
<i>Juniperus Californica</i>	California Juniper	California
<i>Abies Concolor Glauca</i>	White Fir	Pacific Coast
<i>Abies Magnifica</i>	Red Fir	Pacific Coast
<i>Picea Pungens Kosteriana</i>	Koster's Rocky Mountain Blue Spruce	Western United States
<i>Ceanothus Arboreus</i>	California Lilac	California
<i>Ceanothus Sorediatus</i>	California Lilac	California
<i>Ceanothus Spinosus</i>	California Lilac	California
<i>Ceanothus Tomentosa</i>	California Lilac	California
<i>Cestrum Aurantiacum</i>	Yellow Cestrum	Central America
<i>Prunus Cerarifera</i>	Plum	Caucasus
<i>Cotoneaster Panosa</i>	Cotoneaster	Chile
<i>Elæagnus Angustifolius</i>	Cleaster	Caucasus
<i>Ligustrum Ovatum</i>	Privet	Japan
<i>Quercus Engelmanni</i>	Evergreen Oak	California
<i>Quercus Wislizeni</i>	Live Oak	California
<i>Quercus Prinus</i>	Chestnut Oak	United States
<i>Rhododendron Occidentale</i>	Azalea	California
<i>Arctostaphylos Manzanita</i>	Manzanita	California
<i>Arctostophylos Stanfordii</i>	Manzanita	California
<i>Fraxinus Velutina</i>	Arizona Ash	Southwest United States
<i>Acer Glabrum</i>	Dwarf Maple	Pacific Coast
<i>Cornus Glabrata</i>	Dogwood	Pacific Coast
<i>Berberis Wilsonæ</i>	Barberry	West China
<i>Prunus Demissa</i>	Western Choke Cherry	Pacific Coast
<i>Ribes Glutinosum</i>	Flowering Currant	Pacific Coast
<i>Ribes Malvascum</i>	Pink Flowering Currant	Pacific Coast
<i>Ribes Tenuifolium</i>	Yellow Flowering Currant	Pacific Coast
<i>Albizzia Marginata</i>	Acacia	India
<i>Rhus Integrifolia</i>	Vinegar Bush	California
<i>Rhus Ovata</i>	Vinegar Bush	California
<i>Rhus Laurina</i>	Sumach	California
<i>Rhus Trilobata</i>	Sumach	California
<i>Adenostoma Fasciculata</i>	Chemisal	California
<i>Amorpha Californica</i>	Indigo Shrub	California
<i>Calycanthus Occidentalis</i>	Allspice	Pacific Coast
<i>Casuarina Equisetifolia</i>	Beefwood	Australia
<i>Celtis Occidentalis</i>	Hackberry	Pacific Coast
<i>Spartium Junceum</i>	Spanish Broom	Canary Islands
<i>Chilopsis Limearis</i>	Desert Willow	Pacific Coast
<i>Goalteria Shallon</i>	Salal	Pacific Coast
<i>Hakia Laurina</i>	Hakea	Australia
<i>Hakia Elliptica</i>	Hakea	Australia
<i>Hypericum Patulum</i>	St. John's Wort	Asia
<i>Leptospermum Lævigatum</i>	Jew Myrtle	Australia
<i>Prosopis Juliflora</i>	Mesquite	Southwest United States
<i>Sambucus Glauca</i>	Elderberry	United States

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FIRST BIENNIAL REPORT

OF THE

State Corporation Department

TO

THE GOVERNOR OF THE STATE OF CALIFORNIA

BY

H. L. CARNAHAN

Commissioner of Corporations

1916



CALIFORNIA
STATE PRINTING OFFICE
CALIFORNIA

LETTER OF TRANSMITTAL.

To HIRAM W. JOHNSON,

Governor of California.

I herewith transmit the first biennial report of the State Corporation Department.

Respectfully,

H. L. CARNAHAN,
Commissioner of Corporations.

October 28, 1916.

REPORT OF STATE CORPORATION DEPARTMENT.

The operation of the Investment Companies Act, or so-called Blue Sky Law, in California has clearly demonstrated the expediency of its passage and the necessity of its continuance. Adopted by the votes of the people for their own protection, the beneficial effects of the law have been so apparent that they have been persuasive even with most of those who, before its passage, sincerely opposed the measure, and the clean business interests of the state, though closely and directly affected by the provisions of the law, have become its staunchest friends.

Not only has it been demonstrated that deception and fraud in the issue of corporate securities can be largely eliminated and legitimate business made more likely of success because of initial examination and subsequent supervision by the state, but that these things can be accomplished at a nominal cost and burden to the state and to the corporations involved.

Expense Not Burdensome.

In the period of 20 months covered by this report—January 1, 1915, when the State Corporation Department commenced its work, to September 1, 1916—2,680 corporations, having an aggregate authorized capital stock of \$869,005,104, made applications to the department. The commissioner signed 4,816 formal orders affecting the issue of securities. He permitted the issue by 1,970 companies of 82,781,439 shares of stock at an authorized selling price of approximately \$246,353,759, and the sale by 93 companies of bonds of the face value of \$59,699,400 at an aggregate minimum selling price of \$57,989,881, an average of about a half million dollars per day (including Sundays and holidays) since the department was organized.

For the same period, the total cost of maintaining the department, including the payment of salaries, initial expense of organization and purchase of furnishings and equipment, also providing for the maintenance of a branch office at Los Angeles, was \$54,998.16. This is less than one-fiftieth of one per cent of the selling price of the securities authorized to be sold, and considerably less than one one-hundredth of one per cent of the authorized capital stock of the corporations making application to the department. It is also less than a one five-hundredth part of the average cost to the corporation of selling the same securities where they are marketed through brokers or agents.

The total receipts of the department in fees from all sources were approximately \$35,000, a tax of a little more than one one-hundredth of one per cent of the selling price of all securities authorized, the remainder of operating expenses being made up from the \$10,000

appropriated by the legislature to put the act into operation and from the general funds of the state. The fees required to be paid to the department to cover the cost of examination and supervision of the issue of securities are insignificant compared with the fees which are required to be paid merely for the service of filing articles of incorporation in this and other states.

California Holds Her Own.

California is the second state in the Union in the number of corporations doing business within its boundaries, sixth in the amount of capital invested in corporate enterprises organized within the state, and also sixth in the amount of corporate earnings, being exceeded only by the states of New York, New Jersey, Massachusetts, Pennsylvania and Illinois.

It is a significant fact, and a sufficient answer to the lugubrious opponents of all forms of business regulation, that with the Blue Sky Law in operation for nearly two years, California has maintained these relative positions in spite of abnormal conditions which have given a tremendous impetus to business in the eastern states, but which have not materially affected the western coast.

The aggregate authorized capital of new corporations, domestic and foreign, filing their articles in California for the year 1915, was substantially in excess of the record for the preceding year before the Blue Sky Law became effective, and the aggregate capitalization of new corporations for the first eight months of 1916 shows a large increase over the corresponding months of 1915.

Honest and legitimate business has not been hampered, and California is well rid of other classes of corporate enterprises which have either voluntarily fled, or have been assisted in their departure to other states where conditions are more to the liking of the Wallingfords of industry.

Sisson's diving bell, designed to lure treasures from the vasty deep and money from the pockets of the unwary, presented to us by the Blue Sky Commissioner of Oregon, has floated eastward from Los Angeles. Berry's airship has flown to other climes where folks are still separated from their money in purely atmospherical ventures. Railless and earless monorail projects hastily concocted in fertile brains and based upon the intensive study of a two-inch paragraph in a scientific magazine; wave motors that solved the problems of power conservation—on paper only; gold machines that swallowed gold instead of yielding it—the countless gold-brick promotions of febrile imagination, especially indigenous to the southern part of the state, have moved on, unwept and unsung, save for the melancholy chorus of their victims.

Beneficial Effects Evident in California.

A comparison of the number of companies promoted in California during the past 20 months, simply for the purpose of unloading cargoes of handsomely engraved and worthless paper on the public and to then dry up and blow away, with the number of like ventures in any similar period preceeding, is a fair test of the efficiency of the law. Another fair test is to compare the decrease in promotion frauds in connection with new California companies with the increase of such frauds through companies organized outside of California and whose stock, there issued, is peddled here.

This comparison has been so evident and favorable to the law as to cause general comment among business men in position to observe the change. The occasional cry that business is being hurt comes usually, either from those who do not understand the operation of the law and who have not taken the pains to learn, or from those whose business will not stand inspection. Such criticism frequently furnishes reasonable ground for inquiry as to the safety and integrity of the venture in which the critic may be interested.

Stands for Fair Dealing.

The essence of the Blue Sky Law is the spirit of fair dealing. Its administration does not call for the promulgation of a new code of ethics or business principles. Fraud and misrepresentation in the financing of corporations and the sale of corporate securities, which the law is intended to reach, have always been condemned by honest business and honest men. There is no need to impose onerous burdens upon the financing of clean enterprises or to teach honest business how to be honest in newly discovered ways. The department is working only to the end that corporations generally shall conform to the standard of integrity that has been manifest among the decent corporations of California both before and after the law went into effect.

It is not the purpose of the law that the state shall attempt to remove the ordinary hazards of business or that it shall attempt to limit the right to engage in speculative enterprises as long as they are fairly conceived and honestly conducted. Fairly informed of the hazards, the mentally competent should be allowed to determine for themselves whether they desire to risk their money in any lawful venture.

Flexibility Proves an Advantage.

The necessity of such regulation as will protect the public from fraudulent schemes and unprincipled schemers is fairly evidenced by the demand of the people themselves, which has been so general and insistent that no less than 17 states have adopted Blue Sky laws in

various forms. California's law is probably the most flexible in its operation of them all. At the same time it is not subject to the constitutional objections that have been successfully urged against similar legislation in other states.

Largely, perhaps, because most of these laws have sought to place definite and specific limitations upon the discretion of the administrative authority, the general custom elsewhere has been either to unconditionally deny an application or to issue a purely formal permit without imposing restrictions as to the amount or character of securities that may be sold, the commissions that may be paid, the disposition of promotion shares, and other matters vitally affecting the destiny of the corporation and the welfare of the investing public. This must result either in a denial of authority to enterprises that might reasonably be trusted to go forward under proper conditions, thereby injuring those who have already invested, or in the grant of authority without imposing conditions necessary to safeguard both prior and future investors.

In California, with the advantage of a more elastic statute, the department has pursued the practice of placing on the face of permits authorizing the sale of securities to the public, a succinct and accurate recital of the financial condition and purposes of the company, based upon the sworn statement of its officers or upon independent investigation by the state.

The company is then required to deliver a copy of the permit to the prospective purchaser of its securities, so that, although the business may be extremely speculative in character or even hazardous, he is fairly advised of the facts and can exercise his own judgment as to the desirability of the investment.

Where it appears necessary or expedient, such conditions are imposed as will tend to give assurance of the fairness and feasibility of the project, rather than to deny applications and discourage enterprises in which people may desire to invest and which may succeed, even though success seems somewhat improbable.

Constitutionality Not Questioned.

The constitutionality of California's Blue Sky Law has not been attacked. Nor is such an attack, if made, likely to meet with success. To establish the validity of the California statute, it is not necessary to rest it solely upon the police power of the state, as is the case with the statutes of several eastern states that have been successfully assailed in the federal courts. Ample authority for the passage of our law may be found in the power reserved by the state to itself, in the constitution, to impose limitations upon the power of corporations.

The scope of police power, on the other hand, rests in the discretion of the court of ultimate resort and can not be accurately defined until

that court has spoken. The decision is dependent upon the opinion of the judges as to the public necessity for such legislation—whether the condition sought to be remedied is affected with such public interest as to justify the remedy proposed.

On account of the judicial criticisms of the statutes of other states, it is doubtful if the scope of the California law should be extended beyond the limits where it can be rested safely upon the reserved powers of the state until the Supreme Court of the United States has decided cases now pending before it involving a definition of the limits of the police power of states to enact and enforce such regulations. And, of course, the law should not be amended at any time so that it will impose upon legitimate business such burdens as to render the attempted cure worse than the existing injury.

The courts which have felt impelled to question the constitutionality of these eastern laws have quite uniformly approved of their purpose. In at least two states where the laws were declared unconstitutional, the attacks against them were led by legitimate business interests, which, while they thoroughly approved of the aims of the statute, objected to features which proved unduly onerous to honest and conservative enterprises.

In this state, the administration of the law has not met with similar objection, and the better business men, realizing that their business will be benefited through the drawing of a line between them and crooked business, have generally supported the department.

Worthless Securities Kept Off Market.

The direct financial benefits, accruing through the elimination of worthless or fraudulent securities from the markets of the state, can not be accurately estimated in figures. But a brief survey of the activities of the department may serve to show what has been accomplished.

Few applications to sell securities have been flatly denied. The effort has been rather to persuade corporations to so modify their plans of organization and business as to offer fair conditions to the investor.

Numerous corporations which either did not furnish information essential to a proper determination of their applications or would not or could not conform to reasonable conditions deemed necessary for the protection of the public, have abandoned their plans. Many others, whose plans of business, tentatively submitted, have failed to meet with the approval of the department, have refrained from making application.

Of the corporations filing applications, approximately 120, having an aggregate authorized capital of \$53,000,000, and applying for permission to issue securities of the aggregate par value of approximately

\$23,000,000, have been denied authority or have abandoned their plans, either failing or refusing to furnish necessary data, or to adopt such modification as would justify affirmative action. Of the 1,970 corporations permitted to offer their securities, the permits of 304 have been subsequently revoked by the commissioner. This action was taken in some cases upon application of the company which had completed its financing, or which for other reasons, desired to withdraw its securities from the market; in others, because of abandonment or failure of the enterprise, and in a number of cases upon discovery that the business was being conducted in such a manner as to imperil the interests of stockholders.

The act provides a method of appeal from any decision of the commissioner. The fact that no appeals have been taken is fair evidence that the action of the commissioner, either in denying or revoking or in imposing conditions upon the right to sell securities, was in each case justified by the circumstances.

Some Examples of Suppression.

The activities of the department have not been confined merely to the elimination of trashy frauds, but have been equally concerned with larger enterprises which have offered conditions even more dangerous to the public because their securities, offered as a conservative investment, upon investigation proved to be something less than a bad speculation.

A dignified San Francisco corporation, installed in an expensive suite of offices, was one of the leading opponents of Blue Sky legislation. Shortly after the law became effective, the reason was apparent. It had sold to more than a thousand purchasers nearly a million dollars worth of unsecured promissory notes and called them bonds. Into the purchase of this paper had gone a lifetime of savings of many old men and women, the bulk of estates left by husbands and fathers to their widows and orphans, the accumulations of those who wanted the safest investment and the surest income. On an examination of the company's application to continue their sales, it was found to be in a hopelessly insolvent condition. Its right to carry others down in the crash which followed was not only denied, but the creditors were assisted in organizing so that they saved for themselves a substantial proportion of their claims that otherwise would have been lost.

Another San Francisco company, operating under the cover of a highly reputable but inattentive board of directors, and conducted by a dishonest manager, who attempted to conceal the loss of its only asset of value, applied for permission to sell stock at a price above par. Investigation revealed the fact that the company did not even have a

plan of business left. It had previously unloaded considerable stock on the public. Neither it nor its manager has since been permitted to rob others.

This situation and the action taken found an almost perfect duplicate in Los Angeles.

A Fresno capitalist, selling stock in an alleged banking enterprise, which would never have been able to secure a certificate to do a banking business, quickly suspended operations when the department acted, although jurisdiction was doubtful. The grand jury took up the case and there has been some restitution.

Charles A. Elder, convicted of fraud in the operation of the Los Angeles Investment Company, except for the interference of the department, would be now promoting a similar enterprise.

Liquidation of an insurance company was determined upon when its promoter found the State Corporation and State Insurance departments working in harmony for public protection. The company had intended to continue stock sales, which it could not do except by misrepresentation, as the cost of promotion had exceeded the limit established by law, and it therefore could not be granted a certificate to do an insurance business.

An eastern voting machine concern, which had issued more than two and a half millions in stock for patents and paid out from the money secured from the public more than \$200,000 cash in salaries and commissions and had not yet marketed a single machine, was denied authority to offer that kind of an investment to Californians.

Recitals of such cases might be prolonged indefinitely. They are related only as examples for the purpose of indicating the character of a few of the enterprises with which the department has had to deal and from which it has protected the public.

Facts Condemn Some Enterprises.

It is not infrequently true that a plain recital of facts concerning the plans of a company which do not appear to be practicable or offer a reasonable chance of success, serves practically the same purpose as a denial of authority to sell its securities. For the prospective investor, being fairly informed of the actual facts and not having to rely upon the rhetorical accomplishments of a smooth salesman, shies at the venture.

Some complaint has been heard that such permits make stock selling difficult. If this is true, it but demonstrates that stock selling in the past has been easier because the investor did not know what he was buying and obtained this knowledge only through costly experience.

Money saved from ultrahazardous and impracticable ventures means that more capital is available for enterprises which reasonably promise

returns, and legitimate and efficient business is profiting because of the caution of the public.

Problem of "Promotion Stock."

One of the most serious problems with which the department has had to deal is the disposition of so-called "promotion stock." The unrestricted issue of large blocks of stock for little or no tangible consideration gave rise to the most vicious practices. The crooked promoter deliberately organized a corporation for the purpose of grabbing half or more of the stock, misrepresented it to purchasers, who were led to believe that their money was to finance the enterprise, pocketed the proceeds himself, and then proceeded on his way to the next scheme, rejoicing and jingling. The company was usually left without a business head, without money, and without a hope of successful operation.

Not infrequently, too, the organizer who took promotion stock without dishonest intent, was tempted to sell and realize a personal profit as soon as the company had established a selling price for its unissued shares. The almost inevitable outcome was to ruin the company's chance of financing itself and add another carcass to the boneyard of abandoned hopes.

The history of a holding company formed to finance the construction of a railroad out of Stockton is a recent and typical example of this evil. After building a part of the line, holders of promotion stock began advertising their shares for sale at 20 cents, while the company, desperately in need of finances, was trying to sell stock at a dollar per share. Of course, nobody would buy for a dollar stock that could be purchased for one-fifth that amount. Two streaks of rust, ending nowhere in particular, and the loss of a large amount of money, mostly by people who could ill afford to lose, is the result.

Promoter Must Win for Investor.

The inventor who organizes a company upon the possible value of his invention, the prospector who locates a claim which may develop into a profitable mine, the promoter who contributes valuable services or other foundations for business enterprise, which may succeed if properly financed and managed, is justly entitled to a fair reward. There is no disposition to deny it to him, but the department maintains that he is not entitled to "cash in" until he has made good for those who finance the enterprise.

Where stock is permitted to be issued for considerations of intangible value or impossible of fair appraisalment, it is usually made a condition that the certificates shall be placed in escrow so that the shares may not be resold except under the supervision of the department. When the company has been financed, is a going concern, and has established a

value for its shares so that a purchaser is not likely to be defrauded, the escrow is terminated.

In the 20 months covered by this report, shares of stock having an aggregate par value of \$44,563,000 have been ordered deposited in this manner. A part of it has been released from time to time where such action was not likely to prove injurious to the company or to the public. Some has not been deposited at all, the thought of actually having to work for their reward proving most annoying to certain promoters. In the latter event, the stock is either not issued and the project abandoned, or, if the promotion stock had already been issued before the law went into effect, the company's right to sell treasury stock and inveigle others into a hopeless situation, has been promptly revoked.

To establish any fixed rule as to the amount of stock that should be issued for considerations of indefinite value, has been impossible. But it has generally proved true that the promotion hog can not travel far in California, because, if he is inclined to take a larger share of the enterprise than conservative corporation policy would approve, his porcine qualities are made so evident on the face of the permit that the prospective purchaser fails to respond.

To Make Investment More Attractive.

The department has met with no little success in urging companies, where the promoter desires control (and frequently he should have it for the welfare of the enterprise), to create a preferred stock to be sold to the cash investor while the promoter retains his interest in common stock. The man who puts up the money secures a more desirable investment, making the project easier to finance, and the promoter or inventor or miner, as the case may be, profits equally if his business succeeds half as well as he thinks it is going to do when he presents his plan to the department.

Dangers of Insufficient Capital.

One of the principal causes of business failure is lack of sufficient capital. A corporation that needs \$50,000 to carry out its plans or fairly test its project, and is able to raise but \$10,000, is almost invariably headed for the rocks, and the stockholders' money is simply wasted. The financial shore is strewn with such wrecks, although they may have been honestly and even skilfully captained under such adverse conditions.

To avoid this situation, the department, where it seems expedient, frequently provides that subscriptions shall be taken contingent upon raising, within a prescribed period, the full minimum amount required to carry on, or, at the least, reasonably begin the business of the corporation. If the company is unable to raise sufficient funds to meet its

minimum needs, the subscriber may rescind his subscription and recover the amount paid in by him, and nobody is injured. If the amount is raised, it immediately becomes available for use and with sufficient capital the business is more likely to succeed.

Organizers of corporations who have real confidence in the success of their plans have welcomed the suggestions of the department as to fair methods of organization and the restrictions placed upon the resale of their shares, because they are finding it easier to interest capital when capital is assured that the promoter is going to work for the company and that the company was not formed for his exclusive benefit.

Regulating Commissions.

Regulation of the amount of commissions that may be paid on the sale of securities has corrected a reprehensible practice to the advantage alike of clean business and the investor. It has seriously disturbed the practice of the buccaneer promoter who voted himself a majority of the corporation's shares for services, and then proceeded to install himself as fiscal agent, not infrequently taking from 40 to 60 cents (and in some cases even more) out of every dollar paid into the company by purchasers of its treasury shares. The burden thus imposed upon the residue of the investment that finally reached the company's treasury was so great that the chances of successful operation and the payment of dividends were extremely remote. Clean business was often forced to compete to secure skilful salesmen, and the cost of financing the better class of corporations also became excessive.

Investigation of one corporation operating in Sacramento developed startling facts, though typical in a lesser degree of many other promotions. This company, if it had been honestly, economically and efficiently promoted and managed, apparently had an opportunity to achieve substantial success. Half a million dollars worth of its stock, however, had been handed out in exchange for an invention. Fiscal agents, who participated largely in the promotion stock, and who also had the management of the enterprise, had a contract allowing them a 40 per cent commission on stock sales. An examination of their own books showed that they had actually retained more than half of all monies received, and although they owed the company money for commissions withheld, they were loaning it money at interest to pay operating expenses. The value of the outstanding stock, based upon tangible assets, was but a few cents per share. In spite of these facts, application was made to raise the selling price of the company's stock from \$1 to \$2 per share, so that subscribers at the lower price who had not paid in full would be deceived as to the actual worth of the shares, and pay up. The department refused to countenance such practices

and stopped a rank stock-selling scheme which was fattening the insiders while the company starved to death.

The department puts a definite limitation upon the expenses of financing enterprises, endeavoring in each case to fix as a maximum the amount that experience has shown should be sufficient to sell securities of like character in similar projects. Except in a few unusual cases, this does not exceed 20 per cent of the gross selling price of the securities and is usually less. In fact, the total commissions authorized to be paid in the sale of stock in the past 20 months amounted to approximately six and a half million dollars, or but two and seven-tenths per cent of the gross selling price of the shares, the average being largely reduced, of course, because a great many companies are financed without any expense for such purposes.

Eliminating the Crooked Salesman.

Through its supervision of agents who must secure certificates before offering for sale the securities of investment companies, the department is weeding out the crooked salesmen who have employed every trick and device short of the use of a blackjack to separate the credulous from their dollars and who frequently deceived even the investor of average prudence.

Outlaw Wildcats Still Operate.

Control over advertising matter concerning the securities sold under the department's supervision has resulted in the elimination of printed promises of impossible returns, fraudulent and deceptive in character and skilfully designed to trap the unwary, with which the state was previously flooded.

The department, however, has no control over the wildcatters operating from the cover of other states, who endeavor to unload their own worthless certificates for personal profit through the medium of cunningly worded advertisements. The only present remedy for this situation is the vigorous enforcement of the penal statute against fraudulent advertising and the insistence upon the part of the people, before even remotely considering an investment, if they would save themselves from almost certain loss, that these outlaws shall obtain a clean bill of health from the Commissioner of Corporations.

The people may safely assume that corporations which find it necessary to evade the provisions of the Blue Sky Law, are not organized for the benefit of the investing public. They may further make up their minds to one of two things—or accept both conclusions—that the promoters are enjoying the ancient and dishonorable pastime of unloading their own stock for personal profit, or that they have adopted the subterfuge of bringing stock, which has been issued to themselves in

another state and is, therefore, not subject to the Blue Sky Law, into this state for resale, because their plan of business is such that they dare not present it to the department for inspection.

The investor in such securities usually can have no assurance, other than the word of the promoter who has evaded a California law framed to protect California investors, that any of his money is going into the enterprise to work for him, and no genuine assurance that he is investing in anything more substantial than a promoter's nightmare.

No Injury to Honest Mining.

Misapprehension as to the attitude of the department and the effect of the operation of the Blue Sky Law on speculative enterprises has largely disappeared. This is true in spite of the zealous efforts of wildcat promoters to foster the impression that the law would prevent the development of such enterprises and particularly of the mining industry. Their zeal is inspired by the fact that they desire to excuse their own departure from the state on some plausible pretext; whereas, the real reason is simply that their schemes will not stand the light of day.

It is true that the Blue Sky Law has largely terminated that character of mining—neither placer, quartz nor dredge—which consists in transferring gold to the pocket of the trickster from that of his victim. But it is equally true that the law encourages the kind of mining that contemplates digging a hole in the ground and finding out what may be there.

Many honest corporate ventures are pure gambles and are known to be so by every stockholder. Though speculative, their business may be as legitimate as that of manufacturing rolled oats. If men want to band themselves together in a corporation to go out into a new and untried field and, with their eyes open, take a chance of discovering oil or paying ore, there is no reason why they have not as much right to do so in this form of organization as they have as individuals.

The department does insist, however, that the company desiring to sell stock in its venture show that it has a place to dig a hole, that the prospect be fairly represented to the purchaser of shares, and that his money shall go into the process of development. The policy is rather disturbing to the professional wildcatter, but makes for honest mining. The fact that 312 mining and oil companies, having an aggregate authorized capital stock of \$314,262,300, have been authorized to issue \$78,580,500 of their securities, is fairly indicative that legitimate mining enterprises have been encouraged.

Adding Safety to Investment.

Where corporate securities offered for sale are represented to be, and in the eyes of the public approach a conservative investment, the department insists that they shall be of that character. Before permitting the sale of bonds, notes, or other definite promises to pay, it must appear that there is a sufficient present security and a reasonable probability that the company issuing them will be able to meet interest payments when due and to repay the principal amount at maturity. Where the purchaser of such securities faces any unusual risk, the company is required to fully advise him of the facts. The wisdom of this policy will be evidenced by the lessening number of foreclosures, and is already apparent in the growing public confidence in this class of securities.

Bureau of Information for Investors.

Every investor in corporate enterprises under the supervision of the department now has a place to which he may appeal for impartial, disinterested and authoritative information regarding the affairs of the company in which he is interested. The extent to which many corporations have been careless of their obligations to small investors is illustrated by thousands of inquiries received by the department from stockholders who have been unable to secure satisfactory information from the companies in which they have invested their earnings and are either ignorant of their legal rights or have not sufficient at stake to justify the expense of an independent investigation.

Although it has no power to conduct examinations, except of such companies as are within its jurisdiction, the department is endeavoring to secure information as to the standing of all enterprises concerning which inquiry is made, and is becoming a general clearing house of information regarding corporate securities generally.

In one case, a widow contemplating the exchange of a country hotel property for 6,000 shares of stock in a refrigerating company that she was assured had always sold for a dollar a share, was saved from loss or a lawsuit by use of the long distance telephone. Investigation by the department, at her request, developed the fact that the company had expired some few years previously and the stock was worth only the current price of bond paper after it has been soiled with printer's ink and sealed with gold wafers.

Public Coöperation Necessary.

To aid the department in detecting and preventing fraud, the people of California are urged to coöperate closely in the administration of the law. The commissioner should be advised of every misrepresentation made in the sale or attempted sale of securities, past or present,

so that prompt action may be taken to correct irregularities, and that swindlers may be properly catalogued and denied participation in further enterprises.

Many victims of fraud are disinclined to complain, because they consider their misfortune a reflection upon their business capacity and prefer to accept loss in silence rather than to expose themselves to possible ridicule. It is the duty of all good citizens, however, to protect others from like experiences, and only through the accumulation of such information will the state be able to most effectively carry out the purposes of the law.

While the discovery of crooks is essential to the successful operation of the law, it is but incidental to the other work done in its administration. The department also recognizes that the right kind of promotion and management is one of the most valuable elements in corporate success. An established reputation for ability and integrity is considered in the department, as in any bank, an asset that frequently possesses value measureable in actual dollars, and is always persuasive of honesty of purpose.

Caveat Emptor.

The fact that actual fraud may be largely eliminated and the public protected to some extent against incompetency and bad business methods, does not mean that the prospective investor in corporate securities, the sale of which has been permitted by the state, should not carefully investigate and satisfy himself as to the character of the securities offered him and the standing and ability of the management of the enterprise.

Less than 10 per cent of corporations formed during the entire history of the state have regularly paid dividends from surplus profits earned by them. The same is true of other states, and it is probable that the proportion of failures in corporate business is not greatly in excess of other forms.

The department does not, and manifestly can not, determine for the public whether a business will certainly be successful. It has no control, nor should it have, over the prices that may be charged for products or over competition in any field of industry. Neither can the state guarantee human efficiency.

Speculative enterprises may fail to realize anticipations although honestly and skilfully managed. Business of all kinds will continue to fail through poor management, want of sufficient capital, lack of opportunity, or any of the hundred and one hazards with which almost every venture is surrounded.

The endeavor of the department is to see to it that corporations offering their securities to the public are honestly organized, have a reasonable business plan, are decently managed, and that the prospective investor is fairly advised of the material facts relating to the enterprise to which his subscription is solicited.

Department Aids Corporations.

The department's work is not confined alone to the protection of the investor. It is a bureau of service to the corporation, as well as to the public, and is daily exerting its influence to aid corporate business to proceed along practical lines and to avoid the abnormalities of organization and promotion that experience has proved to be impractical or destructive.

The knowledge that the department has gained of the more successful forms of business organization is available to those who desire guidance and wish to proceed in a manner most likely to accomplish their aims. Advantage of this fact is being taken by corporations and those interested in them, in a constantly increasing measure. Uniformity of organization along better business lines should not only mean a brighter prospect for success, but should naturally inspire in the public a greater confidence in legitimate ventures and render it easier and less expensive to finance clean enterprises.

The department has endeavored at all times to give authority promptly to all ventures honestly promoted or operated, and in doing this to make the burden of compliance with the act as little onerous as possible. Technicalities of procedure have been eliminated as far as is consistent with a proper determination of the merits of the company applying for authority. Formal hearings have been almost entirely dispensed with in the interest of dispatch, and examinations have been conducted at the expense of companies only where no other form of investigation would elicit the necessary facts.

The purpose and intent of the Blue Sky Law are universally commended. It is hoped that its administration thus far has served to justify its enactment. The consensus of business opinion seems persuasive of the conclusion that the State Corporation Department has established itself as a useful and efficient branch of the government. Its endeavor will be to continually extend its field of usefulness to the state and to all of the citizens of California.



STATE OF CALIFORNIA

FISH AND GAME COMMISSION

TWENTY-FOURTH BIENNIAL REPORT

For the Years 1914-1916



CALIFORNIA
STATE PRINTING OFFICE
1916

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LETTER OF TRANSMITTAL.

SAN FRANCISCO, CALIFORNIA.

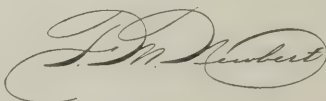
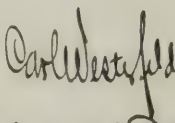
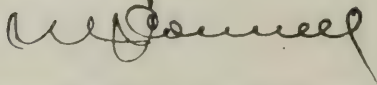
June 30, 1916.

To His Excellency HIRAM W. JOHNSON.

Governor of the State of California.

SIR: In accordance with law, we submit for your consideration the twenty-fourth biennial report of the Fish and Game Commission, the same being a record of the work, receipts and expenditures for the biennial period July 1, 1914, to June 30, 1916. A summary of the work accomplished occupies the first pages, followed by the detailed reports of the department heads and district offices. The appendix contains the statistical reports. Heretofore the biennial report has been the only printed record of the commission. Current activities now are recorded in the quarterly, CALIFORNIA FISH AND GAME, published under our auspices. Further detailed accounts of the work of this board can be obtained, therefore, by referring to volumes 1 and 2 of this periodical.

Respectfully submitted.

A cursive signature, likely of L. M. Hewlett, enclosed in an oval.A cursive signature, likely of Carl West.A cursive signature, likely of Ernest Schaeffle.

Board of Fish and Game Commissioners.

By ERNEST SCHAEFFLE,
Executive Officer.



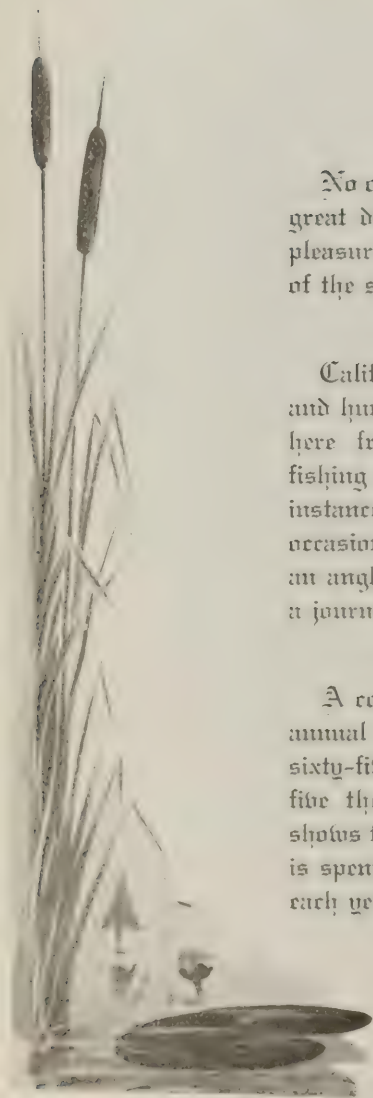
No other natural resource brings such great dividends in money, food, health, pleasure and happiness as does the asset of the state's fish and game resources.



California is a sportsman's paradise and hunters and fishermen are attracted here from all over the world. The fishing near Santa Catalina Island, for instance, has been on several different occasions of sufficient interest to bring an angler from South Africa, entailing a journey of thirteen thousand miles.



A computation based on the average annual expenditure of the one hundred sixty-five thousand hunters and eighty-five thousand anglers in California shows that at least twenty million dollars is spent in the pursuit of fish and game each year.





INTRODUCTION.

The past biennial period has been one of marked advance in the protection and preservation of wild life, the propagation of fish, the stocking of streams, the construction of fish ladders and screens, and above all in the accumulation of important data on fish and game and in the development of a public sentiment favoring wild life conservation. All of the duties of the commission as prescribed by law and above outlined have been performed as fully and faithfully as the financial and other resources have allowed.

The accomplishments here reported have been made possible through funds obtained by the sale of hunting licenses, commercial fishermen's licenses and anglers' licenses, and from fines received from violators. No appropriations have been made by the legislature. Although the larger burden of support rightly falls on the men who hunt and fish, yet, either no revenue, or revenue not in proportion to the benefit received, is derived from others having an interest in game resources. For instance, the fisherman who secures but a few fish each day which he sends to market, pays a larger license fee than the salmon cannery, which profits enormously by the fact that the fish supply is maintained. The market hunter who commercializes game pays the same license as the man who hunts but once a year. The trapper of fur-bearing mammals pays nothing towards the support of investigations needed to assure the conservation of the resources from which he draws profit. Could the license fees be made proportionate to the benefits secured, funds would be available for the further development of the game and fishery resources by the commission.

Many eastern fish and game commissions have the cooperation of numerous sportsmen's organizations, who hire attorneys and otherwise help in conserving game. There are few active organizations of this kind in California and the enforcement of the fish and game laws and efforts to conserve fish and game rest almost wholly with the commission. The problem is made still more complicated because of the lack of cooperation shown by the peace officers of the state and because

THE MEN WHO ADMINISTER CALIFORNIA'S WILD LIFE
RESOURCES.



F. M. NEWBERT,
President



M. J. CONNELL
Commissioner



CARL WESTERFELD,
Commissioner



ERNEST SCHAEFFLE,
Executive Officer

THE MEN WHO ADMINISTER CALIFORNIA'S WILD LIFE RESOURCES.



Mr. J. C. McLaughlin, Assistant Secretary of the State Game Warden.



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of the extraordinary size of California, which necessitates each warden patrolling an area in some instances as great as the state of Vermont. (See Fig. 6.)

Nevertheless, the fish and game laws are being enforced as never before. Not only are practically all offenders arrested, but convictions are had in almost every instance. We believe that the consistent enforcement of the game laws is a valuable educational force. Nothing deters the criminal so effectually as knowledge that all crimes will be punished with certainty. The favorable attitude shown by the people of this state at the present time is in part due to the systematic and relentless enforcement of fish and game laws.

In spite of a very severe winter in 1916, game conditions appear to be favorable. Several species of big game, such as antelope and mountain sheep, are little more than holding their own, but every effort is being made to save the remnant. Waterfowl and upland game birds are still to be found in abundance. That more and more men appear to be taking the field each year indicates that California's supply of fish and game is still large enough to encourage, rather than discourage, the hunter and angler. Increased interest in hunting and fishing is clearly evidenced by the augmented sale of licenses up to the end of the fiscal year 1914-15. Fewer hunting licenses were sold in 1915-16, but there are indications that there will be an increase this coming year. On the other hand, there was a marked increase in the number of anglers' licenses sold in 1915 (for detailed figures see p. 242).

Enforcement of Fish and Game Laws.

More arrests have been made and more convictions obtained in this than in any previous biennial period. The fish cases numbered 882 and the game cases 1205, making a total of 2087. Over 83 per cent of the total cases resulted in convictions, a higher percentage than is obtained in any other class of cases of like degree. The fines collected amounted to \$33,415, and in addition 3103½ days of imprisonment were exacted from violators. Failure to secure a license led to the arrest of 424 hunters, 141 anglers and 140 commercial fishermen. Violations of the deer laws resulted in the arrest of 227 and violations of the trout laws 100. The fact that there were 115 convictions in non-game bird cases well shows the strong sentiment in favor of protecting songbirds (see p. 239). The increased number of arrests in the past few years indicates a more rigid enforcement of the game laws rather than an increase in violations.

Deputies of the commission have made 512 searches of markets, restaurants, private individuals, conveyances, etc., for illegal fish and game.



Fig. 1. Snapshots of black-tailed deer in Santa Cruz County. Photographs taken by W. E. Peckham on his ranch near Watsonville, California.

The seizures of illegal fish and game have been many. The more conspicuous totals are: ducks, 6695; geese, 1265; quail, 432; shore birds, 120; rabbits, 462; deer meat, 3802 pounds; trout, 5293 pounds; striped bass, 3900 pounds; salmon, 4195 pounds. All wholesome fish and game confiscated is donated to public and charitable institutions, from whom many grateful letters of acknowledgment have been received. Illegally used fishing apparatus, including nets, lines, etc., to the number of 337, have been confiscated. These represent about 12,668 fathoms, or 76,008 feet. This apparatus, after condemnation in superior courts, is destroyed or sold in accordance with law.

The Protection of Fish and Game.

Since the development of public sentiment is necessary to the proper conservation of wild life, emphasis has been placed on educational and publicity work. The Bureau of Education, Publicity and Research has been active in placing before the people of the state, by means of lectures, a quarterly bulletin, and newspaper items, the work of the commission and the needs of fish and game. The motto of this department is "Conservation Through Education." The quarterly, CALIFORNIA FISH AND GAME, has furnished a medium for the publication of statistical and financial reports and of facts regarding fish and game resources. This policy of keeping the people of the state informed of the status of, and the activities of the commission in conserving fish and game, has been instrumental in winning needed support for conservation measures and in increasing interest in the bird and animal life of the state. In preparation for further work of this kind and of future legislation a great deal of data has been accumulated. For example, the kill of deer has been annually compiled in order that there might be a basis for regulating the annual kill to the supply. Material in the form of teachers' bulletins has been issued and the attempt made to stimulate the teaching of nature study in the public schools. The proper education of children is a fundamental conservation measure. Such research problems as the food of the roadrunner, the food of ducks, and the status of introduced game birds have been undertaken and other economic and scientific investigations are contemplated.

The prosecution of such publicity as is being furnished by the Bureau, backed as it is by scientific research, will necessarily bring about a new era as regards wild life conservation. Knowledge of wild life and its needs assures good laws and the efficient patrol force helps to assure consistent obedience of them.

The newspapers of the state, especially those of southern California, have shown great interest in fish and game matters, and the publicity given by them has greatly aided the commission in successfully carrying forward its work.

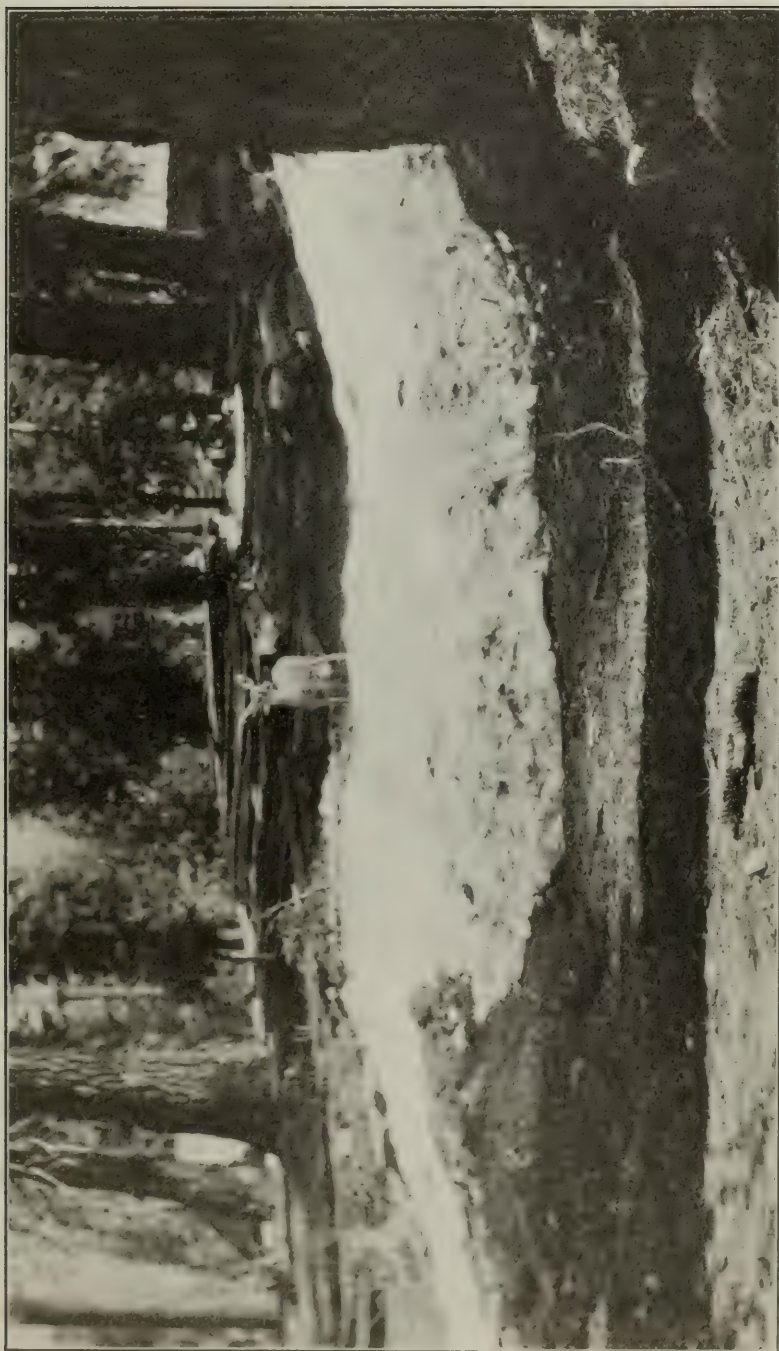


Fig. 2. A doe in the Sequoia National Forest. Photograph by L. D. Farmer, May 28, 1916.

At the Panama-Pacific International Exposition, the Fish and Game Commission, in cooperation with the California Academy of Sciences, installed an extensive exhibit depicting the wild life resources of California. Several habitat groups of game mammals were conspicuously placed in appropriate surroundings. To the south was a fine group of desert mountain sheep, to the west a group of black-tailed deer and to the north a typical hunter's camp among redwoods. In the camp were hung some of the different species of game birds, and tree squirrels and mountain blue jays were to be seen perched in the trees overhead. Between the major groups and placed in rocky caves were a black bear watching her cubs at play, and a mountain lion guarding her kittens

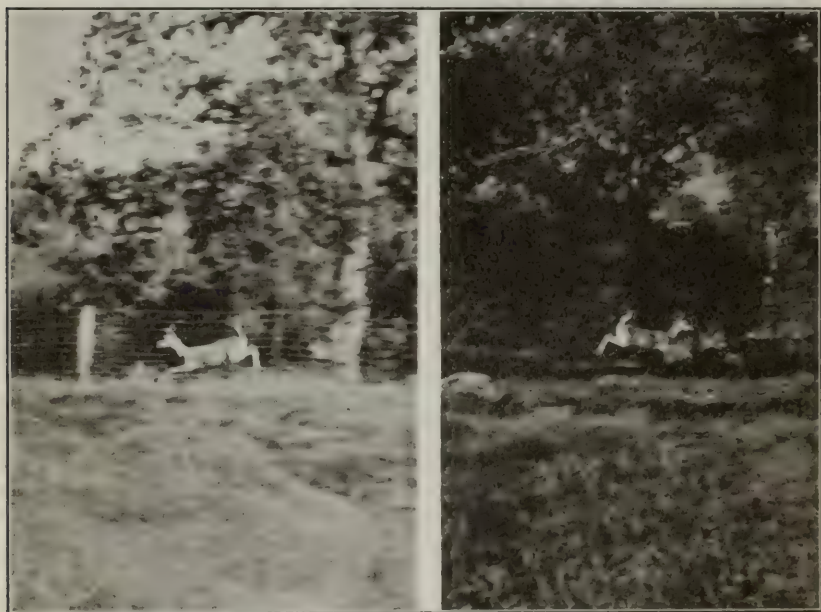


Fig. 3. Studies in deer locomotion. Photographs by E. W. Smalley.

while they fought over a dead fawn. An aquarium contained live golden trout from the Whitney region and representatives of other trout found in the state. Attractive colored booklets, giving facts in regard to fish and game and a statement of the reasons for saving the wild life resources of the state, were distributed by the assistant in charge of the information booth. Exhibits were also installed at the State Fair, the Chico Fair and at other county fairs.

Under the direction of Charles R. Gilmore, engineer-draftsman, the work of recording on maps accurate data on lakes and streams, which was instituted in 1912, has been continued. Eventually these maps will show the location of lakes and streams, the volume of water in



Fig. 4. Deer in Pine Valley, Monterey County (22 deer in picture). Photograph by Walter Chew, taken in April, 1915.

each, the fish plants made with data on the kind of fish, by whom planted, when planted and the expense attached thereto, and the ownership of the land bordering the principal fishing streams. The data will be of particular value in connection with future fish planting operations.

Proper fish and game protection and legislation must be based on accurate information on the abundance, distribution, food, habits and life history of each fish, bird and mammal concerned. This information is obtainable only through scientific investigations and the systematic collection of data. Two departments of the commission, the Bureau of Education, Publicity and Research and the Department of Commercial Fisheries, are actively engaged in making available the data necessary to the proper and efficient conservation of fish and game resources. Furthermore, the records of the status of fish and game and of the activities of the commission are being kept in such a way that endeavors in the future may profit by them and laws and conservation measures be planned accordingly.

Game Refuges.

In order to provide safe breeding grounds for game birds and mammals a number of game refuges have been established by legislative enactment. Prior to 1915 there had been created but two large state refuges. These were the Pinnacles National Forest Monument, situated in the counties of San Benito and Monterey, and a portion of the Cleveland National Forest, in Orange and Riverside counties. To these were added in 1915, an area in California Redwood Park, in Santa Cruz County, commonly known as the Big Basin, a portion of the Trinity National Forest, in Trinity County, and a large part of the Angeles National Forest, in Los Angeles and San Bernardino counties. the Trinity refuge comprising 64,000 acres and the Angeles 600,740 acres (see Fig. 6).

In addition to these state refuges there are a number of national reserves, such as the Klamath Lake Bird Reservation, in Siskiyou County, the Clear Lake Bird Reservation, in Modoc County, and the Farallone Bird Reservation, on the Farallone Islands. The national parks should be counted as refuges along with these reservations, for in them no hunting is allowed.

The combined state game refuges now occupy an area almost equal to the state of Rhode Island. There are 782,998 acres of national forest lands set aside as game refuges, where all hunting is prohibited, except that for predatory animals, under permit.

Still other additions to the game refuges of the state have been made under the law providing "that any person, firm or corporation, owning and in possession of patented land in the state of California embracing

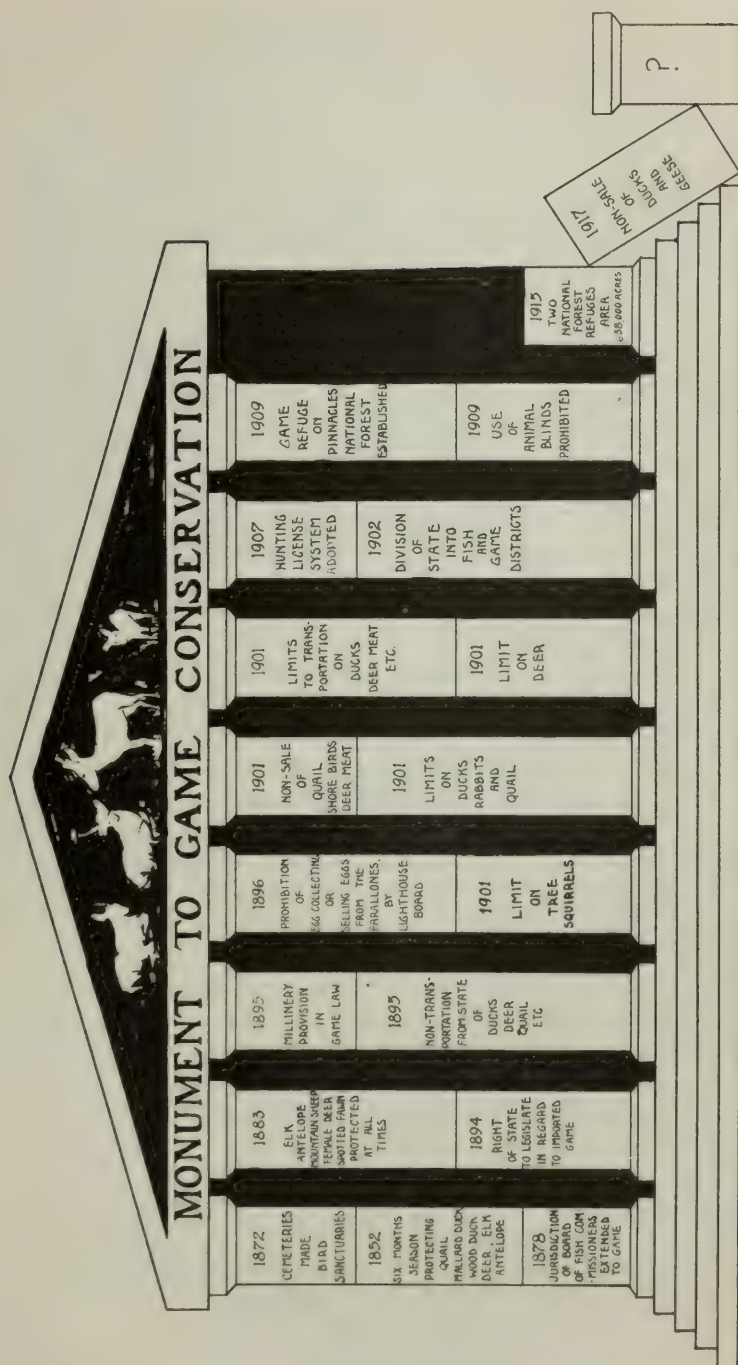


Fig. 5. A monument to game conservation in California. Much has been accomplished, but there is still much to be done.

an area of not less than 160 acres, may transfer, by an instrument in writing, * * * to the state of California to preserve and protect all wild game on the land described therein, for a period of not less than ten years." On February 1, 1916, John S. Bryan of Hollister transferred to the state of California the right to preserve and protect for ten years all wild game on his ranch of 8570 acres, situated in the Gabilan Range, in Monterey and San Benito counties. The establishment of other refuges of the same sort is contemplated. The creation of a reservation around Santa Catalina Island, where all fishing except with hook and line is prohibited, will improve, doubtless, the angling for large game fishes. The waters surrounding the island in reality become a refuge for the small fish which form the food of the tuna, black sea bass, albacore and yellowtail.

The wisdom shown in providing sanctuaries where game may increase undisturbed is already apparent. These sanctuaries will in time act as important and permanent sources of supply, the increase spreading into the surrounding country to furnish food and sport.

Legislative Results.

Among the many important laws passed by the last legislature was the one enlarging the jurisdiction of the commission. For many years the board had legal jurisdiction only over fish. Later game was placed under its control. The extension of its control so that the "protection and preservation of wild mammals, wild birds, fishes, mollusks, crustacea and all forms of aquatic animals and plants" comes under its jurisdiction, has made it possible to more effectually administer the wild life resources of the state. The song-birds are a natural resource as well as the game birds, and the conservation of the plankton of the sea is a prerequisite of abundant fish life. The existing interrelation between the different forms of wild life is so intimate that it were folly to administer one without the other.

The attempt to redistrict the state more satisfactorily, although perhaps causing some inconvenience on the part of the hunter and fisherman, has been productive of beneficial results. Not all kinds of fruit grow in the same locality. Nor does the same kind of fruit ripen at the same time in the lowlands and in the high mountains. The same is true of game and fish, and because there is such a wide variety of species and of conditions, conservation is dependent upon a districting system that will equalize as nearly as possible the hunting and fishing season and the privilege granted the hunter and fisherman. It may appear sometimes that the arbitrary lines drawn work an unnecessary hardship, but it should be remembered that the lines must be drawn somewhere.



Fig. 6. Map of California, showing comparative area. Courtesy Southern Pacific Company.

Believing that the commercialization of game means early extirpation, the commission has continuously advocated a law prohibiting the sale of all game. Laws already prohibit the sale of all game birds with the exception of ducks and geese, but these birds have been killed in large numbers for the market. The point at issue, however, is more largely the control of the market hunter rather than the actual sale of birds on the market. Experience has shown that nothing short of

shortening several seasons and giving needed protection to geese. Bag limits on waterfowl and upland game birds were also materially reduced, thus going a step farther than the federal law. The additional protection given salmon by the prohibition of netting in the Sacramento River above Vina and the making of a closed season from May 15th to the close of the year for the district between Vina and Colusa, has resulted in a notable increase in the fish ascending the McCloud River. The legislation regulating the operations of commercial fishermen is assuring the conservation of the fishery resources. The law giving protection to the spiked buck has been widely observed and unanimously indorsed. The uniform season for rabbits and quail has been instrumental in keeping the gunner out of the fields until the young quail have matured. Although the rabbit may sometimes be a pest, yet if we profit by the experience of Pennsylvania this game mammal of the common hunter must be carefully protected. Pennsylvania is now attempting to restock the state with rabbits. The dove season is now much more satisfactory and band-tailed pigeons have received needed protection. The elimination of "bull hunting" has proved to be a wise conservation measure. The future will still more clearly demonstrate the value of the new and amended fish and game laws of the 1915 legislature.

The District Offices.

On account of the vast area of our state and in order that the work of the commission in the various parts might be expedited, there have been created three administrative divisions, the San Francisco, Sacramento and Los Angeles. The head office is located in San Francisco. Here are also the offices of the departments of Fish Culture, Commercial Fisheries, Licenses and Bookkeeping.

Assistants working in the San Francisco Division patrol an area covering 46,000 square miles with a population of nearly 1,500,000. The Sacramento office attends to the work of the commission in the Sacramento Valley and the northeastern part of the state, covering an area of 43,347 square miles with a population of nearly 500,000. The Los Angeles office is in charge of the southern part of the state which has an area of 56,435 square miles and a population of nearly 1,000,000. For several years, the commission maintained an office in the San Joaquin Valley at Fresno. It was deemed expedient to combine this office with the San Francisco office early in the year 1916. Mr. A. D. Ferguson, who had been in charge since the division was created, was made Field Agent with duties extending into all parts of the state.

Conspicuous among the activities of the Sacramento Division have been the winter feeding of game and the seining of fish from overflowed lands.

During the severe winter 1915-16 it soon became apparent that large numbers of deer and quail would starve unless feed was provided for them. Deputies were ordered to procure feed and to stimulate the interest of others in the work. As a result, many hundreds of deer and quail were supplied with food until the melting of the snows again furnished them a natural supply (see Figs. 8, 9, 10 and 11).



Fig. 8. Deputy O'Connor of Grass Valley, Nevada County, leaving on horseback to feed quail during severe weather, winter 1915-1916.

The drying up of overflowed bottoms in the Sacramento Valley annually causes a great loss in fish life. No more practicable method of conserving the valuable fishery resources of the great valleys has been found than is demonstrated in the efforts to seine out and plant in other places the fish which would otherwise die with the drying up of these overflowed areas (see Figs. 12 and 13). The Sacramento District office has carefully watched the areas where this danger exists and has been instrumental in saving thousands of black bass, perch, catfish, crappie and sunfish.



Fig. 9. Deputy E. H. Ober of Big Pine, Inyo County, and assistants feeding quail during severe weather, winter 1915-1916.



Fig. 10. Valley quail being fed at Bishop, Inyo County, during severe weather, winter 1915-1916. Thousands of quail were saved because fed by Fish and Game Commission deputies.

In addition to routine work the Los Angeles District office has carried on a noteworthy publicity campaign. The activities of the Southern Division office and the fish and game resources of the south have been given wide publicity. In addition study has been made of the commercial fisheries, which are yearly growing more important (see pages 80-100). The maintenance of a breeding stock of quail in Inyo County is due largely to the efforts of this division in feeding the birds during the severe winter weather of 1916. Many deer were also saved from starvation.

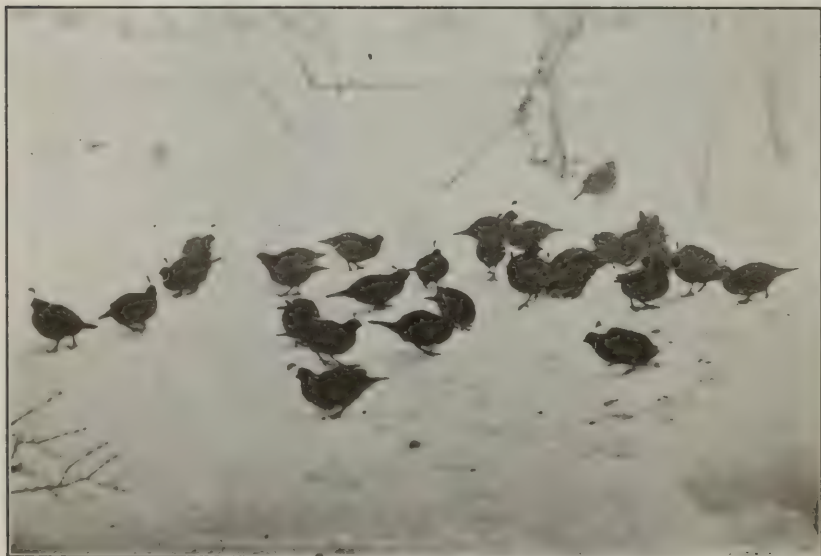


Fig. 11. Feeding quail, winter 1915-1916, at Bishop, California.

The San Francisco District office has a most difficult problem in the large alien population of the Bay cities. Effort has been largely concentrated on the strict enforcement of the fish and game laws pertaining to the coast districts (see pages 135-137). The legal shipments and sale of game in San Francisco have been carefully supervised, and due to the activities of the efficient patrol service the illegal shipment and sale of game has been practically eradicated. The transfer companies, which were subterfuges by the commission houses to evade the limit law on ducks, have been put out of business and further attempts to evade the law by making parcels post shipments have been prevented.

The Fresno Division office has been instrumental in greatly improving fishing conditions in the Sierras. Trout fry have been carried by pack train to the most isolated streams and lakes. The range of the beautiful golden trout has been greatly extended and several stocking experiments

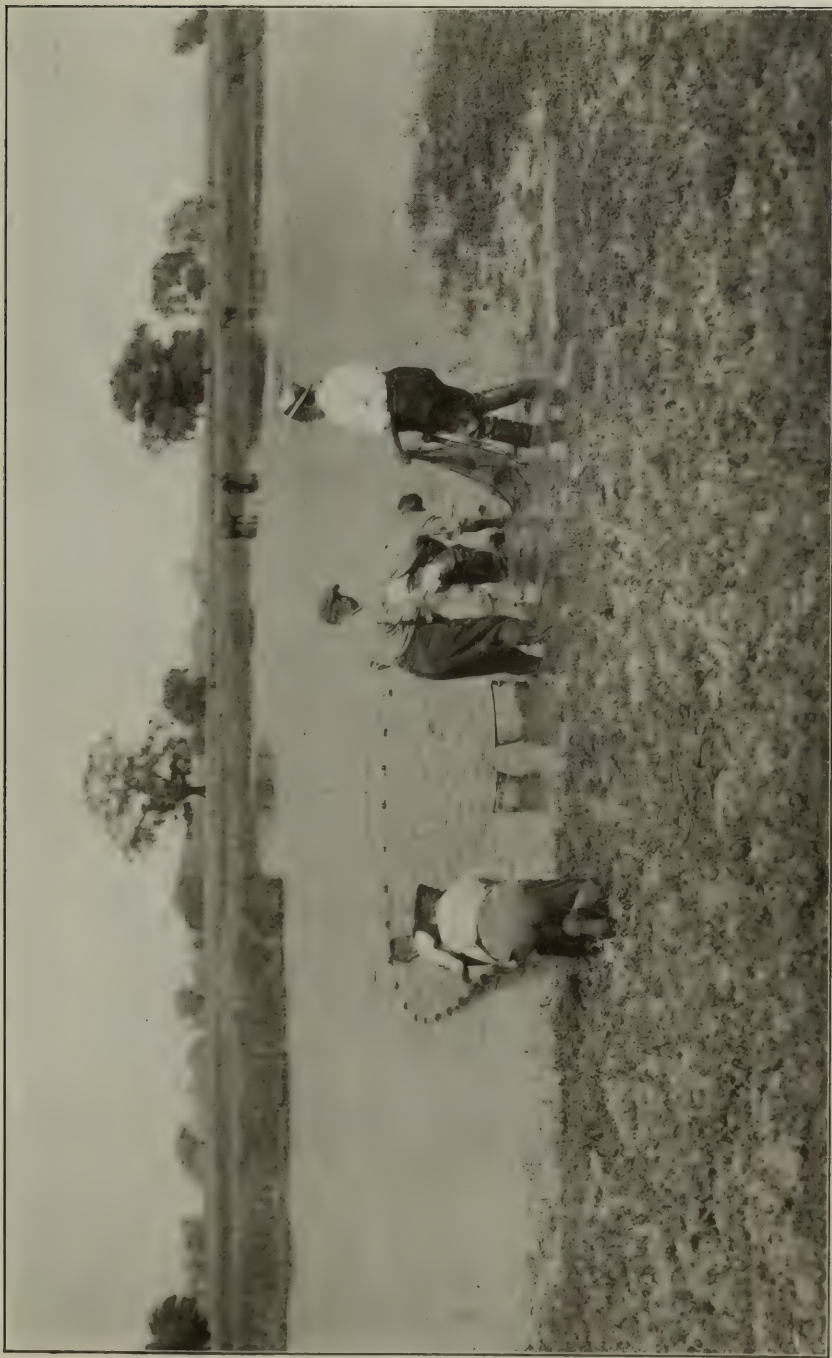


Fig. 12. Seining fish from overflowed areas in the Sacramento Valley. Photograph by McCurry Company.

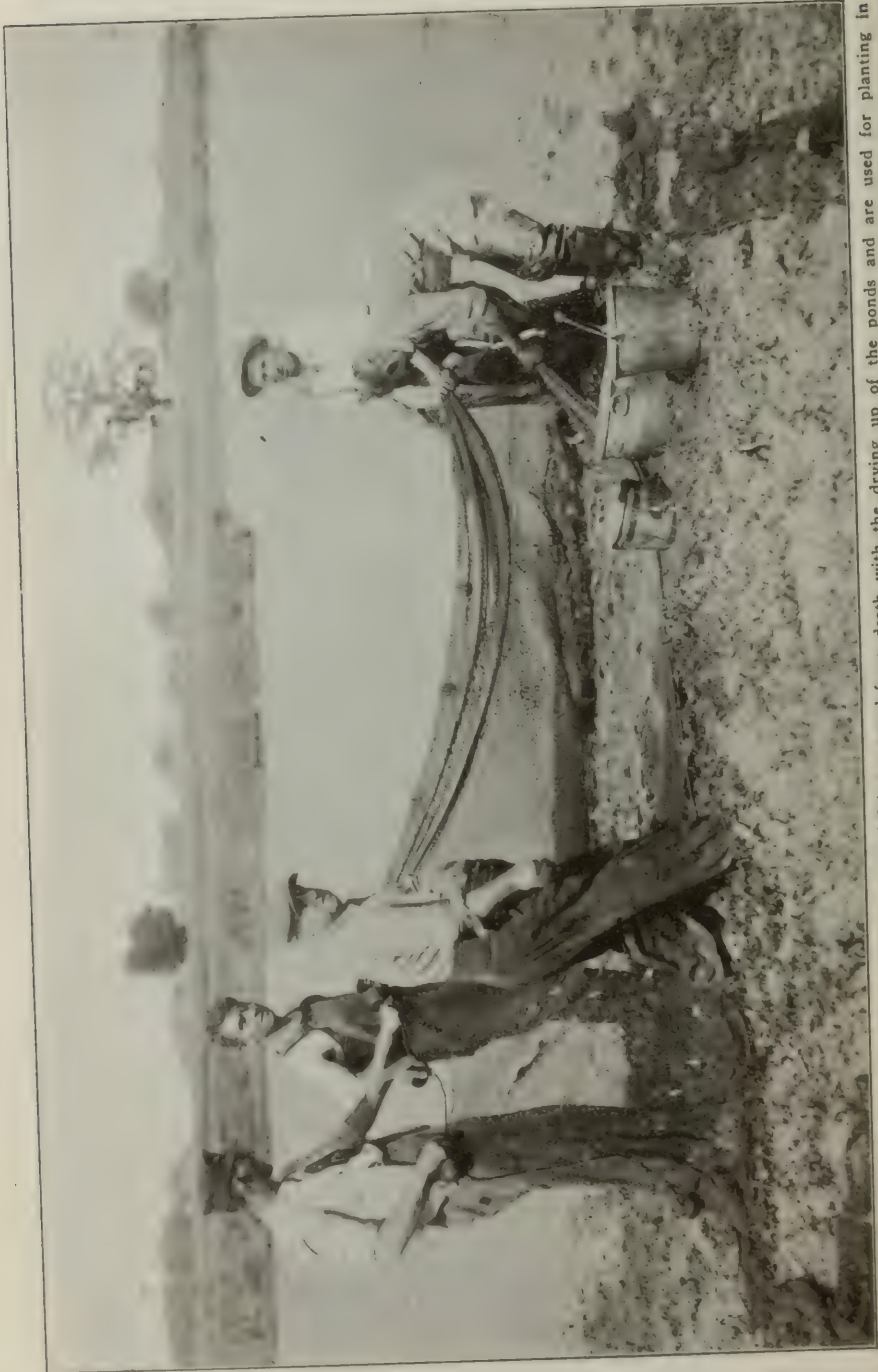


Fig. 13. Seining fish from overflowed areas. Thousands of fish are saved from death with the drying up of the ponds and are used for planting in streams. Photograph by McCurry Company.

of value have been instituted. Of particular interest is the experiment now under way, devised to test the present theory regarding steelhead trout. A number of these trout have been placed in barren waters in the high Sierras where they will be landlocked. It is hoped that the experiment will demonstrate whether this sea-run form will revert quickly to the landlocked form (see pages 147-153).

The attempt has been made to stop, as far as possible, the pollution of waters by refuse from wineries, sugar factories, gas plants, and oil refineries. Many investigations have been carried on to determine the amount of pollution, and many manufacturing companies have been forced to install filters and other devices for preventing pollution. Marked improvement is to be noted in the type of equipment used. The old straw filter used for obtaining lampblack has been succeeded by three types of mechanical filters—the Oliver, the Kelly and the Butters, the latter of which appears to be the most successful. We are glad to acknowledge the cooperation of all of the larger companies. They have willingly expended thousands of dollars in the attempt to prevent waste destructive to fish from entering the waters of this state. For a more detailed report, see pages 127-134.

There has been a steady reduction in the number of lion bounties paid and it is evident that mountain lions have become greatly reduced in number. As a consequence thousands of deer are saved each year. Bounties were paid on 162 lion scalps in 1915 and on 111 between January 1 and June 30, 1916, as against 482 in 1908, 361 in 1909 and 333 in 1910. Without taking into consideration cattle and sheep, the saving in deer alone has more than justified the total expenditure of \$49,160 during the last nine and one-half years, during which time the bounty has been in force. We are glad to report that there has been little or no fraud connected with the payment of lion bounties. A claim for each lion must be made upon a blank form and this must be signed by the claimant and three witnesses and acknowledged before a notary or justice of the peace. In addition, the claim must be accompanied by an account of the pursuit and killing of the lion, giving details as to the method used, the number of deer carcasses left by the animal, and such other facts as may be of assistance in determining the damage done to deer and other game. Two litters of young animals sent in were found to be on examination the young of coyotes. There was no evidence, however, that the men making application for bounties on these animals were not sincere in their belief that they were young mountain lions. It may be that the lion bounty should be increased in order to still further reduce the species.

The above are a few of the many activities of the commission directed toward the better protection of fish and game.

The Patrol Force.

There are in the employ of the California Fish and Game Commission sixty-eight assistants or deputies who do active patrol duty. Additional temporary assistants are employed during the open seasons. The regular assistants are stationed in various parts of the state where fishing and hunting conditions are the best and in centrally located places from which they can cover to the best advantage the district allotted to them. The assistants are not bound by any arbitrary lines but are expected to extend their activities into adjoining districts. In this way, there is left no unguarded area such as there would be if they were bounded by fixed lines.

Each assistant is encouraged to work with the one in charge of the adjoining district and whenever help is needed to bring violators to justice, the two are expected to assist each other as fully as possible. Deputies are often concentrated in one locality to apprehend chronic violators and new men are sent into old territory in order to make the work more effective.

All of the employees and assistants of the Fish and Game Commission are now under civil service regulations. The assistants are selected after a rigid examination. This examination, consisting of two parts—one written, the other oral—is given by a board of examiners, the members of which have had many years of experience in the enforcement of the game laws. In the oral examination, the candidate is called before the examiners. Each examiner then checks on a form the various characteristics of the applicant—his appearance, health, decision, manner, information, reliability, ambition, body-build, alertness—in fact, every characteristic that has any bearing upon the duties to be performed. Questions are asked that are intended to bring out the candidate's understanding of game and fish conditions and his ability to look after himself and camp stock under all conditions and his understanding of what game conservation really means. In this way, the candidates peculiarly fitted for practically every branch of the service are secured. Although ratings are made separately by each examiner, invariably the same conclusion in regard to the candidate's fitness is reached. The written part of the examination includes questions that will bring out the candidate's idea as to the meaning of the various laws, his ability to tell from hypothetical questions as to whether a violation has occurred and his knowledge of the habits of the various species of game to be found in the state. None of the questions is particularly difficult and should be found easy by the candidates having a general knowledge of the duties of an assistant and of the interpretation of the game and fish laws. By reason of the care taken in the selection of assistants, it will be possible in a few years to have a force of men who not only have the natural ability, but who have a very deep interest

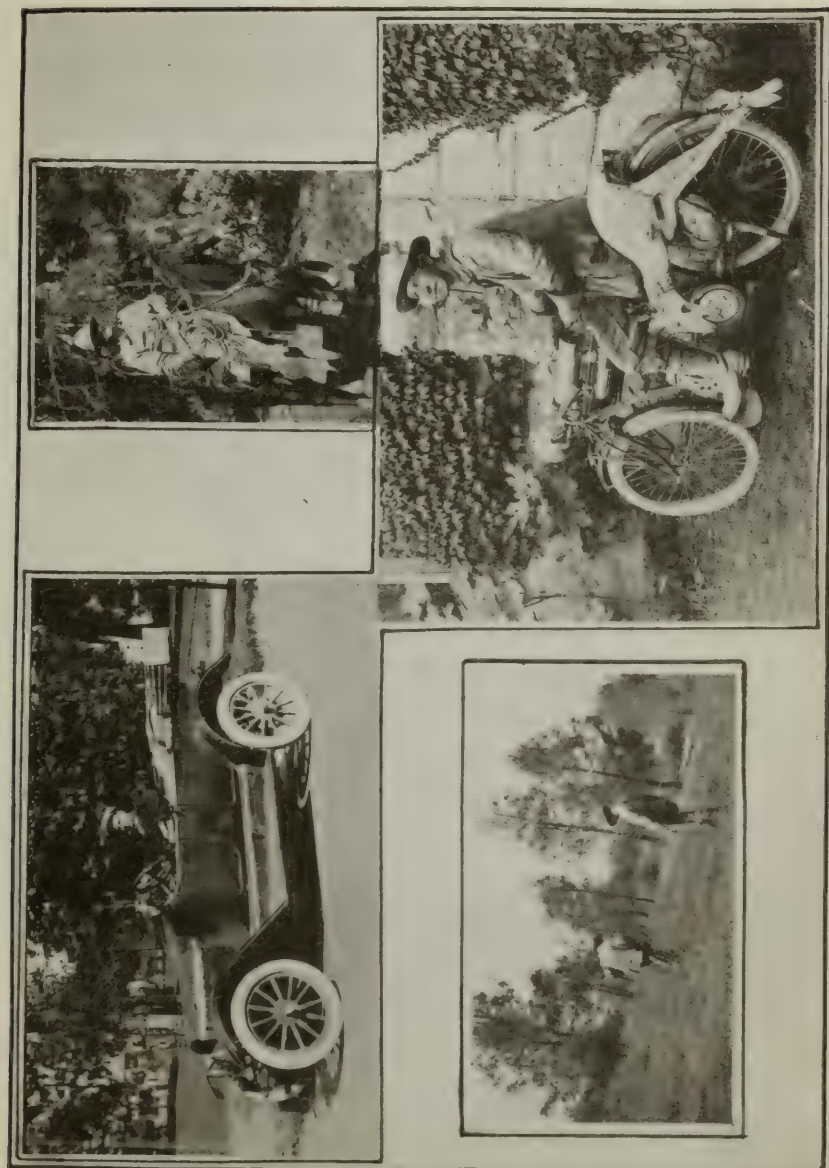


Fig. 14. The deputy at work. Transportation is made by automobile and motorcycle, and on horseback and on foot. The deputies pictured are I. L. Koppel, Raymond O'Connor, J. H. Hill and C. A. Scroggs.

in the conservation of fish and game. Without these qualifications no one who is charged with the enforcement of the game laws can be successful.

During the past several years, the Fish and Game Commission has had an auxiliary force of unsalaried assistants. In certain instances excellent results were obtained through these men, but in general the results were very disappointing. Most of them did not take an active interest in law enforcement. Some of them even used their badge to cover up their own and their friends' violations. Frequently very flagrant violations were overlooked and more frequently petty cases were sworn to that should have been handled outside of court. At the time that the Workmen's Compensation Act went into effect, it was realized that the expense of carrying insurance on the army of special assistants was not warranted—a ruling from the Attorney General being to the effect that the commission was liable for accidents that might occur. On this account it was decided to cancel the appointments of all special deputies.

A "Manual for Deputies," arranged by Messrs. A. D. Ferguson, George Neale, R. D. Duke, J. S. Hunter, and W. H. Shebley, was published in May, 1914. This manual deals with the more important phases of a deputy's problems, and gives an insight into the powers and duties of deputy fish and game commissioners. It is of particular value to the newly appointed officer. The six divisions of the Manual appear under the heads: Qualifications, Arrests, Expense, Routine and Forms, Decisions and Civil Service Regulations. The following quotations from Part I, show the standards which are set for deputies of the California Fish and Game Commission:

Qualifications—A deputy fish and game commissioner should be honorable in all his dealings; whether with the public, his superior officers or his fellow deputies. The eye of the public is upon him; the honor of the commission is in his keeping. A deputy is out of place in the great and important work of conservation in which the California Fish and Game Commission is engaged unless he can command the respect of those with whom he comes in contact. Even the most persistent lawbreaker is bound to respect the self-respecting, upright officer, though he bring him to justice and punishment. * * *

Energetic—The good things in his line do not come to the deputy who waits for them. The duties of the deputy fish and game commissioner are peculiar in that—unlike a sheriff or other peace officer, who usually acts upon information furnished by others—the deputy must, from the nature of things, himself take the initiative. He must not only do patrol duty in the ordinary sense of the word, but he must endeavor to anticipate the movements of those who would violate the fish and game laws. He must be ever alert. He should thoroughly post himself on those sections wherein

the fish and game laws are most frequently violated. He should study the methods of the professional game law violators. He should cultivate the friendship of law-abiding people and open channels for information concerning those things of which he ought to get early knowledge.

Courageous, but courteous, is a qualification which goes far in the making of a good officer. A timid man can accomplish little; an overbearing one can do more harm than good. * * *

Tactful—Poise is essential. A reputation for making arrests on frivolous grounds or for being too easily persuaded to drop prosecution is alike detrimental to the deputy's chances for efficiency. No hard and fast rule can be laid down as to when to make arrests; the deputy must exercise his judgment. But on general principles no consideration of prominence or influence, when the offending party is of the age of mature judgment, should cause the deputy to deviate from his attitude of dispassionately but firmly insisting that the law be vindicated. * * *

Relations with other officers—The position of deputy fish and game commissioner is unique as compared to other officers of the state, county, or municipal governments, inasmuch as his duties are at once executive, administrative and educational. While his jurisdiction conflicts in no way with that of other peace officers nor theirs with his, yet sheriffs, constables, policemen, harbor officers, and inspectors of various arms of municipal governments are all in a position to render him invaluable assistance. The deputy should earn the confidence and respect of all such officers that their cooperation may be ready and voluntary. * * *

Under the heading "Arrest" the deputy is directed when to make an arrest, how to make an arrest, what degree of force may be used, and what disposition is to be made of a prisoner. What kind of expenses may be incurred by the deputy in the discharge of his duties, and the manner of presenting his claims for reimbursement is described under the heading "Expense Claims."

The efficiency of the patrol service has been greatly improved in the past few years because of the increased facilities of transportation which have been provided. Most deputies now have automobiles; others motorcycles. An allowance of a certain amount per mile, while the automobile is used in connection with a deputy's work, covers expenses and upkeep. The distance which can be covered in patrol work is thus increased many times and the tracing of all violators made possible. Four patrol boats are now in service and Evinrude motors make the use of smaller patrol boats possible on the rivers during certain seasons. However, a large patrol boat for use in enforcing commercial fisheries regulations along the southern California coast and offshore islands is essential to the proper enforcement of laws and the gathering of needed scientific data.

Propagation of Game Birds.

Little effort has been made to continue the introduction of foreign game birds. Believing that sufficient attempts have been made to stock the state with ring-necked pheasants, and that the game farm has not proved its worth, the efforts at propagation on the farm have been curtailed. Consequently, but few ring-necked pheasants have been reared, and only a few hundred birds have been liberated. In order that breeders might be furnished information as to the possibilities in quail and duck breeding, the farm has been stocked with valley quail and wild ducks and experiments carried on to determine the success which can be obtained in artificially rearing them. The main justification for a game farm appears to lie in its value as a station for carrying on breeding experiments, the results of which will benefit game breeders, rather than in its value as a practical means of increasing game. Judging from the experience of other states it seems best that the greater amount of effort be placed on the conservation of native species rather than on the introduction of foreign ones which are apt to supplant valuable native species, become pests, or introduce some infectious disease. A detailed report on the activities of the Game Farm can be found on pages 120-126.

Fish Culture.

In order that hatchery operations might be better administered the office of the Department of Fish Culture was moved from Sisson Hatchery to San Francisco in the fall of 1915. W. H. Shebley was placed in full charge of the department and E. W. Hunt was appointed Field Agent with the detail work of the hatchery and the car messenger service under his supervision. G. H. Lambson, of the United States Bureau of Fisheries, formerly superintendent of Baird Hatchery, qualified through civil service as superintendent of the Sisson Hatchery. These changes have greatly facilitated the work of this department.

The hatcheries of the state have propagated a larger number of fish in this than in any previous biennial period. During the season of 1915 alone, 48,000,000 fish were planted in the streams of California, a number sufficient to furnish every resident of the state with sixteen fish (see Fig. 16). Eight hatcheries and six egg collection stations have been operated to their full capacity and the present stations will have to be enlarged and new ones installed in order to meet the increasing demand for trout fry. An additional hatchery building has been erected at the Sisson station, making five buildings in all. With this added equipment it is possible to hold the fry until they attain a better growth and hence are better able to withstand the changed conditions incident to planting.

As in past years, the salmon eggs procured from the United States Bureau of Fisheries have been hatched at this station and the fry carefully reared and fed until they were two or three months old, at which time they were distributed in the Sacramento River and tributary streams near Sisson, and in the Klamath River. In addition, a large number of fry have been held in ponds until they were eight months old. They were then distributed in the Klamath and Sacramento rivers early in the fall. Experience has shown that the best results in salmon culture are to be obtained by rearing several million fry on the upper



Fig. 15. A view of Mt. Shasta, at the southwestern base of which is situated the Sisson Station, the largest hatchery in the state. The snows on this mountain help furnish a pure cold water supply for the hatchery.

reaches of the Sacramento River where the water is pure and cold and where the fry can be liberated in the headwaters of the Sacramento out of reach of the predatory fishes which infest the river lower down.

So large a number of trout fry were reared at the Sisson station that two cars had to be employed in the distribution of these fish. A baggage car was rented from the Southern Pacific Company and equipped with a gasoline engine and aerating system (see Figs. 20 and 21).

It has been found that the retaining of a stock of brood fish in the ponds gives a dependable supply of eggs each year. The take of eggs in the rivers, on the other hand, is variable. The pond system is therefore being improved. There were on hand in the ponds at the Sisson Hatchery on July 1, 1916, over 300,000 brood fish.

Production of Fish by The California Fish and Game Commission in 1915

Salmon	30,000,000
Trout	18,000,000
Total	<u>48,000,000</u>

What it Means:



Massachusetts Big Game PPLF

Four Train Loads (172 cars) 8000 ft.
long. Weight of trains 6,000 tons
12,000,000 lbs.



Old Faithful Inn. PPLF



San Francisco

Placed end to end these 48,000,000 fish
would reach from San Francisco to a point
150 miles east of Denver, Colorado.



Denver

Fish propagated by the State
are planted (liberated) only in
waters open to the public for
fishing and the bill is
paid by the people who fish;
not one cent is contributed
by the taxpayer.



Sixteen (16) fish
for each person
in the State.

The fish placed on the markets each year
in California have a value to the
consumer of \$10,000,000

Fig. 16. Fish distributed in 1915.

The Tahoe hatcheries have been operated to their full capacity during the last two seasons. It is planned to acquire a new site for the Tallac Hatchery where fry can be held until later in the fall. Fry if reared to a large size stand a better chance of survival after being planted in the Lake. The Department of Fish Culture is planning to make increased efforts to propagate lake trout (*Salmo tahoensis*). This valuable fish should be increased in number by artificial propagation. New varieties of game trout should be added to the native species now found in Lake Tahoe.

Brookdale Hatchery was operated during the season of 1915-1916 under a lease procured from Santa Cruz County. As a return for the use of the hatchery Santa Cruz County annually received 500,000 steelhead trout fry to be distributed entirely in the public waters of that county. Over 3,000,000 fish were reared at this hatchery in 1915 and over 1,500,000 in 1916.

The Ukiah and Fort Seward hatcheries reared both steelhead and rainbow trout. At the Fort Seward station 140,000 black-spotted trout, obtained from Lake Almanor, were reared and distributed in the Mad and Eel rivers. The situation of this hatchery is such that it can also be used for salmon culture. Next year an attempt will be made to obtain a supply of eggs from the Eel River.

The Bear Valley Hatchery, established by San Bernardino County, has been operated by the commission during the past two years. All of the fry reared were planted in Big Bear Lake and nearby streams of San Bernardino County. Adverse conditions hindered operations in 1916 and the output was therefore below normal.

The new temporary hatchery installed at Lake Almanor Dam, in Plumas County, had a successful season in 1916. At this station 1,635,000 rainbow trout eggs were collected and held until ready for shipment. Plans are being made for an additional egg taking station at Domingo Springs, one mile from Rice Creek Falls. This egg collecting station will help furnish a supply to the Almanor Hatchery.

The egg collecting station established on Hat Creek in 1915 had to be abandoned because of the tremendous flood of mud sent down the Hat Creek Valley as a result of the eruption of Mount Lassen. Not only were operations necessarily suspended, but all the fish in the stream, from its source to its confluence with the Pit River, were destroyed. This was one of the most serious destructions of fish life in recent years in California.

A location for a Southern California hatchery has finally been selected and what will be the most up-to-date hatchery in the world is now being built on Oak Creek, in Inyo County. The hatchery building, 192½ feet by 45 feet, is being constructed of natural stone, gabro and granite taken from the floor of the valley nearby and will cost approximately \$60,000. The lower floor will contain, in addition to the hatchery room, offices, storerooms and a laboratory, and the second floor will furnish quarters for the help. The most up-to-date plumbing will be used. The location of this hatchery is unique, with snow-capped Mt. Whitney, the highest peak in the United States, in the background and Death Valley, 427 feet below sea level, seventy miles to the south-east—the roof and the cellar of the United States. The situation on Oak Creek will furnish an abundance of pure, cold water and eggs for the hatchery will be obtained at the Rae Lakes in the Sierras, at an elevation of 10,500 feet, reached by crossing a pass 13,000 feet in elevation. The rising generation may be able to point to this hatchery as the finest and most beautiful one in the world. This new hatchery will be able to supply fish to all points in southern California and as far north as Merced and the Yosemite Valley.

THE OLD AND THE NEW.



Fig. 17. The Sisson Hatchery in 1894.

THE OLD AND THE NEW.

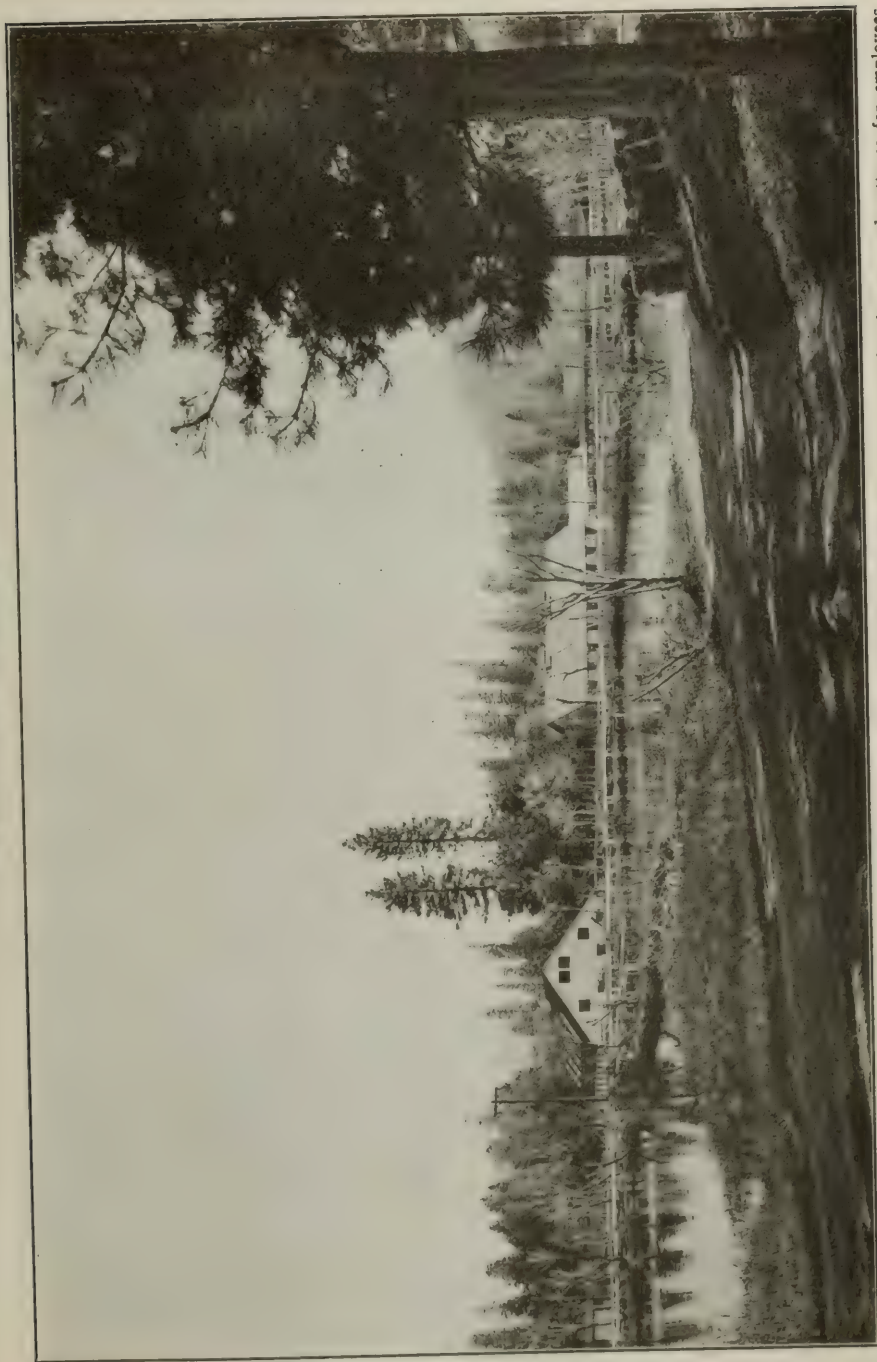


Fig. 18. The Sisson Hatchery in 1916. On the grounds are five large hatchery buildings, several smaller hatchery houses, and cottages for employees. Photograph by Union Lithograph Company.

FROM HATCHERY TO STREAM.



Fig. 19. Fish car No. 1.



Fig. 20. Fish car No. 2 on the siding at Sisson.

FROM HATCHERY TO STREAM.

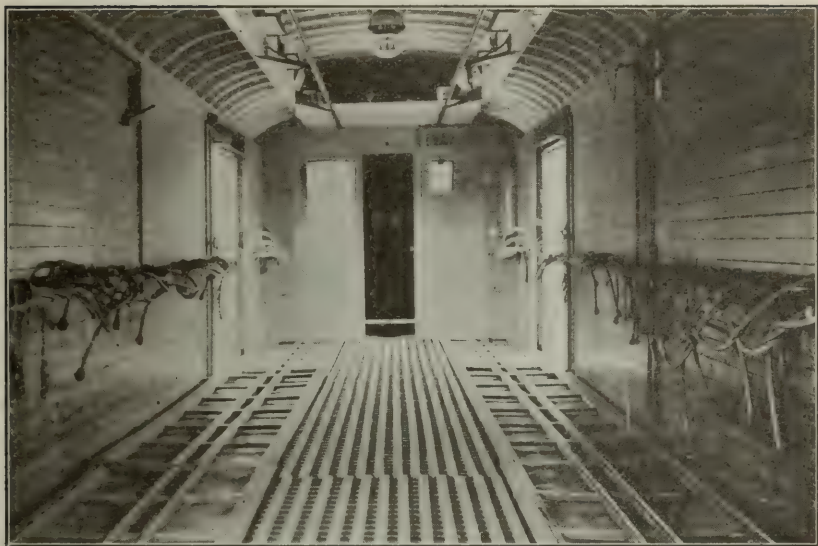


Fig. 21. Interior of fish car No. 2, showing aerating apparatus.



Fig. 22. Receiving fish from fish car preparatory to planting. Photograph by McCurry Company.

FROM HATCHERY TO STREAM.



Fig. 23. Trout being removed from fish car at station.



Fig. 24. Truck No. 3, one of the automobiles used in fish planting operations at Lake Tahoe.

FROM HATCHERY TO STREAM.

Fig. 25. Fish planting by automobile in San Bernardino County. The Bear Valley Hatchery in the background.



Fig. 26. Transportation of fish by boat preparatory to planting in Huntington Lake, Fresno County. Photograph by A. D. Ferguson.

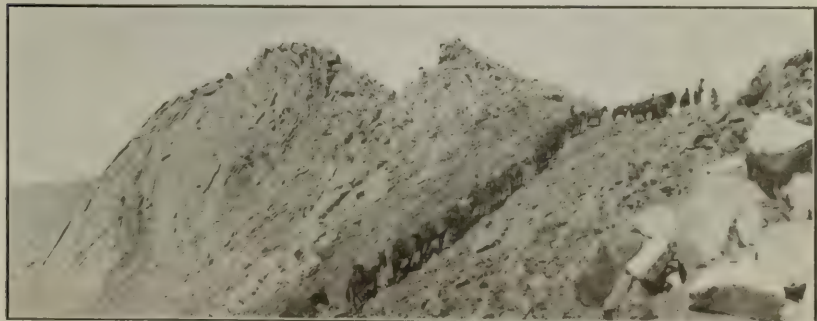


Fig. 27. Transportation by means of pack-train in the high Sierras. By using this means of transportation it is possible to plant many streams otherwise inaccessible. Photograph by A. D. Ferguson.

FROM HATCHERY TO STREAM.



Fig. 28. Trout being transported to high mountain streams by means of a logging train.
Photograph by A. D. Ferguson.



Fig. 30. Steelhead fishing in the Eel River.

FROM HATCHERY TO STREAM.



Fig. 29. Planting 20,000 trout at Maple Grove, near Placerville, California. Copyrighted photograph by F. W. Smith.

The falling off in the supply of shad in the Sacramento and San Joaquin rivers has necessitated investigations leading towards the institution of shad propagation. Shad were originally introduced into California by the Fish Commission in 1871. The fish for stocking were procured from eastern states. Within a few years shad became very abundant and they have continued so until recently. On the other hand, shad in the eastern states from which they were obtained have greatly decreased in numbers and requests have been received from the Massachusetts and Connecticut commissions for shad eggs for use in their hatcheries. In order to determine whether shad culture is feasible in California an experimental station was erected on the Sacramento



Fig. 31. Architectural drawing of the new Inyo Hatchery, situated on Oak Creek, Inyo County. This hatchery, located near the state highway, will, when completed, be the most modern hatchery in the United States.

River at Yuba City. Experiments proved that shad eggs can be successfully hatched and the fry kept free from bacteria and fungus. It is planned to hatch several million shad and striped bass this coming year. For further details of the fish cultural work see pages 54-79.

Although the supply of fish in our streams does not appear to be decreasing, yet new conditions may endanger the supply. The number of anglers is increasing each year. Furthermore, each angler is increasing his annual catch. Streams which were formerly inaccessible are now reached with ease by means of automobiles. Consequently, greater and greater demands are made upon our hatcheries. To meet this demand new stations must be established and old ones enlarged. It also may be that some limitation upon the number of fishing days per week or the making of a shorter open season will alone counteract the effect of the ever increasing catch.

If there were no other justification for the existence of the Fish and Game Commission it could well rely upon the results of its attempt to stock the streams of the state with fish. Hundreds of lakes and streams formerly barren of fish life now contain millions of fish and these fish furnish food and recreation for all who will cast a fly or drop a line. Trout are now to be found in nearly every living stream easily accessible to the angler. Furthermore, there have been introduced into the waters of the state a number of food and game fishes not formerly found here. Black bass, striped bass, shad and several other species now add greatly to our fishery resources. Due to the activities of the

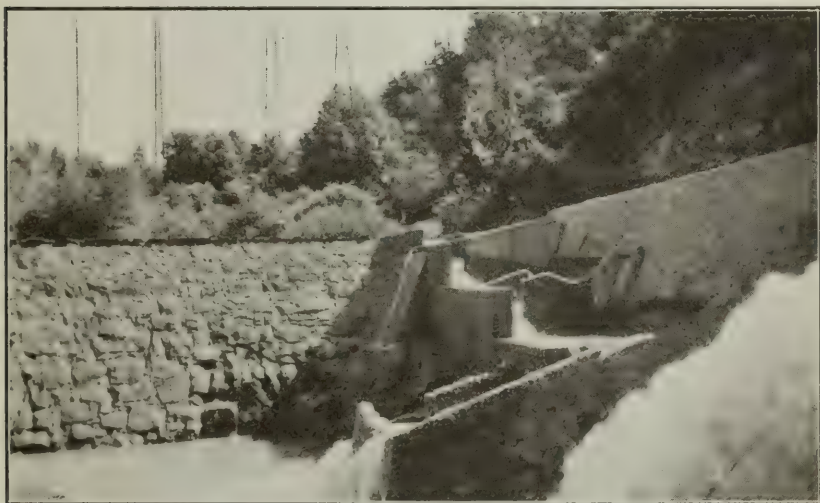


Fig. 32. Fishway built by Pacific Gas and Electric Company on Bear River, Placer County. Photograph by A. E. Culver.

commission the state of California offers as fine fishing as can be found anywhere, for there are far more fish in the lakes and streams than there were when the white man first came to the state.

Fishways and Screens.

Considerable progress in the installation of fishways and screens has been made. Eighty-six suitable fishways have been constructed at many places where fish have been unable to ascend streams because of dams or some natural obstruction, and ninety-two other sites have been surveyed. By the removal of large boulders and other natural obstructions the breeding grounds of fish have been greatly extended. In one instance more than 100 miles of spawning grounds were added by the removal of such an obstruction.

Experience has shown that the largest canals can be screened and the flow of water be undiminished. Even the work of cleaning has been

reduced to a minimum. Large revolving screens which work in sections can be quickly cleaned by turning a crank, thus saving the labor attached to the cleaning of a parallel-bar screen. The cost of a 50-foot screen of this type is approximately \$2,200. With the exception of the



Fig. 33. Screen installed in an irrigating ditch near Edgewood, Siskiyou County. Fish are prevented from entering this ditch, but the flow of water is unhampered. Photograph by A. E. Culver.

San Joaquin Valley, where some of the large canal owners are resisting the order to install screens, we have met with willing cooperation. Nearly 600 surveys have been made and 377 screens have been installed.

Commercial Fisheries.

The rapid growth of our fisheries has necessitated more detailed and accurate knowledge in order that our fishery resources may be intelligently conserved. The Department of Commercial Fisheries, established

in 1914, has been making careful study of the coast fisheries and has been gathering data which will be valuable as a basis for future legislation. A law enacted by the last legislature requires dealers and handlers of fish to make accurate monthly statements of the quantities and varieties of fish handled. These reports are being systematically compiled and the statistics regarding fishery products are being published in CALIFORNIA FISH AND GAME. Study has been made also of fish marketing and the department is at present cooperating with the State Market Director in attempting to unite the producer, the dealer and the people for their mutual benefit, and in fixing the maximum



Fig. 34. Monterey Packing Company's plant at Monterey. Here large quantities of salmon are canned and mild-cured, and sardines canned. Photograph by H. B. Nidever.

price the consumer should pay for fish. Largely due to the fact that accurate data was supplied the Market Director by this department of the Fish and Game Commission, splendid results have been obtained.

A large number of marked salmon fry were liberated in the Sacramento River, Scott's Creek and San Lorenzo River in 1911 and 1912. A considerable number of these fish which have returned to the same streams have been obtained and data as to the age at which salmon seek fresh water, which is of much importance, is accumulating. Further experiments of this kind have been instituted.

Several important developments in California fisheries have necessitated careful study in order that control measures might be instituted. Of particular import is the growth of the long-finned tuna or albacore industry. The output of canned tuna now is more than double the value of the output of salmon or sardines. The tuna packers themselves are anxious to know more about the migration and life history of

the albacore. Fortunately the United States Bureau of Fisheries has begun an investigation, but there is still much to be done.

Shad in the Sacramento and San Joaquin rivers have been decreasing during the past few years, due to overfishing. The total catch for 1915 was 3,816,048 pounds. Thirty-three carloads of fresh shad were shipped east. If this amount of fishing continues protective measures will be necessary to prevent serious injury to this fish. Already dangerous conditions are to be found. A record made in 1914 of the proportion of male to female shad on the upper San Joaquin River showed that the males outnumbered the females twenty to one. The sexes are normally about even. If an emergency measure could have been passed by



Fig. 35. Temporary camp of crawfishermen on San Clemente Island, showing new crawfish traps on shore ready for use. Photograph by H. B. Nidever.

the Fish and Game Commission the situation could have been promptly dealt with. This not being possible, no measures can be instituted until the meeting of the next legislature.

The annual catch of California halibut exceeds 5,000,000 pounds. Although this fish is better protected than ever before, owing to the fact that dragnetting has been prohibited and the present law prescribes an eight-inch minimum mesh, it may be necessary to still further increase the mesh limit and a further conservation measure might be the closing of small areas to fishing.

Stringent laws now prevent the drying of shrimps, and the former destruction of young fish is prevented by confining shrimp fishing to South San Francisco Bay. At present only a few boats fish intermittently and the catch totals only about 350,000 pounds per year. Profit in the past has rested principally in dried shrimps since the price obtained for fresh ones—six and seven cents per pound—does not cover the higher operating cost.

Increased demand for potash which formerly was imported from Germany has led to the establishment of a new industry. The immense beds of kelp found along the California coast are now being cut and the kelp converted into potash. Four companies are operating at San Diego, five at Long Beach and one at Wilmington. Several new factories are under construction. It is believed that this industry will not have a serious effect on any of our fisheries. Many have feared that cutting of kelp would destroy the breeding grounds of the barracuda and the spiny lobster. Preliminary investigations do not support this

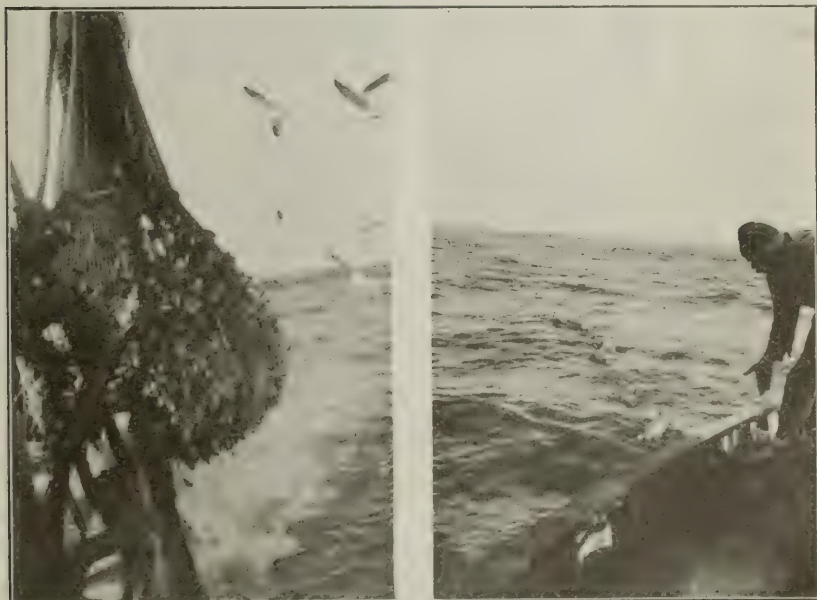


Fig. 36. Hauling 3-ton catch of fish aboard steam trawler off Point Reyes. Monterey fishermen hauling in rock cod off Point Sur. Note fish on line floating on surface. Photographs by H. B. Nidever.

view. There are other allied questions awaiting solution. For instance, it is important to know how the present operations may be regulated in order to assure a future supply. Already there is talk of county ordinances. Kelp and like products come under the jurisdiction of the Fish and Game Commission and regulatory legislation is being planned.

Many of our sea fisheries have not been fully developed. The rapid growth of the sardine and albacore fisheries in the past few years is evidence of this. The albacore, formerly an unappreciated food fish, now takes rank as the most valuable of all. Were people made acquainted with several other species of fish other new fisheries might be developed. The shell fisheries of this state have been largely



Fig. 37. Ready to unload tuna (albacore) at Van Camp's tuna cannery, 1914.

neglected. Many species of shellfish found in abundance along the coast would make excellent food were people educated as to their value. Furthermore, the soft-shell clam from the Atlantic coast could be profitably distributed here in bays where it does not now appear. There is also a future for oyster culture in California. To stimulate interest in these undeveloped fishery resources and aid in developing them is one feature of the work of the Department of Commercial Fisheries. For further details see pages 80-101.

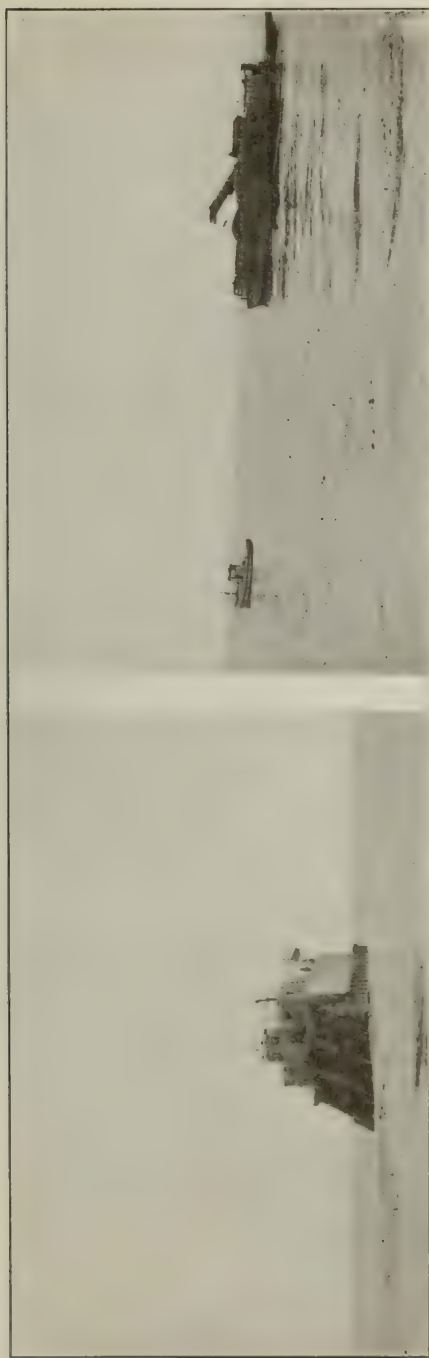


Fig. 38. Kelp cutter at work off Point Loma. Diamond Match Company's cutter and barge at work off Point Fermin. Photographs by H. B. Nidever.

Acknowledgments.

In the fulfillment of its duties the commission has had the help and cooperation of many different organizations. The United States Forest Service has greatly assisted in the administration of the fish and game laws and in the accumulation of data on the life histories of the different species of fish and game. The annual reports by chief forest deputies have been particularly valuable in furnishing information on the status of fish and game in the national forests. The Forest Service is in a position to render invaluable aid to the Fish and Game Commission by helping in the enforcement of fish and game laws, in the ridding of the forests of predatory animals, as well as in the propagation of fish. As an example, some twelve years ago, Supervisor Geo. W. Naylor of Inyo, then a forest ranger, carried fourteen rainbow trout over the almost impassable, bleak heights of the Sierras from the San Joaquin side, delivering safely in a camp bucket thirteen of them, which were put into Rae Lakes. These fish were the progenitors of one of the most wonderful rainbow trout centers known, which will furnish the eggs so badly needed to meet the enormous demands of the great southern California hatchery now being completed five and one-half hours below on Oak Creek. The University of California and Leland Stanford Junior University have continuously put at our disposal collections and laboratory equipment, have directed investigations and have helped to solve many puzzling questions. Acknowledgment is also made of the assistance of the United States Bureau of Fisheries, the United States Biological Survey, and of the fish and game commissions of other states, particularly that of Nevada, which has generously donated large numbers of brook trout. All of the railroad companies of the state have generously furnished free and reduced rate transportation of fish, attendants and special employees.

Statistical Reports.

Statistical reports of the several departments, including a record of fish-planting operations and a statement of the revenues and expenditures, are to be found in the appendix.



REPORT OF DEPARTMENT OF FISH CULTURE.

The Honorable Board of Fish and Game Commissioners.

GENTLEMEN: We have the honor to herewith present a report from the Fisheultural Department, for the years beginning July 1, 1914, and ending June 30, 1916—the third report since being placed in charge of fish culture.

Reports from all parts of the state indicate the beneficial results that have followed the systematic stocking of public waters under the supervision of men skilled in handling the fish. Notwithstanding the heavy drain on the streams and lakes by the ever increasing number of anglers, trout have appreciably increased in most of the streams where proper conditions have prevailed.

The ever increasing numbers of automobiles have carried the anglers on their journeys to all the accessible fishing waters in greater numbers each season. We find that a great many anglers who a few years ago, before the advent of the automobile, only fished one or two days in the season, now make frequent excursions to their favorite fishing grounds and take from the streams many times the number of fish that they did years ago. The increasing number of anglers, also the ease with which they can now reach the streams and the increasing zest for outdoor pleasures, such as angling, will soon make greater demands on our hatcheries, and to meet this demand some of our hatcheries will have to be enlarged and improved and new stations established. The Department of Hatcheries must meet the augmented demand for fish until such time when our annual limit of output has been reached, then a limit to the number of fish that each angler can take each season must be made by the legislature, either by limiting the number of days each week that persons can fish, or by making a shorter open season. With the contemplated improvements in our hatchery work, the time for this added legislation has not arrived and we hope it may be deferred for a number of years. California can safely say that, with only a few exceptions, fishing in most all of the streams is as good as it ever was; but with the extremely heavy fishing of the last two or three years we must keep close watch to see that our streams are not over-fished.

Administration Changes.

The commission decided during the fall of 1915 to have the office of the Department of Pisciculture moved from Sisson Hatchery to San Francisco. This move necessitated a reorganization of the department. E. W. Hunt, who has been superintendent of the Tahoe hatcheries for twenty-five years, was made Field Agent of the Department of Pisciculture, with the detail work of the hatcheries and the car messenger service under his supervision. A. E. Culver was placed in charge of screen surveys and A. E. Doney in charge of fishway surveys. As the superintendent of hatcheries had retained his appointment as superintendent of the Sisson Station since the date of his appointment as superintendent of hatcheries in November, 1911, a change in the superintendency of the Sisson Hatchery was necessary. A civil service examination was held in January, 1916, and G. H. Lambson, who had been with the Bureau of Fisheries as superintendent in the car messenger service and superintendent of Baird Hatchery, successfully passed it and was appointed by the commission as Superintendent of the Sisson Hatchery.

Stocking Lakes in the Inaccessible Mountain Regions of the State.

In the high Sierras and in the western part of Siskiyou and Trinity counties are hundreds of lakes of various sizes that are now barren of fish life. These can all be stocked at a small expense to the state and a greater area of fishing ground added to the state's wealth of waters in which game fishes will thrive.

Other improvements can be made by transplanting insects and other items of food from other waters to the streams and lakes that are lacking an abundance of proper food for trout. This work should be taken up at once and carried on systematically until all the streams and lakes that are deficient in proper food for the trout are in condition.

Fish Propagation.

Eight hatcheries and six egg collecting stations have been operated to their full capacity during the last two seasons and it will be necessary to enlarge our present stations and establish new ones to meet the demand for trout fry as well as to do the salmon work properly.

Our hatcheries should all be equipped with enough troughs and rearing tanks to rear the fry to a fair size before shipping. The relative advantages of planting fry or fingerlings in our streams and lakes is a question that is being brought up continually and in which there is a great difference in opinion. In our judgment both systems have their advantages, depending on the size of the stream, altitude, amount of natural food, variety of the fish and the season of the year. By studying these conditions and using good judgment and care in the distribution of either fry or fingerlings good results can be obtained.

The best results are obtained in planting fry in the smaller tributary streams in spring and summer when there is an abundance of food provided naturally to support fry at that age. In southern California, in the lower altitudes, conditions appear to be somewhat different and a larger fish planted in the fall seems to do the best; but in the mountainous parts of southern California, spring planting has given excellent results.



Fig. 39. Fish ladder constructed by Northern California Power Company on Butte Creek, Tehama County. Photograph by A. E. Culver.

The planting of fingerlings has an advantage over fry when the fish are planted in large streams or rivers where there are no spawning beds or natural feeding grounds for the fry, such as exist in the smaller streams. These places are not very numerous, as in most river systems suitable tributary streams can be found in which to deposit the fry, and as they develop they work slowly down the streams into the larger bodies of water, following their natural inclinations.

Some enthusiasts would have us rear the fish until they are almost large enough to catch, before planting. This would be beyond the

finances of the commission to carry out, and furthermore a fish artificially fed too long is not a good rustler when liberated and is apt to suffer considerably before getting accustomed to natural conditions. Some of the best results have been obtained where fry from two to three months old have been planted. Absolute proof of this is at hand where new species have been introduced in the streams. Fry, if in perfect condition, free of bacterial disease, carefully reared by a skilled fish-culturist and planted in the small tributary streams, are sure to give good results. We have been a close observer of these conditions for over thirty years in California and feel that we are pursuing the right policy in planting the majority of the fry from our hatcheries when they are from two to four months old.

A number of writers who are not fish-culturists have advocated the building of ponds and nurseries along the banks of the different lakes and streams in the state to rear the fry until they are fingerlings before they are released into the streams. This might do in a few localities, but when we figure on rearing 16,000,000 or 18,000,000 of fry on thousands of miles of streams the proposition is impracticable, even if the state had money enough to build the ponds and to pay men to care for the fish. To turn the fry over to inexperienced persons, even where they go to the expense of building the ponds, is a poor policy and one in which the public as a rule will not benefit. The experience of fish-culturists who are working for the public good must be considered in preference to enthusiasts and theorists. Fishculture is a well demonstrated practical proposition and the experience of men skilled in this work must be considered if the public is to get the benefit of the money invested.

Fishways and Screens.

The work of installing screens in the ditches and canals of this state and of constructing fishways over dams and obstructions has progressed entirely satisfactorily during the last two years. A. E. Culver as screen surveyor and A. E. Doney, fishway surveyor, have been untiring in their efforts to enforce the law and conserve the fish.

One hundred seventy-eight surveys of ladders over dams have been made. As a result of these surveys eighty-six obstructions have been removed or fishways installed in order that fish might have a free passageway.

Nearly six hundred screens have been ordered installed and 377 have been reported as completed. The wide extent of operations is indicated by the fact that screen surveys have been made in thirty-five different counties during the last two years.

Some new and difficult problems have presented themselves in both the screen and fishway work, but good progress has been made over the entire state, with the exception of the San Joaquin Valley, where some

of the large canal owners are resisting our efforts to install screens in their canals. These owners object on the grounds that the screens are impractical and will impede the flow of water. This is a flimsy excuse, as experience has proved that the largest canals can be screened and the flow of water be undiminished, if they are properly cleaned. The parallel bar screen can be made to do good work and not cause any trouble under normal conditions. During extremely high water when floods prevail in the streams caused by melting snow or storms in the mountains carrying down an excess of floating matter, the screens can be removed for a short time to allow the debris to pass. When conditions are normal the screens can be replaced. It would be folly to say

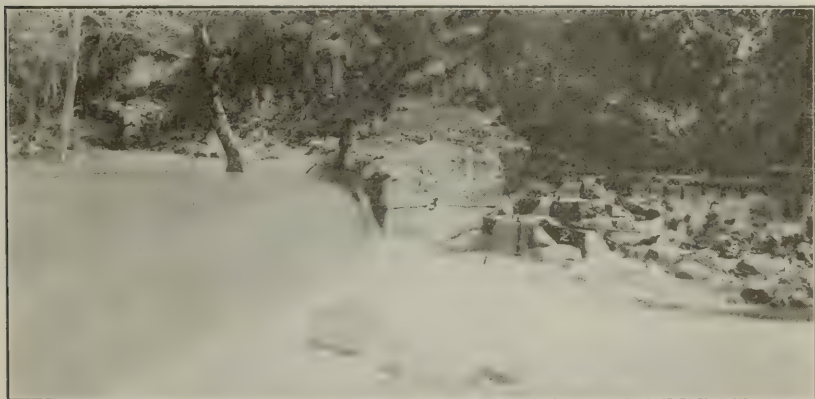


Fig. 40. Fishway at Bonally Dam, on the Salmon River, Siskiyou County. Photograph by I. Eldredge.

that the large canals can not be screened. If we can not have them screened all the time, we should make an effort to save as many fish as possible by keeping the screens in place when it can be done without damage to the flow of water in the canals.

A screen is being installed in the Pacific Light and Power Company's canal at Borel in Kern County that works in sections on a revolving shaft. It can be cleaned at any time by turning a crank that turns the screen sections edgewise with the current and allows the debris to float down the stream. As soon as the debris is washed off, the screen is turned back in place. Some such device can be arranged if the parallel bar screens are considered too hard to clean. Any of the types of screens that we have recommended will work, if they are cleaned. We find that the trouble appears to be that some of the owners of the larger canals do not want to pay for the extra help required to clean the screens.

The commission plans to rigidly enforce the law regarding the screening of ditches and no excuses will be entertained. Taking it as a



Fig. 41. Snow Mountain Dam Fishway, on south fork of Eel River, Mendocino County. Photograph by H. C. Bryant.



Fig. 42. Screen of Northern California Power Company at Inskips, Tehama County. Photograph by A. E. Culver.

whole, the screen work has been very successful, considering the number of ditches and canals that we have had to handle and the great difference in conditions that prevail in different parts of the state.

Pollution of Streams.

The pollution of the inland streams by sawdust, slimes from the mines, and other waste matter polluting the streams, has been given attention whenever reports have been received. We have not had any serious trouble with any of the cases handled, although numerous complaints regarding stream pollution by mining operations are received. Many reports come from the old mining districts where the fish were destroyed in the early history of mining operations in this state and no further damage can be done. Wherever new plants are reported we insist that all the slimes be impounded in storage reservoirs or vats until the heavier material has settled.

The flotation process of working ores has given us considerable trouble, as the pulp is so fine that it is very difficult to settle, remaining in suspension in the water for weeks. The damage that it does to the fish is very slight if the plants are not too large. We are giving this, one of the latest processes of handling ores, special study, for this method will probably be used extensively in nearly all mining operations in the future.

Propagation of Shad.

Early in the season of 1916 the question of propagating shad was taken up by the department. The heavy fishing for shad in the bays and in the Sacramento and San Joaquin rivers for the last few years had caused noticeable falling off in the numbers of these fish and to keep the supply up it was deemed necessary to resort to artificial propagation.

About the same time we received a request from the Massachusetts and Connecticut Fish and Game commissions requesting the California commission to collect shad eggs from California waters and ship them to their hatcheries, as they were desirous of restocking the depleted waters of the Eastern states with shad. Shad were introduced into California by the California Fish Commission in 1871. They increased rapidly until a few years ago the Sacramento and San Joaquin rivers were fairly alive with them in the spring and summer when the run of shad was at its height.

The excessive fishing and pollution of the Eastern rivers has caused the shad to become very scarce and it was the desire of the Massachusetts and Connecticut commissions to restock their waters. We agreed to collect the shad eggs for the two commissions, as it was considered an opportune time to carry on experiments to locate the spawning places

of shad as well as to make experiments to determine whether shad culture could be carried on successfully in California, and to determine whether the process of fertilizing the eggs and propagating the fry could be improved upon.

Consequently, the commission decided to operate a shad hatchery on a small scale during 1916 to carry out the experiments and to gather data in preparation for more extensive operations next season. When operations were begun in May, it was thought that all the eggs necessary for the shipments East, as well as for our experiments, could be collected by the latter part of May or early in June, but the season proved to be unfavorable and the work dragged along into July without sufficient eggs being obtained at one time to make a shipment East.

Fishing began on June 3d with our crews at Yuba City. The run was poor all through the season in the upper reaches of the rivers; nowhere near its size in former years. The light run of shad in the upper river was due to the very cold spring, cold water, and later to the high, roily water caused by the melting snow in the higher altitudes. During the season 1,421,000 shad eggs were collected and 872,000 fry hatched and successfully released in the Feather River. This work was under the immediate supervision of Superintendent G. H. Lambson of the Sisson Hatchery. Data regarding the movements of the shad that will be valuable in future shad work have been compiled as well as the results of the experiments in hatching the shad fry. The eggs were successfully hatched and the fry kept free from bacteria and fungus.

This coming season the shad work should be taken up in earnest and several million shad as well as striped bass should be hatched and distributed in the Sacramento River to keep up the supply of these valuable fish. Shorter seasons for catching these fish should be established by the legislature.

Sisson Hatchery.

Sisson Hatchery has been operated on the same general plan as in former years. The fry are held until they are from three to eight months old and are then shipped to all points in California where the local hatcheries can not supply the number and variety of fish desired.

As the result of a cooperative arrangement with the United States Bureau of Fisheries the commission received 34,300,000 quinnat and 1,900,000 silver salmon eggs in 1914-15 and 18,400,000 quinnat salmon eggs in 1915-16. These eggs were hatched and the fry carefully reared and fed until the majority of them were two to three months old; then they were distributed in the upper reaches of the Sacramento River and tributary streams near Sisson, and in the Klamath River. These fry

were deposited in natural feeding grounds under conditions as nearly perfect as it was possible to find. Several million of the fry are held each season in the large ponds at Sisson Station, where they are carefully looked after and systematically fed until they are about eight months old; then they are distributed in the Klamath and Sacramento rivers early in the fall. A record of the numbers and place of distribution of these plants will be found in the statistical report of distribution from Sisson Hatchery.

During the fall of 1914, the commission decided to construct another hatchery building on the grounds of the Sisson Station to enable them



Fig. 43. Hatchery "A" at Sisson. Photograph by G. R. Field.

to hold the fry so they could attain a better growth by giving them less crowding and more trough space. Accordingly, plans were made by the Department of Hatcheries, which the board approved. The plans called for a building 190 feet long and 42 feet wide, to contain 148 hatching troughs. As the expense of constructing this hatchery was over one thousand dollars, we had to have the work carried on under the supervision of the State Department of Engineering. This was to comply with a recently enacted law. To allow us to carry out our plans of constructing this building, W. F. McClure, State Engineer, kindly appointed the superintendent of hatcheries a deputy state engineer to construct the building. The work was rushed and the building completed in time to receive part of the salmon eggs from the Bureau of Fisheries' stations during the latter part of the hatch of salmon eggs for the season of 1914 (see Fig. 44).

With its five hatchery buildings and auxiliary battery, containing in all over 500 troughs, and its 52 breeding ponds, the Sisson Station must be considered one of the largest hatcheries in the world. The station now has a capacity of fifty million trout and salmon fry per season.

One new pond was rented from Mr. Rupp, during the winter of 1915-16. The lease on the large pond, known as Sisson Lake, expired in the fall of 1915 and we were not able to have it renewed, so Mr. Rupp,



Fig. 44. Hatchery "E" at Sisson Station, completed January 1, 1915. This is the fifth large hatchery building erected at Sisson.

who owns one of the large ponds leased by the commission for salmon culture, agreed to construct another pond and lease it to the commission for the rearing of fish. The pond was completed early last winter and stocked with salmon, where they are thriving. These fish will be distributed during the fall of 1916. We would respectfully recommend that the commission take measures to purchase these leased ponds or acquire more land near Sisson Hatchery to construct large ponds such as these, of one acre or more in area, for the rearing of salmon fry. The more experience we have in rearing salmon fry in ponds, the more we are convinced that the best results in salmon culture are to be obtained by rearing several million fry each season on the upper reaches of the Sacramento River where the water is pure and cold and where the fry can be liberated in the fall out of the reach of the predatory fishes that infest the Sacramento River after it enters the valley proper.

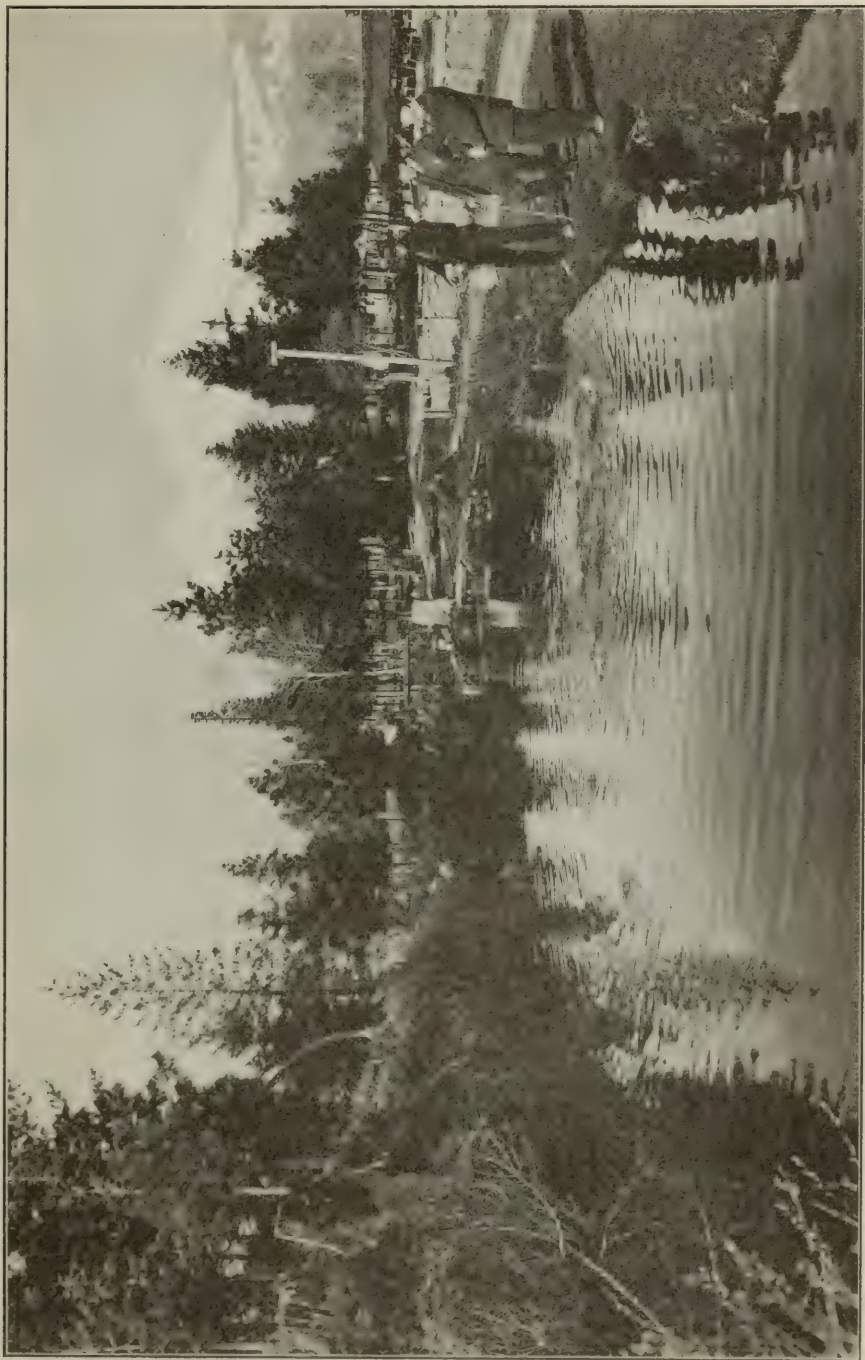


Fig. 45. Feeding fish in one of the ponds at Sisson Station. Photograph by Union Lithograph Company.

The increased number of trout fry hatched at Sisson Station during the season of 1915, 11,372,000, caused the Hatchery Department to design a more extensive plan of distribution. Accordingly, it was decided to operate two distribution cars. Arrangements were made with the Southern Pacific Company to rent a baggage car and have it equipped with a gasoline engine and an aerating system. This car was equipped at the Southern Pacific Company shops in Sacramento and put into the service July 1, 1915 (see Fig. 20). During the distribution season of 1916, two distribution cars were used from Sisson station.

The total number of fry distributed from Sisson Hatchery during the season of 1916 was 9,597,000, consisting of the following varieties: rainbow, eastern brook, Loch Leven, black-spotted, steelhead and German brown trout. There will be approximately 18,000,000 quinnat salmon distributed from Sisson Hatchery this season.

The pond system is being maintained and improved. We find that it is necessary to keep a good stock of brood fish in the ponds to give us a supply of eggs that we can always depend upon.

The number of fish on hand in the ponds at Sisson Hatchery July 1, 1916, was as follows:

	Adults	Two years old	One year old	Fry	Total
Trout--					
Rainbow	9,100	3,900	25,000	40,000	78,000
Eastern brook	8,600	10,000	-----	60,000	78,600
Loch Leven	12,650	5,100	30,000	20,000	67,750
German brown	-----	-----	-----	80,000	80,000
Steelhead	-----	-----	8,000	-----	8,000
Dolly Varden	4	-----	-----	-----	4
Miscellaneous--					
Landlocked salmon	-----	-----	450	-----	450
Grayling	400	-----	-----	-----	400
Total	-----	-----	-----	-----	313,204

Tahoe Hatcheries.

The Tahoe Hatcheries have been operated to their full capacity during the last two seasons. Mr. Hunt has had immediate supervision of these stations, as in former years. The output of fry will be shown in the statistical tables for these hatcheries.

We again respectfully recommend that the much needed improvements at Tahoe station be carried out in the near future. The Tahoe Hatchery should be enlarged so as to give it a larger trough capacity and Tallac Hatchery should be removed at the earliest possible date from Taylor Creek to Tallac Creek or to any other site where the water

is suitable for rearing fish. The water in Taylor Creek is not fit for hatchery purposes. Taylor Creek rises in Fallen Leaf Lake and its water, during the warm weather, becomes impure from the organic matter in the lake. The fish become affected and it is necessary to plant them early in the season before they have made their proper growth. Negotiations are under way at present to acquire a new site on a nearby stream where the fry can be held until later in the fall, before distributing them. A battery of tanks is being planned in which to rear the fry to a much larger size than formerly, before planting them.

We repeat the recommendation made in the last biennial report regarding increased efforts to propagate the large lake trout (*Salmo tahoensis*), by trapping the upper Truckee River and Blackwood Creek for their eggs. This valuable fish should be increased in numbers by artificial propagation.



Fig. 46. Seining for striped bass to be transplanted to barren waters. Photographs by H. H. Hunt.

New varieties of game trout should be added to the native species of trout in Lake Tahoe, thus affording a fish for the angler as well as for the commercial fisherman. The Department of Fishculture is making arrangements to carry out these plans.

Considerable complaint has been made regarding the leeches affecting the trout in the streams entering into the lake, and the commission has been requested to remove the logs and brush from the creeks as the erroneous impression prevails that the logs are infested with the leeches and if the logs were removed the fish would not be affected. The common leech occurs in many fresh water streams and lakes and inhabits the gravel and rocks in the beds of the streams. It may be found on the logs and pieces of wood in the creeks, but only incidentally, as its native habitat is in the bottom of the streams among the gravel and rocks, and under the bank where it finds lodgment. It is parasitic on fishes, and if all the logs and wood in the streams entering Lake Tahoe were removed, the leeches would be present just the same. As soon as the fish enter the creeks from the deep water of the lake and come into the shallow water, the leeches attach themselves to the gills and mouths of the fish and in a short time the fish become greatly emaciated from

loss of blood. When the leeches are gorged they drop off the fish and bury in the gravel at the bottom of the creeks. Where the leeches are numerous and a large number attach themselves to a trout the loss of blood is great and the fish often dies; but the number actually killed is not as great as some persons imagine. The trout are naturally weak during the spawning season and some of them perish from their efforts in spawning as well as from the leeches. The trout artificially spawned at the egg collecting stations escape many of the dangers incidental to spawning in the creeks, such as the ravages of leeches and the grab hooks and spears of poachers.

Brookdale Hatchery.

Brookdale Hatchery was operated during the seasons of 1915 and 1916 under a lease procured from Santa Cruz County. The eggs were collected at Swanton from Scott Creek. Under the conditions of the lease the county of Santa Cruz receives annually 500,000 steelhead trout fry to be distributed entirely in the public waters and the remainder of the eggs and fry are disposed of at the pleasure of the commission. The last two seasons' operations were productive of good results. In the season of 1915, there were 1,070,000 fry reared and distributed from Brookdale Hatchery and 2,287,000 eyed eggs were shipped to other stations to be reared and distributed in other sections of the state. There were 678,000 eyed eggs shipped from Brookdale Hatchery to Sisson Hatchery, and 877,000 fry distributed in the waters of Santa Clara, Santa Cruz and Monterey counties during the season of 1916. The distribution of fry from Brookdale Hatchery during the season of 1915 will be found in the statistical table of this report (see appendix).

Ukiah Hatchery.

Ukiah Hatchery was run as usual during the seasons of 1915 and 1916. Steelhead eggs were shipped to this station from the Snow Mountain egg collecting station. The fry were given a wide distribution in Sonoma and Mendocino counties. During the season of 1916, while removing the Price Creek Hatchery to its new location on Fort Seward Creek, 1,000,000 quinnat salmon eggs were hatched at Ukiah Hatchery for distribution in Mad and Eel rivers.

Fort Seward Hatchery.

Owing to the undesirable location of the Price Creek Hatchery, it was decided to remove it to a more favorable site. Price Creek Hatchery was located on Price Creek, one-half mile from its junction with Eel River. The creek has its source in the hills near the mouth of Eel River. The country through which it flows is a loose, friable and disorganized formation that is constantly sliding and washing away. During the

winter months the creek was so full of sediment that it was only with the greatest skill and care that fish could be reared at all. In the spring the water dried up rapidly and became very warm so that it was impossible to hold the fry later than June. The commission decided to remove the hatchery to a more favorable location. The Department of Fish-culture was instructed to select a suitable site and to move the station. After a careful survey of the streams on the line of the Northwestern Pacific Railroad we selected Fort Seward Creek, a cold, clear stream flowing into Eel River about four and one-half miles above old Fort Seward, Humboldt County. The commission purchased forty acres of land near the mouth of the creek and selected a site for the hatchery about one-quarter of a mile from the Northwestern Pacific Railroad.



Fig. 47. New hatchery at Fort Seward, Humboldt County. Photograph by Silas Campbell.

Early in 1916, the work of moving the building, tanks, flumes, etc., from Price Creek to the new site on Fort Seward Creek was begun, and in due time it was completed and ready for the spring hatch of trout eggs (see Fig. 47). W. O. Fassett, who has been superintendent of the Price Creek Hatchery for a number of years past, was placed in charge of the new station and he has successfully carried on the work as in former years. A cottage for the superintendent and a cabin for the men was erected and finished in a rough way until more comfortable quarters could be arranged.

The building and troughs were ready for the steelhead eggs collected at the Snow Mountain egg collecting station during the spring. One million steelhead eggs were shipped to the station and the resulting fry are to be distributed in the streams of Mendocino and Humboldt counties. Besides the steelhead eggs, 100,000 rainbow trout eggs from the Lake Almanor station and 140,000 black-spotted trout eggs from the

Tahoe hatcheries were shipped to the new station for distribution in the tributaries of Mad River and Eel River.

This hatchery can be used for salmon culture as well as for trout work. Plans are being made to construct a rack across Eel River for the purpose of collecting salmon eggs for the hatchery at Fort Seward Creek. This will enable us to stock Eel River, Mad River, Elk River and several large streams on the Humboldt County coast with salmon fry. Formerly the salmon eggs for this section were shipped from the Sacramento River stations. If we are successful with this undertaking, an ample supply of eggs can be collected from Eel River without taking any from other hatcheries. Fort Seward Hatchery promises to be one of the most important stations of the commission.

Snow Mountain Station.

Early in the season of 1915, the commission secured a lease on the Cape Horn Dam from the Snow Mountain Water and Power Company for one year with the option of an additional five years. This lease gives the commission the use of the grounds and buildings as well as the privilege of constructing tanks, traps, etc., on the land described in the lease. Snow Mountain Station is one of the best steelhead egg collecting stations on the coast. The dam that makes it possible to collect the fish is located on the south fork of Eel River about twenty-five miles from Ukiah, Mendocino County. All the steelhead trout that ascend this branch of Eel River are easily trapped in the fishway over the dam. Last spring a series of tanks were arranged to hold the fish near the hatchery building. This tank system was arranged under the supervision of F. A. Shebley, a skilled fishculturist, who has made the work of holding large fish a specialty. The tanks and traps are so arranged that a portion of the mature steelhead trout are allowed to ascend the river above the dam to deposit their spawn and thus keep up the supply of fish in the extreme upper reaches of the streams tributary to this branch of Eel River.

Considerable complaint has been made by local residents regarding our operations at Snow Mountain Station. The claim has been made that not enough fish were allowed to pass the dam to keep the upper reaches of the river stocked. A hearing was held at Upper Lake, Lake County, on April 2d, by representatives of the commission. The meeting was well attended, about sixty persons being present. It was decided, after the hearing, to arrange a flume from a point near the tank house, where all the fish not needed for spawning purposes could be separated from the ripe fish and allowed to pass above the trap so they could ascend the river to the spawning grounds on the upper reaches of the river. This will be of considerable benefit if the fish are allowed to ascend the stream unmolested. There are a great many of

these fish taken by the local residents before they arrive at the spawning grounds, in spite of the vigilance of the deputies. The idea prevails among some of these people that these large trout are salmon and that they will die as soon as they spawn. The steelhead is a true trout and not a salmon and will spawn several times if not taken or killed. A sufficient number of these fish will be allowed to ascend the river above the dam each season to keep the upper part of the river stocked by natural spawning.

Wawona Hatchery.

Wawona Hatchery has not been operated for the last two seasons, and fish were shipped from Sisson to supply the region covered by this hatchery. The station was operated during the season of 1914, and the distribution of black-spotted and large lake trout fry in the counties of Mariposa and Madera will be found in the statistical report (see appendix). This region will be supplied from the Inyo Hatchery next season, and we would, therefore, recommend that the Wawona Hatchery be abandoned.

Bear Valley Hatchery.

During the fall of 1914, San Bernardino County established a small hatchery on one of the tributary streams flowing into Bear Valley Lake. The object of this hatchery was to propagate rainbow trout from the fish in Bear Valley Lake. Bear Valley Lake, locally known as Big Bear Lake, is a body of water seven miles long and one and a half miles wide at its widest part. It is an artificial storage lake lying in the heart of the San Bernardino mountains about thirty miles from San Bernardino at an elevation of about 7000 feet.

This lake was stocked a number of years ago with rainbow fry from Sisson Hatchery and these fish have thrived remarkably well. The commission operated this hatchery during the seasons of 1915 and 1916. The first operations resulted in an output of 413,000 fry, all of which were planted in Big Bear Lake and in the streams of San Bernardino County.

Our crew of spawn-takers arrived at Big Bear Lake on March 16, 1916, prepared to exceed last season's take of eggs. Torrential rains during the winter had caused the mouths of the creeks to be filled with debris, which caused the fish to be delayed in entering the streams and the female trout became overripe before the first fish were spawned. Consequently the percentage of fertilization was not as good as expected. The rising surface of the lake, caused by the dam being raised, made a change in the shore line and the mouths of the creeks being closed in the beginning of the season by detritus carried down by the winter storms, embarrassed the operations to a considerable extent. Our men

had to remove the sand bars and other debris that had been deposited at the mouths of the creeks, before the fish could enter. The fish being retarded, the eggs were affected by over-retention, and a high percentage of fertilization could not be obtained. The eggs that were fertilized hatched well and produced a lot of strong, healthy fry. The result of the season's operations was 750,000 fry, which are being distributed in Big Bear Lake and the streams of San Bernardino County. The county game warden, Mr. Malone, will assist in the work of distribution. In the table of distribution will be found the list of waters stocked with trout fry from this station during the season of 1915.

It is planned to get everything in readiness this coming fall so that there will not be any delay this coming season in collecting the eggs from Big Bear Lake. This will prove to be a valuable egg collecting station, as it will supply the streams of San Bernardino County that are situated far from the railroad in the heart of the San Bernardino mountain range.

Almanor Hatchery.

In an effort to increase the take of rainbow trout eggs during 1916, plans were made to establish an egg collecting station at Lake Almanor, Plumas County. The take of rainbow eggs at the Bogus and Camp Creek stations, on the Klamath River, was light, as this proved to be an off season on the Klamath. The run of fish in the tributaries of the Klamath River is very irregular, as our records for twenty-five years past will show. Whenever weather conditions are not propitious the fish do not run regularly and straggle along for months. Consequently the take of eggs is always light during such seasons. Early in 1916 we were satisfied that the take of eggs at these stations would be light, so we planned accordingly to make an effort to collect eggs elsewhere. Having heard that there was a considerable number of rainbow trout each spring in the North Fork of the Feather River at the outlet to Lake Almanor, Mr. Hunt, our Field Agent, was instructed to investigate and report on the chances of collecting eggs at this place. He reported the condition was favorable for a good take of eggs.

We secured permission from the Great Western Power Company to operate on their property at the Lake Almanor Dam. The company also kindly gave us the use of their buildings in which to establish a temporary hatchery. The crew worked under difficulties. The snow was deep and it was difficult to get the supplies and equipment to the station; but in spite of the difficulties, we collected 1,635,000 eggs and successfully held them until they were ready for shipment. Fort Seward Hatchery received 100,000 eggs, 240,000 were shipped to Tahoe Hatchery, 840,000 to Sisson Hatchery, 100,000 to the Nevada State

Fish Commission, and the remainder were hatched and distributed in the local streams and in Lake Almanor.

Reports were received that a good run of rainbow trout ascended Rice Creek, a tributary of the North Fork of the Feather River above Lake Almanor. After making an examination of the stream and gathering data from the local residents we have decided to establish an egg station there this fall, so as to have it ready for next spring's work.

We have located a site for a small hatchery and egg station at Domingo Springs. Domingo Springs is on the main road leading from Chester to Red Bluff, and is one-half mile from Rice Creek Falls, where we have selected a site for a trap and retaining tanks for our egg collecting station. The water from Domingo Springs gushes from the lava rocks at the foot of a cliff near the road. There is about 300 inches of water in the springs, an ample supply for a fair-sized hatchery, should it ever be necessary to operate one in that section on a large scale. We have a permit from the United States Forestry Department for the hatchery site at Domingo Springs, as well as for the trap and tank site on Rice Creek.

Next season we will operate a trap in Rice Creek to determine the number of eggs that can be collected and if our efforts are successful we will make this a permanent egg collecting station and establish a small hatchery at Domingo Springs to supply the district west and north from Lake Almanor, as well as to keep up the supply of trout in the lake.

Burney Creek Station.

In the spring of 1915 we secured a lease on a piece of land at the mouth of Burney Creek, a tributary of Pit River, Shasta County, for the purpose of collecting rainbow trout eggs. A rack was placed across the stream and the necessary live cars and pens were made to hold the fish that we expected would enter the creek. A tent and a few troughs under it, with our hatching equipment, was set up and operations were begun with the intention of collecting and eyeing eggs preparatory to shipment to Sisson.

It was originally planned to eye the eggs and hatch them in the old Hat Creek Hatchery, seven miles from Burney Creek, if a sufficient number were taken; but early in May an eruption of Mount Lassen sent a tremendous flood of mud, water and sand down the Hat Creek Valley, destroying all the fish in the stream from its source to its confluence with the Pit River. This was one of the most serious destructions of fish life in recent years in California. Hat Creek rises in the southeastern part of Shasta County in a lake at the foot of Mount Lassen, at an altitude of 7300 feet above sea level. It flows northerly

into the Pit River, two miles northwest of Carbon, where the old Hat Creek Hatchery was located. It is thirty-eight miles in length. Its principal tributary is Rising River, a short stream arising from large springs in the lava. It is only two miles in length, but has an average flow of 380 second feet of water. Hat Creek, before its confluence with Rising River at the town of Cassell, has an average flow of about 100 second feet during the summer months. Hat Creek and its tributary, Rising River, were noted for the excellence of their rainbow trout. After the flood of mud and sand from Mount Lassen, the only survivors in the valley were those that were in Rising River. The water was muddy all during the season of 1915 and during the last year continued so muddy that it was not considered practical to restock the stream. It will probably be several years before fish will again thrive in Hat Creek, as the shifting sand deposited by the volcano destroys all the insect life in the stream, as well as making it uninhabitable for trout.

The fish enter Burney Creek late in the summer, but the run is a protracted one, lasting from April to August. The fish are late in developing and if the fry were reared in a higher altitude and the progeny spawned later each season, a fall spawning rainbow trout could be developed. This would probably have some advantages over a spring spawning fish, as such trout would be in fine condition for the anglers when the fishing season opens in the spring.

The eggs collected during the season were eyed at Burney Creek Station, and 200,000 were shipped to Sisson Hatchery, from which station they were distributed to different sections of the state. Owing to heavy operations at other stations, Burney Creek was not operated during the season of 1916.

A Southern California Hatchery.

During the summer of 1915 the commission again took up the matter of constructing a hatchery for southern California. A hatchery for southern California has been advocated for several years, but to find a location where the water, climatic conditions and transportation facilities were suitable for a hatchery large enough to supply the region south of the Tehachapi and the country lying to the east of the San Joaquin Valley, was not easy. The hatchery department had made investigations and gathered data on the best streams in the country south of the Tehachapi, but none of them was found to meet all the requirements necessary for the proposed hatchery. Some of the sites were inaccessible, others too far from railroad transportation, but the great majority of them, although located where the water was pure and in sufficient quantity, were undesirable because the water was used

for domestic purposes. In October, 1915, Commissioner M. J. Connell notified the Department of Hatcheries that he had found an ideal stream of water on which to locate a hatchery such as the board had been looking for. He called our attention to Oak Creek, Inyo County, and ordered the Superintendent of Hatcheries to make a report on the stream.

Oak Creek was found to be the largest and most important stream that enters the Owens River Valley in the region of Independence. The reason for selecting the region near Independence was to enable the commission to secure an ample supply of eggs near the hatchery. Mr. Connell had found that a series of lakes, situated in the high Sierra region west of Independence, were teeming with rainbow trout of an excellent quality and from which millions of eggs could be procured. These lakes are in a glacial basin and are known as the Rae Lakes.

Oak Creek enters the valley about five miles north of the town of Independence. It has an abundance of pure, cold water. The maximum flow (which is in June) varies from 20 second-feet to 200 second-feet, depending on the depth of the snow that falls on the upper reaches of the stream, and the rapidity with which it melts during the first warm spell in the early summer. The average minimum flow for the last six years was 8 second-feet, and this late in the fall. This stream will supply a hatchery station with a capacity of from 10,000,000 to 12,000,000 fry. As the largest number of fish are handled during the maximum flow, this creek supplies almost an unlimited flow of water for hatchery purposes. The source of Oak Creek is in the precipitous range of mountains on the west side of the valley at an altitude of about 10,000 feet. Its descent is very rapid until it reaches the floor of the valley. From its source on Diamond Peak and Black Mountain, the main stream, or the North Fork, is 8 miles long to its junction with the South Fork, which rises on the southeastern slope of Black Mountain and is also about 8 miles in length. The South Fork falls from its highest source to its junction with the North Fork 7100 feet in a distance of 8 miles. The North Fork falls 8700 feet in its course from the source to its junction. The confluence of the two forks of Oak Creek is about $1\frac{1}{2}$ miles from the base of the range in the Owens River Valley. The land slopes gently toward the plain on a gradient of about 4 per cent.

About one-quarter of a mile below the junction of the two forks of the stream, the commission secured forty acres of land on which to establish a hatchery. On this site a large hatchery is now being erected. The building now under construction is $192\frac{1}{2}$ by 45 feet, constructed of natural stone, gabro and granite, found on the floor of the valley (see

Fig. 31). The building will contain offices, storerooms and a laboratory on the lower floor and living quarters for the help in the upper story of the structure. It will be equipped with up-to-date plumbing. All the troughs will have a separate water supply. The aerating system will be on the latest and most modern lines. The waste pipes, catch basins and drains will all be of cement. The arrangement of the whole system when completed is expected to be the latest and most improved in fishcultural work.

The supply of eggs will be procured from the Rae Lakes—a system of lakes lying in the heart of the Sierras at an elevation of 10,500 feet above sea level (see Figs. 48 and 49). These lakes were stocked by



Fig. 48. Lower Rae Lakes. Photograph by J. C. Von Blon, August 17, 1916.

a party of enterprising citizens from Owens River Valley, under the leadership of Geo. W. Naylor of Independence, former sheriff of Inyo County and now a member of the board of supervisors. The fish were taken from Charlotte Lake and transplanted to the waters of Rae Lakes sixteen years ago. The original stock came from Kings River and were transplanted into Charlotte Lake. A recommendation will be made to the next legislature to set aside the Rae Lakes as a fish preserve for the purpose of protecting the brood fish for their eggs. This is necessary to supply the large new hatchery with an ample supply of eggs.

Distribution from the hatchery now being constructed on Oak Creek can be made to all points in southern California as far north as Merced and from there to the Yosemite Valley, easier and better than from any

other point where hatcheries can be operated. It will take fourteen hours from Owenyo, the point on the railroad where the fish cars will be loaded, to Los Angeles, and about seventeen hours to Merced. This will allow of the planting of the fry in the shortest possible time from any of the large hatcheries in California. This site can not be excelled for many reasons: first, there is a great amount of pure water in Oak Creek; second, the climatic conditions and altitude for the rearing of fry are ideal; third, a large number of spawn fish can be taken from the Rae Lakes and transferred to the hatchery; fourth, the hatchery is centrally located, where all southern California and the mountain



Fig. 49. A near view of one of the Rae Lakes where trout eggs are to be obtained for the Inyo Hatchery. Photograph by R. D. Duke, August 17, 1916.

district adjacent to the San Joaquin Valley, including the Yosemite National Park, as well as the region north to Mono and Alpine counties, and the hundreds of barren lakes in the southern high Sierras, can be kept stocked with less expense than under any other system of hatchery work.

Acknowledgments.

The commission acknowledges its appreciation and gratitude to the following railway and transportation companies:

The Southern Pacific Railroad Company, Western Pacific Railway Company, Northwestern Pacific Railroad Company, Santa Fe Railway Company, Nevada-California-Oregon Railroad Company, Lake Tahoe Railway and Transportation Company, Ocean Shore Railroad Company, Sierra Railway Company, California Western Railroad and

Navigation Company, Amador Central Railroad, McCloud River Railroad Company, Yreka Railroad Company, Oakland, Antioch and Eastern Railway Company, Northern Electric Railway Company, San Joaquin and Eastern Railroad, Visalia Electric Railroad, Yosemite Valley Railroad and Virginia and Truckee Railroad, for the free transportation of the employees of the hatchery department in care of the eggs and fish, and for the free transportation of our distribution cars. Without their assistance our work would be restricted very materially.



Fig. 50. New egg collecting station at Rae Lakes, showing the type of structure that must be erected to withstand the heavy snows at elevations above 10,000 feet. Photograph by F. H. Shebley.

Recommendations.

The most important recommendation that we desire to make is one in regard to dams in rivers inhabited by migratory fish, particularly salmon. We would recommend that a law be passed the same as the proposed federal law for the territory of Alaska. A law should be passed providing that any person or corporation desiring to construct a dam or obstruction in any stream in which migratory fish exist to a height that will make a fishway thereover impracticable, in the opinion of the Fish and Game Commission of the state of California, shall secure a site and erect thereon a hatchery, dwellings for the help, traps for taking the fish and all equipment necessary to operate a hatchery station according to the plans furnished by the Fish and Game Commission, and to convey the same to the commission when completed. If a site is not available or the water not suitable at or near the dam, the owners or

occupants of such dam shall erect a hatchery and equip the same at any point below the dam that the Fish and Game Commission may select for the purpose of propagating the eggs from the fish that are obstructed in their ascent of the river by the dam or obstruction.

This concludes our report. A great many other recommendations could be made regarding the changes in the fishway law, trout seasons, salmon laws, etc., but we will make these recommendations in a separate report on that subject.

We wish to express our appreciation and thanks to your honorable board for the support that you have given us and those associated with us in this work. The earnest support of our superiors and the efforts of our assistants have made the last two seasons work the most successful of any in the history of the commission.

Respectfully submitted.

W. H. SHEBLEY,
In Charge, Department of Fishculture.

REPORT OF DEPARTMENT OF COMMERCIAL FISHERIES.

The Honorable Board of Fish and Game Commissioners.

GENTLEMEN: The recent rapid growth of our fisheries has made it necessary to obtain more detailed and accurate knowledge of our fishery resources than has yet been attempted, if they are to be intelligently conserved. The development of the tuna, sardine and kelp industries has done much to awaken public interest, and there is a demand that some study be made of the albacore (tuna) and that the effect of cutting the kelp for potash be investigated. In order to more efficiently handle the problems arising and to meet the necessity of obtaining a better knowledge of our fisheries, the Department of Commercial Fisheries was formed early in the year 1915.

Before this department was permanently formed the fishing methods employed in the different fisheries and the methods of canning and curing were studied. The more important fisheries were rather hurriedly investigated during the year preceding the last legislative session that the commission might be better able to aid in the enactment of laws governing the fisheries. Some very good and important legislation was the direct result of this study, chief of which was: a redivision of the state into fish and game districts to fit the need of the commercial fisheries; a closed season and regulations for salmon and steelhead fishing on Eel River that would do much to conserve both the salmon and steelhead and at the same time fairly well satisfy the two opposing factions, the sportsmen and commercial fishermen; a better season for Mad and Smith rivers; a closing of the Sacramento River to nets above Vina and the protection of the summer run and part of the spring run of salmon in the district from Colusa to Vina; the closure of many streams and sloughs that were not capable of sustaining net fishing; the abolition of the paranzella net in southern California, a net which nearly ruined the southern halibut supply; the reestablishment of the trammel net in southern California that it might take the place of the paranzella net without destroying the young fish as did the paranzella; the establishment of a uniform and just minimum mesh for salmon and striped bass on San Francisco Bay and the rivers; a uniform catfish law for the Sacramento and San Joaquin rivers; and a law requiring fish handlers and dealers to report the quantities and kinds of fish handled each month.

Since the formation of this department we have considered it of first importance to gather accurate and detailed information concerning the present commercial fisheries of the state, with the ultimate object of building up these industries and at the same time conserving the marine species upon which these industries depend, and to investigate and aid in the development of our latent and undeveloped fishery resources.

We are recording the results of our work in the form of permanent notes, which are filed in such form that they will become the property of the state and can be referred to readily and be used by anyone who may wish to continue the work. Much valuable information has been lost in the past because it was not filed. We plan, as soon as we have sufficient data on any one fishery, to put the information in the form of reports accompanied by illustrations, so that it can be published. We have published reports on the tuna, shad and paranzella fisheries and are prepared to publish reports on the salmon, sardine, striped bass, rock cod, crab, catfish and abalone fisheries.



Fig. 51. Rock cod fishermen at Fishermen's Wharf, San Francisco. Photographs by A. M. Fairfield.

A law enacted by the last legislature requires dealers and handlers of fish to make an accurate monthly statement of the quantity and varieties of fish handled and where they were caught. We have considered it of the greatest importance that this law be enforced and that the reports be complete and accurate. To that end a list of all the dealers of the state required to make this report was compiled and printed blanks issued to each. The law went into effect in August, 1915, and we have been able to get a very complete and accurate record of the fish handled since the 1st of October, 1915. This record, if kept up, will show the decline or rise of any fishery and the season of each variety of fish. This, supplemented by the number of boats, men, nets and the intensity of the fishing, which we are obtaining, will give us the basis upon which all conservation measures must rest. We are publishing the statistics as we gather them in the quarterly bulletin, CALIFORNIA FISH AND GAME, along with other contributions on subjects of interest concerning the fisheries.

We have investigated, as far as we could, the fish marketing problems; the sanitary or unsanitary handling of fish by fishermen, by markets and in shipment; the cold storing of salmon, the utilization of fish waste for fertilizer or for chicken feed. We have, since the first of the

year 1916, been gathering data regarding the prices paid the fishermen and the prices paid by the retailer and consumer for the different varieties of fish in representative towns in the state. Since the appointment of the State Market Director we have given him the results of our work and have cooperated with and aided him in every possible way. Practically all of the recent data on California fisheries which are available are the result of the work of this department of the Fish and Game Commission. Now that he has taken up the fish marketing problem, we will be relieved of much of that part of the work, as it more properly belongs to him. We will probably continue, at his request, to aid in certain lines where our facilities for obtaining information are better than his.

We have been appointed a member of the Northern California Fish Exchange Committee as organized by the State Market Director. This exchange consists of five members, the fishermen, the wholesalers, the

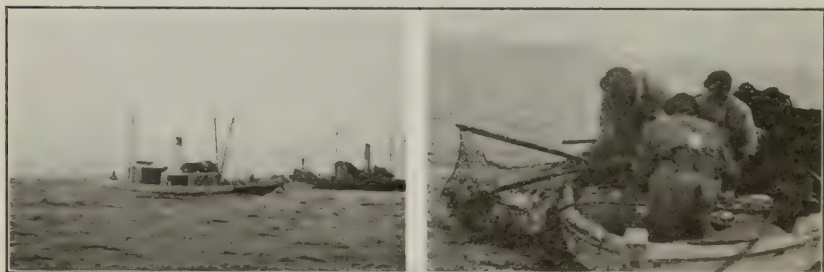


Fig. 52. Sole and sand-dab steam trawlers working out of San Francisco and a Santa Cruz gasoline trawler hauling in catch. Photographs by H. B. Nidever.

retailers, the State Market Commission and the Fish and Game Commission each being represented by a member on the committee. The last two named members are to represent the people of the state. The object is to unite the producer, the dealer and the people for their mutual benefit and fix each day the maximum price the consumer shall pay. Under the arrangement a certain per cent will be collected from the business for advertising, by which means it is expected to induce the people to use fish every day of the week and thus increase consumption, lessen the cost to the consumer and help develop our fisheries.

The working rules of the Fish Exchange Committee provide for the adjustment of differences or disputes between the fisherman, wholesaler, retailer or the public. They provide the first good opportunity the fishermen have had of presenting their side of the case and decisions reached by the committee should have great weight with the legislature. It will be the particular duty of the representative of the Fish and Game Commission to represent the fish themselves; in other words, to see that our fishery resources are conserved.

A survey of the economically important shellfish of the state, begun several years ago, has been taken up and completed under the direction of Dr. Harold Heath of Leland Stanford Junior University. A full report is in preparation. In connection with this work, Pismo clams were transplanted to several suitable beaches in San Luis Obispo County and an extensive plant of eastern softshell clams made in Morro Bay, which appears to be especially well suited to them. A report of this work was published at the time in CALIFORNIA FISH AND GAME.

In 1911 and 1912, under the direction of Dr. C. H. Gilbert of Leland Stanford Junior University, the Fish and Game Commission liberated large numbers of marked quinnat salmon fry in the Sacramento River, Scott's Creek and San Lorenzo River. This was the most comprehensive fish marking experiment ever undertaken. More than 200,000 marked salmon fry were liberated and it was expected that many important facts regarding the life of the salmon would be learned from these experiments. The fish resulting from the first fry liberated were in their fourth year in 1914, at which time they were expected to appear in Monterey Bay and in the streams where they were liberated. In order that we might recover as many as possible of these fish we distributed circulars to all handlers of fish on Monterey Bay and to all handlers of fish from San Francisco Bay and rivers. These circulars contained a diagram of a salmon to illustrate the different marks and full directions as to how to take samples of scales and make a record of each fish. The commission's deputies at Monterey, Santa Cruz, San Francisco, Sacramento and on the bay and river patrol boats assisted in the recovering of these fish. The fish dealers were much interested and gave every assistance. We personally visited nearly every one of these people to explain the importance of recovering these fish. We had envelopes printed and distributed which could contain a sample of scales from each and the record of each as to size, sex, kind of mark, etc. The number recovered was disappointing.

In the year 1915, partly because we were better prepared to carry on the work, the number recovered was considerably larger. By placing a rack across the San Lorenzo River we were able to get a good record of the marked fish entering that stream. A few fish were taken in Monterey Bay in 1916, but not many were expected as they are now in their sixth year. As yet the material and records obtained have not been studied further than to determine that the method employed in ascertaining the age of salmon from the scales is accurate. While the total number of fish recovered was disappointing the material and data collected is very valuable, and when properly studied and reported

upon, will be a most valuable contribution to our knowledge of the quinnat salmon.

DEVELOPMENT OF CALIFORNIA FISHERIES.

In the following we give the important developments in our fisheries:

The Long-finned Tuna or Albacore.

Since our report on this industry in the last biennial report of the Fish and Game Commission the fishery has continued to grow until it now more than doubles in value and importance either the salmon or sardine industry.

In 1914 the tuna pack was 325,000 cases of one-pound and half-pound cans. The pack for 1915 was 360,286 cases, of which there were 136,046 cases of one-pound cans, 172,263 cases of half-pound cans, and 51,977 cases of quarter-pound cans, with 48 cans to the case. For this pack there was required 23,500,000 pounds of round fish, and the wholesale value of the pack was \$2,300,000. Besides the tuna that were canned more than two million pounds were dried, smoked, salted and used fresh.

During 1915 twelve tuna canneries were in operation in southern California and in 1916 the number has been increased to sixteen, which during the season give employment to 1800 people. The amount invested in buildings and equipment is \$910,000. About 400 fishing boats valued at \$1,000,000 are employed, and the number of tuna fishermen is 1200.

The remarkable feature of the season of 1915 was the large take of tuna in November. The demand for canned tuna is now so great that it exceeds the supply and the prices obtained are high. Most of the canneries have been enlarged in anticipation of a larger catch, but unless a good catch is made late in the year, as happened last season, the pack is likely to be less for 1916. The tuna packers are anxious to have the migration and life history of the albacore investigated. They would like to know how much fishing the albacore will stand and what measures, if any, will be needed to conserve the industry. We have no conservation measures to propose, for the albacore that appear in our waters are mostly mature and are here in search of food. Any important conservation measures that may be needed would have to be applied in Mexican waters, for it is there they spawn and it is there the young are found. The industry in this state will adjust itself to the number of fish that come this far north, but the tuna packers would naturally like to know beforehand how much the fish will stand, that they may regulate their industry accordingly. So far no serious attempt has been made to can the albacore in Lower California. It is believed that albacore may be taken throughout the year near Cape San Lucas, Lower California. If this is true and a large canning industry should be built

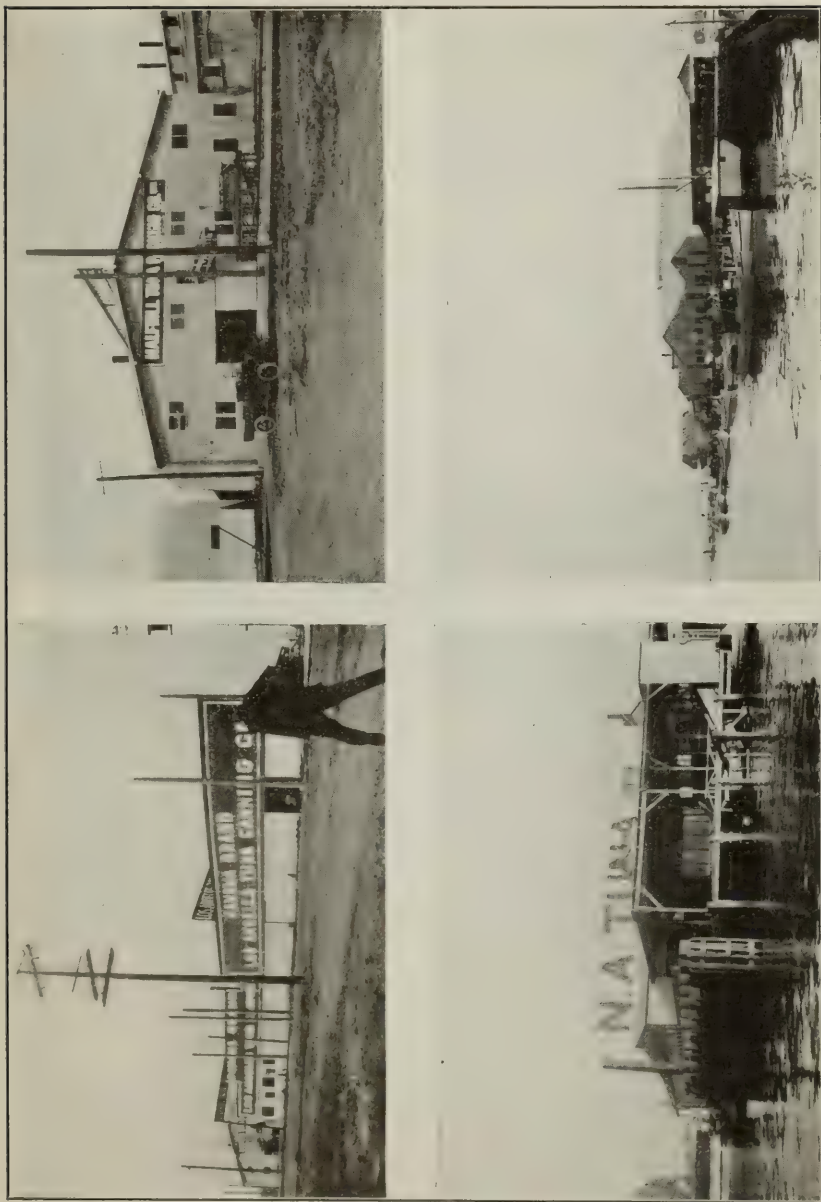


Fig. 53. Tuna canneries of Los Angeles Tuna Canning Company, Long Beach; Halfhill Tuna Packing Company, Long Beach; North American Tuna Canning Company, Terminal Island; and Stafford and Crandall and Tweedale companies at Wilmington. Photographs by H. B. Nidever.

up at that point, it would probably seriously affect the supply of fish in this state.

The difficulty of securing live sardines and anchovies for bait is still the serious problem that it was when we last reported. Attempts have been made to use large purse nets to capture the albacore and thus get along without bait, but the expense of operating the nets has been so great and the catch so small that the method has been abandoned. Large circle nets have been successfully used in Japan for these fish, but it is doubtful if they will ever be a success here as our fish seldom appear in compact schools.



Fig. 54. Tuna fishermen's boats at San Diego. Photograph by H. B. Nidever.

Salmon.

Only two species of salmon are taken commercially in California, the quinnat or chinook and the silver or coho. A few individual dog and humpback salmon are occasionally found entering our small streams. The silver salmon enters nearly every stream of any size from Monterey Bay north, with the exception of the Sacramento River, but is not taken in any quantities except in the Eel, Klamath and Smith rivers. The quinnat or chinook is the principal salmon of Monterey Bay and the Sacramento, Eel, Mad, Klamath and Smith rivers.

SALMON CATCH FOR THE YEAR 1915.

Monterey Bay (chinook).....	3,045,446 pounds.
San Francisco Bay and lower rivers.....	4,374,932 pounds.
Sacramento River above Colusa.....	172,389 pounds.
Total	7,592,767 pounds.

This amount was utilized as follows:

450,000 pounds canned.
 2,742,400 pounds mild cured.
 750,000 pounds hard salted.
 3,650,367 pounds used fresh.

At Fort Bragg, Mendocino County, 56,247 pounds of chinook salmon were taken by trolling in the open sea and shipped to San Francisco. The combined catch on the Eel, Mad, Klamath and Smith rivers was: 1,649,189 pounds chinook and 286,719 pounds silver salmon. Of this amount, 1,063,189 pounds were canned, 840,908 pounds were used fresh and 32,000 pounds were mild cured.

The total catch for the state was 9,298,203 pounds chinook and 286,719 pounds of silver salmon. In addition to this there were taken in Eel and Mad rivers, 33,204 pounds of steelhead, which were marketed fresh.

The 1916 salmon catch for the six months ending June 30th was:

Monterey and Santa Cruz.....	3,848,073 pounds.
San Francisco Bay and lower rivers.....	983,979 pounds.
Sacramento River above Colusa.....	149,080 pounds.



Fig. 55. Loading 150 boxes of fish, principally salmon, at Monterey. Photograph by A. M. Fairfield.

The salmon of the Sacramento River are apparently holding their own, if we include the salmon taken in Monterey Bay and outside the Golden Gate, as it is proper to do. While our figures for the catch of Sacramento salmon for 1915-1916 are not up to the estimates of former years, they are undoubtedly nearer the actual average yearly catch, as figures in the past have been principally estimates with the usual tendency to avoid underestimating the catch. The fall run on the Sacramento has been less than the average for the past few years on account of the greatly increased catch outside and in Monterey Bay.

A few years ago a half-million pounds was a good catch on Monterey Bay. In 1914 the catch was two and one-half million pounds. In 1915 it jumped to three million pounds and up to June 30, 1916, the catch for Monterey Bay and outside "The Heads" exceeded four million pounds. In 1916 the greatest catches in Monterey Bay were made in May. About 400 boats were engaged in trolling and the record day's catch for all boats was 85 tons. This year the run was followed up the coast by the fishermen. Early in August the boats were making good catches near Davenport, above Santa Cruz, and in a few days they were just south of the Golden Gate. For nearly three weeks the salmon remained outside, part of the time north and part of the time south of the entrance. Nearly one hundred boats trolled for the fish while they were off the Golden Gate. On one day over 50 tons were taken. Many small salmon were taken during this run outside San Francisco Bay, a large number being less than five pounds in weight. Such a run of small fish was never observed here before.

The spring run of salmon on the Sacramento River has been poor for the past seven or eight years. Several reasons have been advanced for this: That no protection of a closed season is given the spring run as is given the fall run; that the seines in the upper river have taken the spring fish principally and have allowed very few to pass to the spawning beds; and that little attention is given to the artificial propagation of the spring run. These theories are all based on the supposition that the two runs are practically distinct and that spring run salmon make spring run salmon and fall run salmon make fall run salmon. As a matter of fact, the actual relationship of the two runs has never been demonstrated. It is the belief of fishculturists, however, that the fish resulting from the eggs laid down by either the spring or fall fish are more apt to return as fall fish. Theoretically the progeny of the spring run fish have a better opportunity to survive and pass out of the river to the sea as good sized fry than have the progeny of the fall run fish.

For the purpose of giving the spring fish a better chance to reach the spawning grounds in the upper waters of the river, a law was passed at the last session of the legislature which prohibits netting in the river above Vina and provides a closed season for the district from Vina to Colusa from May 15th to the end of the year. It was hoped that as a result of this measure, the one hatchery that operates on the spring run—the federal hatchery on the McCloud River—would be able to take a large number of eggs, but unfortunately they failed to operate the hatchery this spring; nor did they operate last year for the spring run. We are informed by our deputies that a much larger number of salmon ascended McCloud River this summer than last year, which indicates that this upper river salmon protective measure has had the desired

result and that the natural hatch will be increased thereby even if the artificial hatch is not.

Shad.

Only a few years ago the shad was so plentiful as to be almost a nuisance, but now it is being overfished and protective measures will be necessary to prevent serious injury to the supply. The Chinese shrimp fishermen, when they were compelled to discontinue shrimp fishing in 1911, prepared to salt shad for the markets of China. They began operations in the spring of 1912. The next year saw some of our larger fish handlers in the business. Figures are lacking for the first years, but in 1915, 2,400,000 pounds were dry salted; besides this, 100,000 pounds of fresh shad roe were used locally and shipped East and 606,048 pounds were canned in half-pound cans. About 350,000 pounds of the fish were used fresh within the state and 360,000 pounds of round fish were canned, making a total of 3,816,048 pounds for the year. On account of the increased water freight rates no shad were dry salted for the Chinese trade this year, but the increased demand for canned shad and for our fresh shad in the eastern United States resulted in a larger catch. Thirty-three carloads of the fresh fish were shipped East, as well as twenty casks of mild cured shad, for which there is an Eastern demand developing. There were used in the fresh markets of the state up to June 30, 1916, 405,992 pounds out of a total of 4,413,675 pounds taken. A great many more were canned than in 1915.

In spite of the fact that the catch is rapidly increasing from year to year, the supply of fish is decreasing. It is estimated that the number of shad entering the river in 1915 was 40 per cent short of the year before and that the run of 1916 was 60 per cent short of the 1915 run. In fishing for shad, gill nets with a $6\frac{1}{2}$ -inch stretched mesh are used. This size mesh catches the roe shad only and allows the undesirable buck shad to pass through. The fishing which was formerly almost entirely in the river is now mostly in the lower bays, San Pablo Bay especially. The nets used on the flats of San Pablo Bay have, in addition to shad, been catching large numbers of striped bass which come in preparatory to ascending the river to spawn.

In 1915 accurate account was kept of the proportion of male to female shad on the upper San Joaquin River. The males outnumbered the females 20 to 1. This year the proportion is stated to be near 40 to 1 and the total number of shad appearing in the upper river is decreasing very rapidly. This difference in number between the sexes shows the intensity of the fishing. The sexes normally are about even and if the males exceed the females 40 to 1 in the upper river it means the $6\frac{1}{2}$ -inch mesh gill nets have captured $97\frac{1}{2}$ per cent of the roe shad. As the corresponding $97\frac{1}{2}$ per cent of males is useless as far as the propagation

of the race is concerned, it is evident that only $2\frac{1}{2}$ per cent of the run is left to continue the species, when 50 per cent would be nearer the right number. We will have one more year of this overfishing before any protective measure can take effect, and in the meantime, the shad run is likely to be nearly ruined. We very much need a law similar to that of other states which gives to the fish and game commission and to the governor of the state the authority to make regulations in cases of emergency of this sort.

Halibut.

The California halibut (*Paralichthys californicus*) has become one of our most important food fishes and the annual catch by California fishermen exceeds 5,000,000 pounds. It is found from San Francisco south, being most numerous south of Point Concepcion and in the Mexican waters of Lower California. Unlike the northern halibut, which it resembles in appearance, it inhabits the shallow water along shore and the majority of the fish marketed do not exceed 20 pounds in weight, although individuals weighing from 50 to 60 pounds are occasionally taken.

The principal methods of capture have been by trammel or three meshed nets set on the bottom and by the drag nets known also as paranzellas or trawls. The drag nets, used as they are, near shore, have proved themselves to be very destructive to the young halibut. For one ton of marketable halibut caught by this method, three tons of the young halibut too small to market were destroyed, for very few of them could be returned to the water alive. When the loss is figured in numbers instead of weight we find that more than 50 young were destroyed in capturing one of marketable size. To remedy this condition the use or possession of paranzella or trawl nets was prohibited in southern California at the last session of the legislature, and the use of the trammel net restored which, until that time, through some mistaken notion, was prohibited within one mile of shore—the only territory where they could be used. In addition to abolishing the drag net, our present law prescribes an 8-inch minimum mesh limit for trammel nets and a four pound minimum sale limit for halibut, so that this fishery is much better protected than it has ever been. It is doubtful, however, if it has protection enough, for the halibut grows slowly and has not reproduced at the minimum weight of four pounds as set by law. The intensity of the fishing for this species is bound to increase and if at any time our fishermen are excluded from Mexican waters, overfishing in our waters will be sure to take place. It may be necessary, if we are to conserve this fishery, to protect a portion of the fish of reproductive size by increasing the minimum mesh limit of the nets or by closing small areas to fishing. The halibut is another of our fishes that needs to be thoroughly investigated.

The amount of halibut taken by California fishermen between October 1, 1915, and June 30, 1916, was 3,951,690 pounds. Of this amount 1,668,814 pounds were taken in Mexican waters.

Crabs.

Crabs taken at San Francisco during the open season 1914-1915 (November 15th to July 30th) amounted to 49,716 dozens; for the corresponding season of 1915-1916, 40,370 dozens. Crabs taken in Monterey Bay during season 1915-1916 amounted to 15,037 dozens and those taken in Del Norte and Humboldt counties during the same season, 5,114 dozens.

Crabs, we believe, are adequately protected by the present law, under which the marketing or possession of female crabs or the marketing or possession of any male crab under seven inches in width is prohibited and a closed season is provided from July 31st to November 14th. With this protection there can be no serious depletion of the crabs, for a sufficient amount of breeding stock is preserved and the fishing, no matter how intense, can not go beyond the limit of the natural annual increase of these crustaceans. The San Francisco fishery seems to have reached this limit and toward the end of the season the fishermen are not able to find enough legal crabs to supply the market. During the closed season that follows, the crabs cast their shells and increase their size about one-fourth, so that on the opening of the season on November 15th the legal sized male crabs are plentiful again.

The crab fishery in Monterey Bay has had a remarkable development. Only two or three years ago there were so few crabs in that bay that it did not pay to fish for them. During the last open season, as will be seen from the figures above, over 15,000 dozens were taken. In contrast to this is the crab fishery of Humboldt County which produced less than one-third this amount. The reason for this is not the scarcity of crabs, but the fact that there is a county ordinance prohibiting the shipment of crabs out of Humboldt County. As already stated, our present state laws adequately protect the crabs, and to prohibit shipment from the county gives the crabs more protection than they need and prevents the development of a valuable industry. Under this restriction the crabs are extremely abundant and of large size, one-fourth of those caught running over eight inches in width. The fishermen instead of getting \$2.00 per dozen, as do the San Francisco fishermen, get less than \$1.00 per dozen. It is estimated that this fishery could supply annually at least 30,000 dozen crabs, for which the fishermen would receive \$60,000, if they were given access to outside markets, instead of less than \$5,000 as at present.

Shrimp.

Shrimp fishing by means of Chinese nets was resumed in 1915 in District No. 13, set off for the shrimp fishermen in the south end of San Francisco Bay. The use of Chinese shrimp nets was prohibited by law in 1911 at which time the annual catch of shrimp was near ten million pounds. Of this amount a little less than one million pounds was used in the markets of the state, the remaining 90 per cent being dried and shipped to China. In the four years following the enactment of this law no other successful method of catching shrimp was devised and most of the time shrimps were not to be found in the markets. In redividing the state into fish and game districts it was possible to set aside the south end of San Francisco Bay for the use of the Chinese



Fig. 56. Chinese shrimp fishing junk on San Francisco Bay. Photograph by H. B. Nidever.

nets, where it had been shown that the number of young edible fish destroyed by them was not large in comparison with the former destruction in other parts of the bay. Since the Chinese began operating last fall three or four boats have fished intermittently and the total catch is running about 350,000 pounds per year, which is but little over a third of what the markets took before fishing was stopped in 1911. The boats fish now only when the tides are most favorable and when the shrimps are plentiful. It does not pay them, they say, to fish when the catches are small. Formerly the profit was principally in the dried shrimps and the larger ones were screened out and sold fresh as a side issue. The price obtained now for the fresh shrimps is the same as then—6 and 7 cents per pound—although the operating cost is much greater on account of drying operations being cut off.

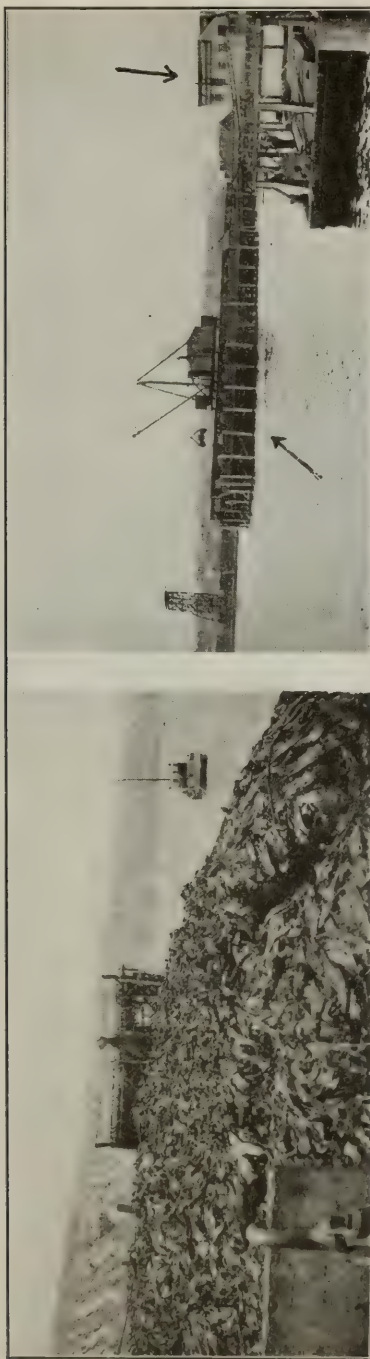


Fig. 57. Barge load of kelp ready for removal to reducing plant. Hopper for receiving kelp from cutter, plant of Swift and Company, San Diego. Photographs by H. B. Nidever.

Kelp.

The cutting of kelp along our coast for the potash contained therein is a new and very large industry which has sprung up within the last two years. The immense beds or groves of kelp are all within three miles of the shore and come under the jurisdiction of the state. At the 1914-1915 session of the legislature the State Fish and Game Commission was given the same supervision over the kelp and other marine plants that it has over the fish and game, so that it will be the duty of the Fish and Game Commission to enforce any state laws that may be passed for the regulation or conservation of the kelp industry.

It has long been known that the kelp along the Pacific coast contained a high percentage of potash. Considerable experimenting has been done to find methods of gathering the kelp and extracting the potash and other by-products that are commercially profitable.



Fig. 58. A fish reduction plant for the manufacture of fertilizer, and a kelp reduction plant, at Long Beach. Photographs by H. B. Nidever.

The main source of our potash supply has been Germany, where deposits in what were ancient lakes or seas are found. The United States Department of Agriculture, realizing the importance of having a source of supply of our own and wishing to encourage the greater use of potash as a fertilizer to increase our crops, started an investigation of our kelp beds and conducted experiments in extracting the potash. The results of these investigations are to be found in Report No. 100 of the United States Department of Agriculture.

The beds of kelp which can be profitably harvested in California are all of them along the southern coast of the state, mostly south of Point Concepcion. Immense beds are also found along the peninsula of Lower California in Mexican waters.

The kelp is very largely composed of water and to profitably extract the potash large quantities will have to be handled. It requires a great outlay of capital for a company to embark in the enterprise. The high price of potash caused by the war has been such an inducement that several large companies have built plants at Long Beach and San Diego and are now beginning to harvest the kelp, confident that there

is a sufficient supply, even though many may engage in the same industry.

At the present time there are four companies operating at San Diego, five at Long Beach and one near Wilmington. There are also several other factories being constructed at San Diego and Long Beach. Already three million dollars has been invested in the plants in southern California. Sixteen large reapers are employed, which have an average capacity of 200 tons each per day. The larger of the companies now operating are: The Hercules Powder Company, at National City; Swift Packing Company, San Diego; American Products Company, Long Beach; and The Diamond Match Company, at Wilmington.

There has been considerable uneasiness as to what effect the cutting of kelp will have on the fisheries of the state. Many fear that the cutting will destroy the beds and thus the protection which the kelp affords the beaches will be removed and that the clams which inhabit the beaches and the spiny lobsters which live more or less within the protection of the kelp will be greatly injured. Also that the young fish, especially the young barracuda, which are in the habit of seeking a refuge in the kelp, will be deprived of this refuge and will leave that part of the coast. It is also believed by many that the kelp beds are extensively used as spawning places for many of our commercial fish; that they attach their eggs to the kelp and that if the kelp is removed these eggs will be destroyed.

These beliefs are almost entirely groundless. Members of the Scripps Institution for Biological Research at La Jolla, employed by the government in its kelp investigations, are still engaged in watching the effect of cutting by the several large companies located there. It is their opinion that these companies are not likely, at least within the next several years, to devise kelp cutters or reapers which will cut the kelp more than six feet below the surface of the water. It has been observed that after one of these reapers has passed over a bed cutting the kelp to a depth of six feet that the kelp floats to the surface and it is difficult to even tell where the cutter has been. At the worst, there will be much of the kelp, especially along the edges of the beds, that will not be touched and which will afford protection to the beaches. It has been pointed out that where great masses of kelp grow in beds a violent storm detaches the plants from their holdfasts and the whole mass is carried away, thus leaving the beach unprotected. It is believed that where beds have been subjected to cutting that they will not be washed out by storms and will be a better protection to the beaches. Further, the kelp will still be a refuge for fish, even if it is cut six feet below the surface. It will also be a refuge for crawfish. Few or none of our commercial fishes spawn in the kelp beds.

The species of kelp which is being harvested in California is the *Macrocystis pyrifera*, which grows in long strands, from one to three hundred feet in length, and is held to the rocky bottom by means of a holdfast. The leaves float out on the surface of the water and are held suspended by floats specially designed for the purpose. The plants reproduce by spores, which lodge at the bottom, and start new plants, and also by stooling or sending off branches from the stock near the holdfast. If the top end of a plant is cut off, the rest of that particular stalk ceases to grow, but the shorter branches, which are continually arising from the base, soon grow up and take its place. Experiments are now being conducted at La Jolla for the purpose of determining the rate of growth of these plants and it is believed that the cutting of the kelp near the surface will tend to make them stool so that the growth will be increased by the cutting.

The companies engaged in the cutting of kelp are all large companies of proved business integrity and it is to their advantage not to destroy the kelp beds, but to conserve them and cut them only as fast as they will reproduce themselves.

It is the desire of the federal government that the state enact laws under which kelp beds may be leased or apportioned to operating companies and under such regulations that the beds will furnish continuous crops.

It was believed by those who investigated the California beds under the direction of the United States Department of Agriculture that there was enough kelp from Point Concepcion to the Mexican line to supply annually, without injury to the beds, all the potash used in the United States. The amount used annually before the great war cut off the supply from Germany was 300,000 tons, which, at antewar prices, was worth \$15,000,000. The cutting has now progressed until a few of the beds have been cut over once and it has been determined that they are not producing the quantity estimated in the survey. This shortage may be as much as 50 per cent. It is believed that one reason of this is that since the survey was made storms have reduced the beds and they have not yet had time to reestablish themselves. The kelp harvesters or reapers that so far have been devised fail to pick up much of the kelp that is cut. This fault is overcome to a certain extent where one reaper follows the other and picks up what is left. There has been a good deal of complaint that the reapers cause large quantities of kelp to drift onto the beaches, where it smells badly and causes flies to accumulate. In most cases where an investigation was made, the kelp on the beaches was made up of the whole plants which had been torn from the bottom by the high tides and rough water. However, the whole kelp problem needs to be thoroughly investigated and in the meantime such regulatory laws as are obviously necessary should be passed.

OUR UNDEVELOPED FISHERY RESOURCES.

With few exceptions our sea fisheries have not been developed to their full capacity. By proper conservation they can be greatly extended. The fisheries can be more readily developed by educating the public in the use of fish and by improving the methods of handling, especially in inland towns. This work properly belongs to the State Commission Market, but we expect to assist by getting out educational bulletins containing descriptions of the different varieties of fish, how and where they are caught and when they are in season, with recipes for cooking. In other words, to develop the fisheries and reduce the cost of fish by creating a greater demand. This has been done in a few instances by private parties, as in the case of the California sardine and the albacore.



Fig. 59. Unloading and sorting abalones at Monterey. Photographs by H. B. Nidever.

There was no demand for either of these fish until they were placed before the public in a clean and appetizing form and the public educated to their use by advertising. Within a period of five years these two fish sprang from unimportance to a position of the highest rank. The albacore has assumed first place among our fisheries and the sardine is crowding the salmon for second place. What has been done with these two fish by private parties can in a measure be done with others with encouragement and assistance from the state. It is more properly the duty of the state to investigate and develop its fisheries than it is to investigate and develop its agricultural resources, for the fish are peculiarly the property of the people. We have several species of good food fish in almost unlimited numbers which are little used. A few of the important ones are the herring, anchovy, hake, shark and squid.

Our shell fisheries are neglected and if properly conserved may be greatly extended. We have many extensive sand beaches where the Pismo and razor clams will flourish if they be but planted there. The soft-shell mud clam, originally introduced from the Atlantic coast, is suited to many bays and mud flats where it has not yet been introduced. On the Atlantic coast great advances have been made in "farming" the

soft-shell clams and they are being raised on beds where they do not naturally establish themselves, by removing the young "spat" from beds where a good "set" has been made and sowing them like grain on these barren beds. The production of clams can be increased by this method almost without limit. As there is a most excellent market for these clams such an increase in production would be very desirable. In order to raise clams, or oysters for that matter, it is necessary to protect the beds from the depredations of the sting-rays with stake fences. No advance can be made in the cultivation of clams unless individual fishermen can control their own beds. The law on the subject should be thoroughly investigated to see if it is not possible under the Fish and Game Districting Act, or otherwise, to apportion beds to fishermen.

Recent great advances in oyster culture in the state of Washington make it certain that similar progress can be made here. Our production of oysters should be on the increase instead of remaining at a standstill. Our oyster and clam resources need to be thoroughly investigated by an expert and the ways and means pointed out for developing this neglected industry. Over 25 years ago C. H. Townsend made a report on the oyster resources of California for the United States Bureau of Fisheries. This report may be found in the 1893 report of the United States Commissioner of Fisheries. It was the result of a preliminary scientific survey of our oyster resources and the author was decidedly of the opinion that our oyster production could be greatly increased, and, even at that early time, complained of the antiquated methods pursued in the industry. Since that time we have made little improvement and no oyster expert has since visited our oyster beds, although the Bureau of Fisheries has several such who have been of invaluable assistance to oyster growers on the Atlantic coast. This has not been a case of neglect, for the truth is we have not asked them to come, as the industry has not been awake to the importance of oyster investigation work.

We have a sea mussel that abounds along nearly our entire 1000 miles of coast, clinging to the rocks in compact masses. In many places it is extremely abundant. These mussels have a food value equal to that of oysters. They are most excellent when canned or pickled. They grow more rapidly than oysters and the weight of the shell compared with the meat is much less than in oysters. All that is lacking is an inclination on the part of the public to eat them. They are eaten extensively in Europe, where in many places they are cultivated on barriers set up for the purpose.

On our Atlantic coast there is a mussel almost identical to ours, for which the United States Bureau of Fisheries is at the present time endeavoring to create a demand. There is some difficulty on the Atlantic

coast in inducing the public to eat the sea mussel, for the Indians for some reason shunned it, preferring the mud clam, of which there was plenty. On our coast there can not be this prejudice, for the Indians along our entire coast subsisted mainly on them. There is an almost unlimited supply of these mussels and if it becomes necessary the production can be increased. We have, besides the large sea mussel, two species of smaller mussels that are found in the quieter waters of the bays and in estuaries at the mouths of streams. These species are occasionally found in the markets. We expect to start an educational campaign to induce the people to make use of these valuable shellfish.

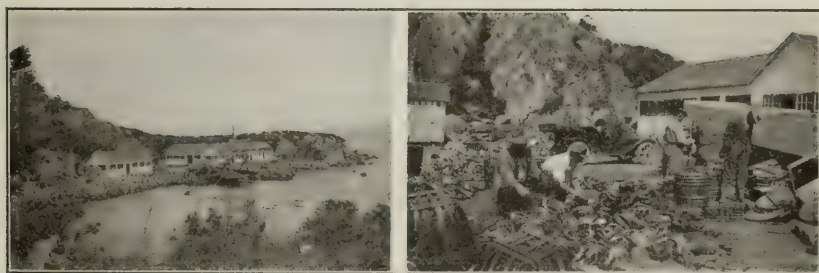


Fig. 60. Point Lobos Abalone Cannery. Cleaning abalones at Point Lobos Cannery. Photographs by H. B. Nidever.

Recommendations.

We recommend that our system of taxing the fisheries be revised. Under the present system the revenue is derived from market fishermen's licenses, wholesale fish dealers' licenses and from fines imposed. The annual revenue from these licenses is about \$40,000, which is not nearly adequate to cover the present expense of commercial fisheries patrol, propagation of commercial fishes and investigation work. A market fisherman now pays ten dollars a year and a wholesale fish dealer pays five dollars per year. Under this system the poorest clam digger pays double the license paid by the largest wholesale dealer or canner. The tax on dealers is ridiculously small, while ten dollars is too much for many of the fishermen. California is behind the other states and other countries in the matter of taxing its commercial fisheries and the main reason our fisheries have not advanced more rapidly is that the state has not had sufficient money for its commercial fisheries work. The system employed in Oregon, Washington and Alaska, as well as in most of the Atlantic states, is to tax the fishermen according to the apparatus they use and the canners, packers and wholesale dealers according to the amount of fish they handle, and where oyster and clam beds are controlled by individuals the beds are taxed according to their yield. This system is more just and equitable and will yield a larger revenue. With

an increased revenue we could do much that at the present time we are not able to do. In southern California, which now leads in the importance of its commercial fisheries, we need at least two good seaworthy boats for patrol and investigation work. These boats should be equipped with hoists for the use of dredges, trawls and pelagic nets and each should have a man in its crew who has had sufficient scientific training to enable him to carry on investigation work under the direction of a competent central head. We need to complete the investigations begun on the spiny lobster and edible crab and to conduct experiments on propagating these two species as well as to propagate certain forms of marine fishes, the artificial propagation of which has been carried beyond this experimental stage in other places. We need to investigate and learn all we can of the habits and life history of the albacore and other commercial fishes, for we know little about any of them. Furthermore, we should have a thorough investigation of the kelp industry and of the effect of cutting the kelp beds. We need also a biological survey of our coast and of our streams and lakes. All of the above could be done and our commercial fisheries thereby be greatly benefited.

Respectfully submitted.

(Signed) N. B. SCOFIELD,
In Charge, Commercial Fisheries.

REPORT OF BUREAU OF EDUCATION, PUBLICITY AND RESEARCH.

*The Honorable Board of Fish and Game Commissioners
of the State of California.*

GENTLEMEN: We have the honor to submit herewith the first biennial report of the Bureau of Education, Publicity and Research, covering the period from the institution of the bureau in September, 1914, to the end of the fiscal year 1915-16.

Organization.

At a called meeting held in San Francisco on July 5, 1914, your honorable board unanimously passed a resolution embodying the institution of educational and publicity work to be carried on by a suitable assistant who should be given the title of Game Expert and placed under civil service. In September, 1914, the present director assumed temporary charge of the new bureau and later qualified under civil service. A definite scheme of operation was immediately worked out and the bureau has followed in a general way the original plans laid down. The work accomplished has naturally been limited, owing to the fact that the duties fell upon one individual. An office was established at the Museum of Vertebrate Zoology at the University of California, where opportunities for undisturbed work and library and museum facilities were of the best. With the permission of your board the head of the bureau continued to hold a position with the University of California as Economic Ornithologist.

As the name of the bureau signifies, the work is of three kinds: education, publicity, and research. This report therefore will fall under these three headings.

Education.

Salisbury Wild Life Pictures. During the fall of 1914 the Fish and Game Commission cooperated in displaying throughout the state the Salisbury Wild Life Pictures. These films were obtained by E. A. Salisbury, director of the Educational Film Company of Los Angeles, in southern Oregon and northeastern California. In that the pictures illustrate the life histories of some of the common game birds and mammals of the state of California and vividly portrayed some of the fundamental aspects of wild life conservation, the commission felt justified in giving them support. For several weeks in the fall of 1914 the Director of the Bureau of Education, Publicity, and Research, traveled about the state giving lectures with these pictures and emphasizing wild life conservation. On a single trip alone in the San Joaquin Valley, over 10,000 people saw the pictures and heard the lectures.

The success of these films in eastern states and the comments upon them received from conservationists, have fully justified the effort made by the commission to place them before the people of this state.

Lectures. More than one hundred illustrated lectures have been given by this bureau in various parts of the state. These have advertised the wild life resources of California and have carried the message of conservation to farmers' organizations, women's clubs, Audubon societies, high schools, grammar schools, and boy scouts.



Fig. 61. Young mountain lions. From Salisbury's wild life pictures. (Courtesy Mr. E. A. Salisbury.)

A series of lectures was given during the spring semester of 1915 and again in 1916 in a course in advanced vertebrate zoology in the University of California, the students of which are prospective teachers. Several lectures were also given in a zoology course based largely upon the animal life of Berkeley and the Bay region. Through the cooperation of the forestry department of the University of California, a series of six lectures on game and game conservation was given during the spring semester of 1915 in a course on forest protection. These lectures reached many outsiders in addition to the fifty students registered in the course, for the series was open to the public. During the spring semester of 1916, a similar series of nine lectures was given before the 350 registered students in a course on general forestry and the many outsiders attracted by the publicity given the lectures. It is peculiarly fitting that forestry students in California should have a fundamental knowledge of wild life, for many of those entering forest service work in this state will become game wardens by virtue of their positions. The success of these series of lectures is in a measure due to Professor Walter Mulford, head of the Department of Forestry, who encouraged

the institution of cooperative work, and to Dr. J. Grinnell, N. B. Scofield and T. I. Storer, each of whom assisted by giving one or more of the lectures. The results attained show that the subject of fish and game is of such general interest that a full course on fish and game given in the state university under the direction of the bureau would be productive of valuable results. With the incentive that such a course would give, many forestry students might become sufficiently interested to take up work as game wardens, and many university students would receive sufficient knowledge of game and game conditions to make of them valuable allies of game conservation.



Fig. 62. White pelican feeding young at Clear Lake, Modoc County. From Salisbury's wild life pictures. (Courtesy Mr. E. A. Salisbury.)

In helping to make the students of our state university more familiar with our fish and game resources, we believe that we are carrying on fundamental work which will show abundant results in the future. University students have the opportunity to leaven the public sentiment of this state as regards wild life conservation, as no other group of citizens.

Recognizing that the understanding and sympathy of the child is fundamental to the successful attainment of the conservation measures of the future, effort has been directed toward the stimulation of nature study in the public schools. It has been found that, although nature study is a compulsory subject in our public schools, there are few places in the state where any pretense of adequately teaching this subject is

made. In order to demonstrate the possibilities involved in work of this kind, the Director of the Bureau of Education, Publicity, and Research, addressed a meeting of teachers, and conducted several field trips in Sacramento. Classes of fifth graders were taken to the city parks and to the outskirts of the city, and were taught the names and habits of the different forms of life encountered. Partly as a result of this endeavor, nature study and trips afield have been permanently



Fig. 63. Fifth graders of Sacramento public schools being taught the fundamentals of game conservation at Southside Park, where many waterfowl are to be found on the lake. Photograph by H. C. Bryant.

established in the public schools of Sacramento. It is hoped that other cities will soon recognize the value of teaching children to "read a roadside as they read a book," and will institute similar work. The ultimate goal, of course, is to have nature study supervisors in every city in the state, each with planned courses of study which shall include field trips where children may learn to study wild life at first hand. To this end proper training of prospective teachers is fundamental. When teachers are asked to take up nature study they either complain that they have not had the training to fit them for the work, or that no material is available. The attempt therefore is being made to stimulate interest in this phase of education in our normal schools, universities, and colleges, and to furnish, in the form of leaflets and bulletins, material which will be useful to such teachers.

Outlines for courses of study in game resources and conservation methods have been prepared for women's clubs, boys' agricultural clubs and boy scout organizations. These will soon be available for distribution.

Boy scout cooperation—Believing that the boy scout is in a position to aid materially in the enforcement of fish and game laws and in the care and conservation of wild life, a cooperative arrangement has been instituted which will be of value to both the scouts and the commission. By cooperating with the commission the scout not only becomes a better citizen but prepares himself for the merit badge in conservation, requirements Nos. 2, 4 and 6 of the manual particularly specifying this kind of work.

Credit will be given boy scouts for the following types of work:

1. The dissemination of knowledge on the fish and game laws, the work of the California Fish and Game Commission, and on wild life conservation. (It would be of great aid to the commission if boy scouts would always take the opportunity to inform campers, hunters, and others with whom they come in contact, of the fish and game laws, warn them of their liability for violation of these laws, and report all violations to the nearest game warden.)

2. The finding and reporting of wild game which has been injured or destroyed in numbers either through natural or artificial means.

3. The systematic feeding of game during severe winters, or the encouragement of wild birds through feeding, the planting of cover, or the building of nest boxes.

4. The taking of a census of any one game species in a restricted area.

5. The destruction of predaceous animals injurious to wild life or the destruction of that worst of bird pests, the European house sparrow, usually called English sparrow.

In return for cooperation, the commission will award a prize (or prizes if necessary) of a pair of golden pheasants to the boy scout who does the most cooperative work. Scouts wishing to qualify for the above prizes are to report regularly on the work accomplished. If sufficient interest is shown in fish and game cooperative work a merit badge will be offered later by the commission.

To stimulate interest in this cooperative work and to interest scouts in game conservation a series of illustrated lectures and a series of field trips for the boy scouts in the Bay region is being planned.

Publications. The series of teachers' bulletins prepared by Miss Gretchen Libby while Educational Assistant of the Fish and Game Commission, have been in great demand, as has also her bulletin entitled "Bird study in the public schools," our supply of which is now exhausted. To augment the supply of printed matter for teachers,

several articles have been published in CALIFORNIA FISH AND GAME designed mainly for their use, and teachers' bulletins No. 6, entitled, "Bats as Desirable Citizens," by J. Grinnell, and No. 7, entitled "The Control of the House Sparrow in California," by H. C. Bryant, have been added to the bulletin series for the use of teachers. The Bird and Arbor Day Manual for 1916, issued by the Superintendent of Public Instruction, contained several articles furnished by this bureau dealing with the wild life resources of the state, and with suggestions as to how these resources may be presented to pupils in the schools.

In order that those contributing to, and interested in, the conservation of wild life in California might receive direct information from the commission administering the wild life resources, the publication of a quarterly illustrated magazine entitled CALIFORNIA FISH AND GAME was begun. The motto chosen for the publication was "Conservation through education." The first number appeared in October, 1914. The October number, 1915, completed volume 1, a volume containing 261 pages and 58 illustrations. The departments regularly appearing were general articles, editorials, hatchery and fishery notes, conservation in other states, life history notes, wild life in relation to agriculture, and reports. The editor has taken pains to select only authentic contributions for publication and has eliminated as far as possible the imaginative and hearsay tales which so often appear in like periodicals. Such sentiments as the following have been editorially expressed in the magazine: the effectiveness of game preservation is governed by the interest of the people, and the spirit of those who hunt and fish; the recognition of scientific truths combined with a practical knowledge of the working of correct laws are essential things in the working of game administration; accurate statistical information is the one essential foundation upon which protective legislation must rest; nothing can be of more value to the cause of game protection at the present time than a systematic campaign of education conducted officially by the game department in every state in the Union. The second volume of CALIFORNIA FISH AND GAME, two numbers of which have already appeared, will surpass the first volume in the character of the illustrations and in the articles published. The periodical is sent to citizens of the state who make application, and to game departments and interested parties in other states. The demand for this publication has proved to be so great that the first editions numbering five thousand became inadequate, and later editions had to be materially increased. Nor does the information contained in CALIFORNIA FISH AND GAME reach only those to whom the magazine is sent; for newspapers regularly copy articles printed therein. More than seventy-five newspapers copied articles from the October, 1915, number.

Several public hearings have been held under the auspices of this bureau. Through meetings of this kind the commission is able to obtain an expression of public sentiment exceedingly valuable in the administration of game laws. Free discussion of the points at issue has in each instance resulted in a better understanding between the hunter and fisherman, and the commission (see Fig. 64).



Fig. 64. Interested listeners at a hearing on salmon and trout, held at Santa Rosa, February 9, 1916. Photograph by H. C. Bryant.

Publicity.

The bureau has relied largely on CALIFORNIA FISH AND GAME as a medium of publicity, but further efforts to gain publicity for the state's game resources and the work of the commission have been made. A series of twenty articles on "California Game Resources" was furnished the San Francisco *Call and Post*. This series dealt with various game fishes, birds, and mammals of California and the distribution, recognition marks, habits, status, and value of each for food and sport, was given. This series of articles was simultaneously published in the Los Angeles *Herald* and subsequently in about twenty other newspapers. The bureau stands ready to furnish any other newspaper with a similar series of articles. The bureau has also kept in touch with such central news agencies as the Associated Press and United Press, and numerous mimeographed news letters have been sent to all of the newspapers of the state. Evidence of the effectiveness of the news-letter plan of

publicity is evident from the results of the campaign against the English sparrow. A news-letter giving details of the contemplated control of the sparrow sent to each newspaper resulted in the appearance of the item in more than 180 different newspapers. A follow-up news-letter on the same subject was also widely used. In many instances photographs and cuts have been loaned to newspapers and magazines.

This plan of conducting newspaper publicity by gathering and sending out news items from a central office is undoubtedly the most effective and desirable method of gaining publicity, and should be more largely followed in the future. Its advantages are that it allows of a wider circulation of the publicity item and of a closer and wiser censorship than is otherwise possible.

Research.

Careful attention has been given to the gathering and filing for reference of data on the game birds and mammals of the state. Many letters asking for information have been sent out and the district offices have cooperated by sending in useful information. The most detailed reports so obtained have been on the mourning dove, ring-necked pheasant, and beaver. A collection of photographs is also being accumulated. As a result, the bureau in time will have in its possession an invaluable photographic record of the present status of game and of the work of the Fish and Game Commission.

An attempt to increase interest in the fur-bearing mammals of the state has been made in the study of the fur trade in California, published under the title, "California's Fur-bearing Mammals." An historical survey demonstrated the decreasing worth of a once valuable resource, and the great need for legislation which will give complete protection to certain species and protection to all fur-bearers during the time when their fur is of no value. If the state of California wishes to conserve her fur resources, make them a source of income, and a heritage to pass on to future generations, she must fall in line with other states and better protect fur-bearing mammals.

A tabulation of the number of deer killed in the open seasons of 1914 and 1915 has been made. The reports of deputies and of forest officers showed that a total of 8,699 deer were known to have been killed during 1914, and a total of 8,343 in 1915. The fact that many deer killed are not reported by deputies and forest officers leads to the conclusion that at least 12,000 deer were killed during the open season of each of these years.

An attempt to obtain information in regard to hunting accidents in the open season of 1915 showed eight men to have been killed because they were mistaken for game, nine men to have been severely wounded,

and seven to have been killed by the accidental discharge of a gun while hunting. The reports of accidents were necessarily incomplete, but they were sufficient to vividly show the criminal carelessness exhibited during each hunting season. It is important that the hunting fraternity understand that there is nothing accidental in the results attained when an object, the identity of which is in doubt, is fired upon.

In furtherance of the investigation of the food habits of nongame birds instituted in 1911, a study of the food of the roadrunner has been



Fig. 65. A Blainville horned toad taken from the stomach of a roadrunner. Photograph by H. C. Bryant.

completed and a full report is in press. Eighty-three stomachs were examined and the contents identified. The results of the investigation have not sustained the oft-repeated accusation that the roadrunner is a destroyer of the eggs and young of valley quail. Although young birds are occasionally taken as food, there is no evidence that quail are preyed upon to the exclusion of other small song-birds. (See Fig. 66.) The bulk of the food of the roadrunner is made up of insects, especially beetles, grasshoppers, crickets and caterpillars. Lizards and snakes and mice comprise the larger part of the vertebrate food taken, but small birds are sometimes eaten (see Fig. 66). One

outstanding feature of the diet of the birds examined was the preponderance of one kind of vegetable food—the fruit and seeds of the sourberry, *Rhus integrifolia*. Large numbers of cicadas and several scorpions had been eaten by the birds. The roadrunner's relationship to the cuckoos is emphasized by its fondness for hairy caterpillars, many of which had been eaten. The lack of evidence as to the roadrunner's attacks on valley quail, plus the benefits conferred by it in

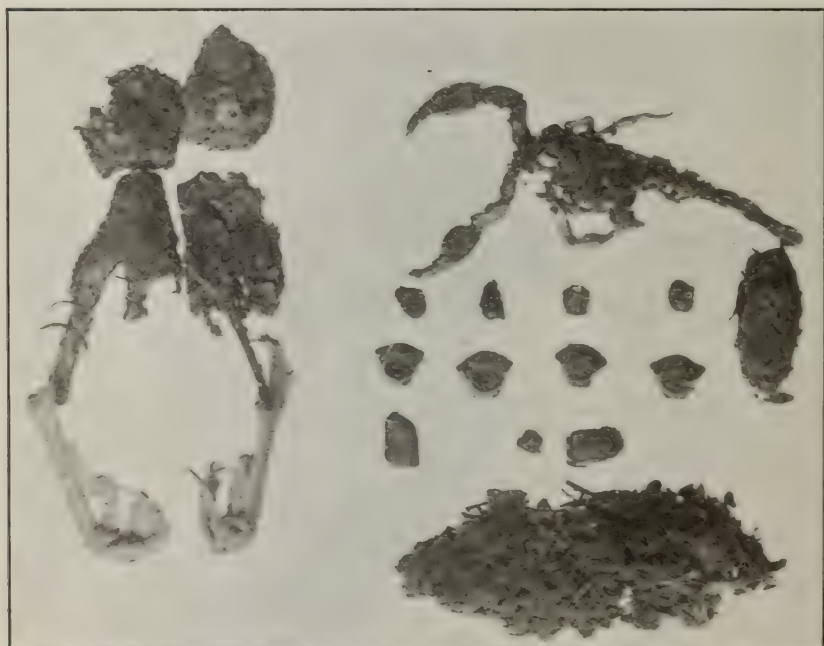


Fig. 66. Stomach contents of roadrunner, showing remains of an Anthony towhee, a scorpion and parts of several cicadas. Photograph by T. I. Storer.

the destruction of insect and rodent pests, plus its esthetic value, leave a balance distinctly in favor of the bird and make it a beneficial rather than an injurious species.

A study is being made of the food of ducks in this state, with a view to the increase of the available food supply by artificial plantings and the furnishing of a means of attracting waterfowl. A large number of duck stomachs is at hand and many of these have already been examined and the contents of each recorded.

A study is also being made of attempts to acclimatize foreign game birds in California, with a view of discovering the reasons for success and failure, and of what may be expected from future trials. After a review of the history of the introduction of exotic species, it is quite evident that the results have not been proportionate to the

money and energy expended. Two of the principal causes of failure appear to be the lack of careful investigation of the inherent factors limiting acclimatization and of the method of liberation. The successful establishment of a species has been found to be possible under favorable conditions, and ultimate success in acclimatizing foreign species therefore lies in careful experimentation. But though acclimatizing game birds is a possibility, it is an open question whether it is desirable to supplant native species with foreign ones. The native fauna is usually the most desirable, and the result of our finding seems to show that California should take a stand with other states in protecting her native game rather than attempting the introduction of foreign species. The valley quail is a better game bird than the pheasant or any other foreign species. Concentration on methods of conserving this bird is, therefore, more important than futile attempts at acclimatization. In the increasing stocking experiments carried on by individuals great encouragement may be found. Many people now successfully propagate quail in captivity and liberate the increase.

The present status of the beaver in California, according to data gathered in this office, is precarious. Colonies of this valuable fur-bearer are few at the present time, and give promise of becoming even more scarce. The Hudson Bay Company, when operating in California, beginning in 1828, secured thousands of beaver skins each year, and thereafter considerable numbers were taken each year by trappers. Since 1911, however, it has been necessary to give total protection to this animal, but even thus protected beavers do not seem to have increased to any considerable extent. The few scattered localities in which colonies are now to be found are shown on the accompanying map (Fig. 67). In the San Joaquin and Sacramento river basins, where beaver are most abundant, reclamation projects are fast driving them to starvation, or to more limited quarters. The total extirpation of the beaver in California is not far distant unless further measures are taken for its protection. The bureau plans to show the present status of many other game birds and mammals by means of distribution maps similar to that giving the distribution of beaver.

Considerable complaint that blackbirds damage rice has been received by the commission. Investigations show that the complaints are well founded. Some sort of control measures should be instituted and further investigations leading to the discovery of some practical method of meeting the situation are planned.

The chief forest deputies of the national forests of this state report annually to the commission the game conditions in their districts. These

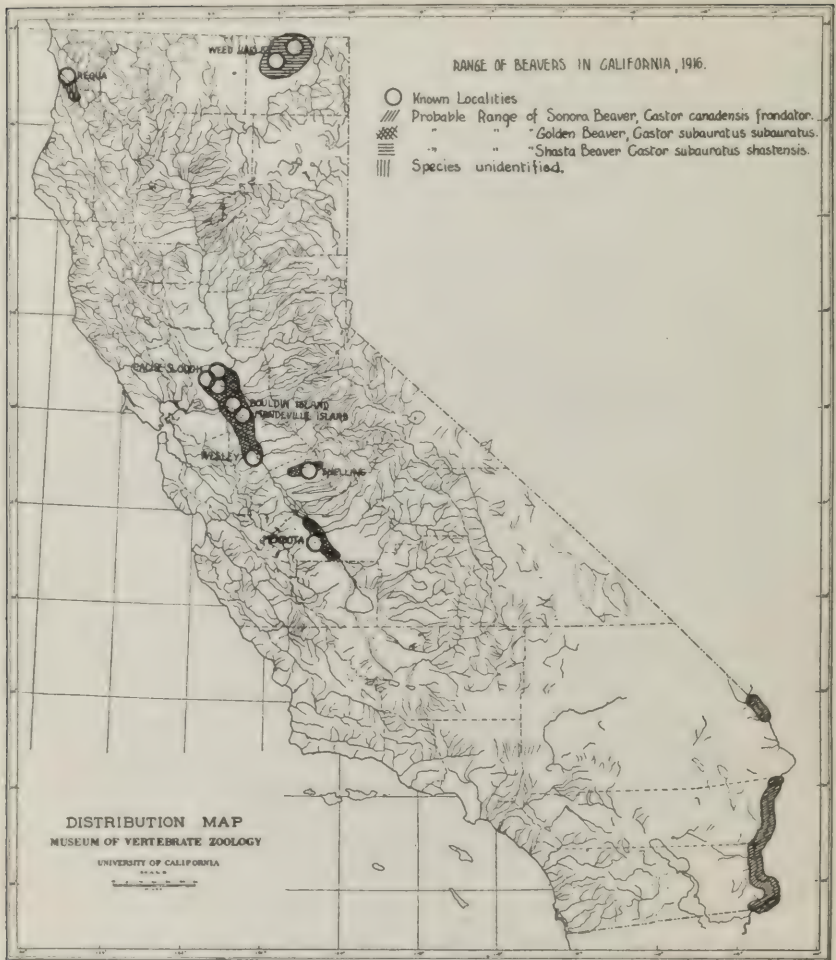


Fig. 67. Map showing distribution of beavers in California in 1916. Although once very numerous, few beavers are to be found at the present time.

reports afford much valuable information on the life history and status of the various species of game birds and mammals. Such items as demanded immediate attention have been investigated, and much of the information contained in the reports has been utilized.

A book on the game birds of California, in preparation under the auspices of the University of California Museum of Vertebrate Zoology, under the joint authorship of Dr. Joseph Grinnell, the director of this bureau, and Mr. T. I. Storer, is almost ready for the press. Although the routine work of the bureau has precluded continuous participation in the preparation of the manuscript during the past two years, all available spare time has been given to a furtherance of the project.

In addition to introductory chapters dealing with problems allied to the game birds of the state, full discussion of the distribution, life history and habits of every species of game bird found in California will be given, and the whole will be profusely illustrated. Whether the book is published by the Fish and Game Commission, or under other auspices, it should meet a long-felt need in that it will be serviceable to both the technical and nontechnical student, and will be useful as a sportsman's handbook.

In addition to the above researches, there have been a number of field investigations. The condition of the duck breeding grounds in the vicinity of Los Banos, Merced County, and Alvarado, Alameda County, were studied in 1915, with a view to determine the productive capacity of a given area of swamp land. A nesting colony of egrets near Crows Landing, Stanislaus County, was visited, as were also beaver colonies at Mendota, Fresno County.

The above have been some of the outstanding features of the many activities of this new bureau. In conclusion, we believe that the Bureau of Education, Publicity and Research, has justified its existence by its accumulation and output of accurate information regarding the wild life resources of California, and that a further expansion of the work would promote the interests of wild life and of the commission concerned with its conservation.

Respectively submitted.

(Signed) HAROLD C. BRYANT,
In Charge Education, Publicity, and Research.

REPORT OF THE LEGAL DEPARTMENT.

To the Honorable Board of Fish and Game Commissioners

GENTLEMEN: I herewith submit to you a report of the work of the legal department of the commission for two years, ending June 30, 1916.

During this biennial period there have been many interesting legal matters which have come up in the work of the Fish and Game Commission. The period has been marked by the greatest number of cases ever made by the deputies of the Fish and Game Commission in any similar period of time. There has been more active help and cooperation from citizens than at any time in the past. In former years, it was practically certain that when a violator demanded a jury trial he would be acquitted, but at present in most parts of the state the chances are not greatly in his favor. In many instances jury trials have been won where the evidence was far from conclusive.

In July, 1914, in the District Court of Appeals in Los Angeles County, the case of *People vs. Mascola* came up on appeal. The attorney for Mascola contended that the Districting Act, which had been passed by the legislature in conformity with the constitutional amendment of 1902, was unconstitutional in that it prohibited the people of certain sections from doing that which was allowed in other sections. In the decisions handed down by the court the contention of the appellant was overruled but the title of the Districting Act of 1913 was declared faulty, and the act was set aside. In the decision it was also noted that laws must apply uniformly over each district and that it was not constitutional to except certain sections within the district. On account of this decision it was necessary to revise the Districting Act and to change many of the laws on the statutes. This was done at the 1915 session of the legislature.

One of the most difficult problems, and also one of the most important, that comes before the Fish and Game Commission is compelling canal owners to maintain fish screens in irrigating ditches and to construct and maintain fish ladders over dams. In many instances long and bitter litigation has been carried out.

Before fish screens that would operate under all conditions had been perfected, it was practically impossible to compel the installation and maintenance of screens. At the present time, however, screens have been developed that will operate under any and all conditions and there is not a canal in the state in which it would be impossible to maintain a proper screen.

During November, 1915, the canal companies owned or controlled by the Fresno Canal and Irrigation Company were notified that they would be required to screen their ditches in such a way that all fish life would be prevented from passing into the canals. After notice

was given the companies through their attorneys, they demanded a hearing, as provided by the statute passed by the legislature in 1915. Hearings were held in Fresno during January of this year. The testimony showed that great numbers of fish found their way through the canals and were destroyed. Upon the evidence introduced at this hearing, the commission ordered the companies to install screens in the Fresno ditch, Riverdale ditch, Kings River ditch, the Fresno Canal Company's ditch, Consolidated Canal Company's ditch and the Fresno Canal and Irrigation Company's canal. The companies failed to conform with this order and complaints were sworn to in the Justice's Court of Fresno County, and are now pending.

Numerous hearings have been held under the provisions of the sections of the code relating to screens and fish ladders. In the majority of instances entirely satisfactory conclusions have been reached without it being necessary to resort to the courts.

In March, 1915, John C. Robbins, of Tehama County, an unsalaried deputy of the Fish and Game Commission, was arrested by Forest Ranger Harvey Abbey for killing deer during the closed season. Robbins demanded a jury trial, but was convicted and fined \$150 by Justice Lennon of Red Bluff. The District Court of Appeals was asked for a writ of habeas corpus questioning the validity of the judgment of the Justice. The writ was denied and the judgment of the Justice's Court affirmed.

In April, 1915, Fred W. Robins, another unsalaried deputy, living in Santa Clara County, was arrested for angling without a license. He demanded a jury trial before Justice Simpson of Almaden; was convicted and sentenced to a fine of \$50 and to serve ten days in jail. He appealed to the Superior Court, but this higher court affirmed the judgment of the lower court.

From time to time in the past it has been reported to the Fish and Game Commission that considerable numbers of striped bass were being shipped to various points outside of the state, in violation of the state law prohibiting the export of striped bass. In March, 1916, very reliable information was received and one of the deputies of the Fish and Game Commission was sent to Salt Lake to make an investigation. As a result of his investigations, A. Paladini was arrested on a number of charges and was convicted in the Police Courts of San Francisco, being fined \$100. An appeal was taken and the case is still pending. At the same time a number of other charges were filed against Paladini. These are being held subject to the appeal in the case mentioned.

In November, 1914, Deputy George J. Rodolph, while engaged in patrol duties in the vicinity of Los Banos, attempted to arrest Len

Cisco and Earl Farnsworth for violation of section 626*n*. Cisco and Farnsworth resisted arrest and Rodolph was shot in the back after Farnsworth had been wounded by him. Rodolph died almost instantly. Both Cisco and Farnsworth were charged with murder. Cisco was discharged at the preliminary examination and Farnsworth held for the murder. He was tried in Merced in June and was acquitted by a jury. In our judgment the verdict was a gross miscarriage of justice. Rodolph sacrificed his life in the service of the state and should be enrolled among those to whom the state owes all honor.

During the early summer of 1915, the H. N. Welch Company, a corporation organized under the laws of the state of Utah, made several shipments of trout from Salt Lake City, Utah, to Los Angeles, that were not in accordance with the laws of the state of California. These shipments were seized by deputies of the commission. The Utah Company brought suit against the Fish and Game Commission in the United States District Court at Los Angeles and asked for an injunction restraining the commission from interfering in any way with shipments of trout, contending that the act was unconstitutional, citing numerous authorities in support of their contention. In June their motion for a temporary injunction was argued and denied. Later in the same month the whole action was dismissed. It was said that the Welch company would appeal to the Supreme Court, but this was never done.

This case was one of the most important that has come up in the history of the commission. If the complainants had been upheld in their contention, it would have been the most severe blow that could have been given to the game interests of the state, as it would have been necessary for the Fish and Game Commission to prove in every instance that the game or fish possessed unlawfully was not brought from without the state.

A number of prosecutions have been begun against oil and gas companies for polluting the public waters of the state and in almost all instances the evil has been remedied by the companies. In cooperating with the commission, companies have installed the latest devices to prevent future pollution.

This department has given many decisions interpreting the fish and game laws of the state, and has written hundreds of letters answering inquiries regarding the construction of the fish and game laws.

During the two fiscal years just ended, the number of arrests was 2,087 and the number of convictions 1,747, or $83\frac{7}{10}$ per cent convictions. The per centage of convictions for fish and game violations is higher than any other class of cases of like degree. In all instances of criminal violations of a particular class the imposition of punishment

is measured by the sentiment of the people toward the enforcement of that particular class of laws. The large percentage of convictions in fish and game violations indicates most strongly the growing sentiment of the people toward conservation of the fish and game of this state and their strong desire for the strict enforcement of the laws pertaining thereto.

In a large percentage of cases fines are imposed and in some instances jail sentences without any alternative are inflicted on violators, which shows the increased cooperation between the commission and the justices of the peace in the enforcement of the fish and game laws.

Respectfully submitted.

ROBERT D. DUKE,
Attorney for the Board.

Dated: October 20, 1916.

REPORT OF FIELD AGENT.

*The Honorable Board of Fish and Game Commissioners
of the State of California.*

SIRS: With the closing of the fourth administrative district office, March 1, 1916, your honorable board established the former head of the Fresno Division in the position of Field Agent. The prescribed duties of the Field Agent were to represent the commission throughout the state, to correctly inform the commission of conditions affecting the fish and game interests in every portion of the state, and to supervise, in an advisory capacity, the activities of the deputies. It was believed that a Field Agent in circulating among the deputies would be of much assistance to them in solving their individual problems, in explaining the various rules and regulations of the board, and in bringing about a universal standard of efficiency throughout every section of the state.

The idea has been welcomed by the field force. Many deputies stationed in territory far removed from district offices have had small opportunity for receiving training and instruction as to how to satisfactorily comply with the rules and regulations regarding operations of field deputies. Very naturally, many problems arise in the daily life of the deputies which they find hard to solve according to the ideals of the commission, and to be able to confer on the ground with some official who can speak authoritatively, appeals to the deputies as a valuable privilege.

The general public too, apparently enjoys presenting its ideas to some one who can inform them of the commission's attitude and who, in turn, will directly carry the views of the public to the commissioners.

Among the investigations carried on have been the following: A market fisherman at Redding had been using a set-line for several years and had successfully defied the efforts of the commission to suppress his operations. A warrant was secured from the district attorney and the violator is now under bond. Oil pollution of the Sacramento River near Dunsmuir was investigated. Certain license matters have been adjusted with county clerks. Many forest service headquarters have been visited and the friendship existing between the Forest Service and the Fish and Game Commission cemented and better cooperative working conditions promoted. The commission has been officially represented at the meeting of the County Supervisors Convention, held at Redding, the Fresno Commercial Club and at several other conventions. Assistance has been given the Fresno Playgrounds Commission in the attempt to secure from the Forest Service permission to secure a playground site at Huntington Lake in the mountains of Fresno County. The initial plans of the Playgrounds Commission involve the taking of 5000 children into the high mountains annually. Furthermore, the Fish

and Game Commission has been invited to instruct the children at the camp regarding wild life conservation.

A large section of the state has been covered, people met, complaints heard and information given regarding the activities of the commission.

The activities of the commission have been given publicity through a weekly column which has been edited in the San Francisco Bulletin.

The best work we have done, so far as we can judge, has been among the outside deputies. Their various problems have been solved or at least explained so that they can work independently. Each deputy with whom we have come in contact has been studied and an effort made to make him more useful to the state. The men all seem to be well pleased at the new order of things and they have gladly laid all their problems before us and have received our instructions with every evidence of appreciation.

It is the almost universal rule that the field deputies of this commission are very anxious to get results and to live up to the standards which the commission has set for them. The average deputy finds it hard to comply with various orders sent out by the head office in the manner expected by the commission. In justice to the deputies, account should be taken of the fact that the average patrolman who is in the field all day and has his mind upon his next day's work during his waking hours, is not in a position to do good work in the way of making reports and complying accurately with some of the orders sent to him. As a matter of fact, he often has small time to seriously study some orders which are to him a little unusual. We have been of material assistance to the fieldmen in showing them how to comply with such instructions.

Very naturally, the scope and importance of the work of the Field Agent will be enlarged and the value of the results accomplished can be judged to better advantage after the work has been under way a longer period of time.

Respectfully submitted.

(Signed) A. D. FERGUSON,
Field Agent.

REPORT OF SUPERINTENDENT OF STATE GAME FARM.

The Honorable Board of Fish and Game Commissioners.

GENTLEMEN: For the past two years the commission has been on the verge of abandoning the Game Farm. Difficulties with the owner of the land upon which the Game Farm is located, the fact that the commission feels that sufficient attempts to stock the state with pheasants have been made, and the general unfitness of the location for the work, each have contributed to this situation.



Fig. 68. Exhibit of State Game Farm at Children's Pets Exhibition, held at the Panama-Pacific Exposition, 1915. Photograph by Cardinell-Vincent Company.

Being unable to satisfactorily terminate the lease in 1915, your board decided to maintain the farm as an experimental station, devoting energy to the rearing of game indigenous to the state, such as valley quail, ducks and deer. Working under the above handicap, we have been unable to attain results which could have been attained under more favorable circumstances. Beginning with the fiscal year 1916, the surplus stock will be offered to breeders. Thus it is intended to make the Game Farm in a measure self-supporting.

Pheasants.

During the season of 1915, we had poor success with pheasants. Whereas a few broods did well and matured into fine birds, others were

weaklings, more than half of which died during the first ten days. We can advance no reason for this, as the birds were hatched from the same parent stock. For example, we brooded two lots of chicks side by side on a grass plot, each brood being hatched twelve days apart from eggs laid by the same birds. Each lot was given the same attention, like food, and brooded in identical outfits. Out of one lot of 192 we reared 157; out of the other of 265 we lost over 200. As the birds were

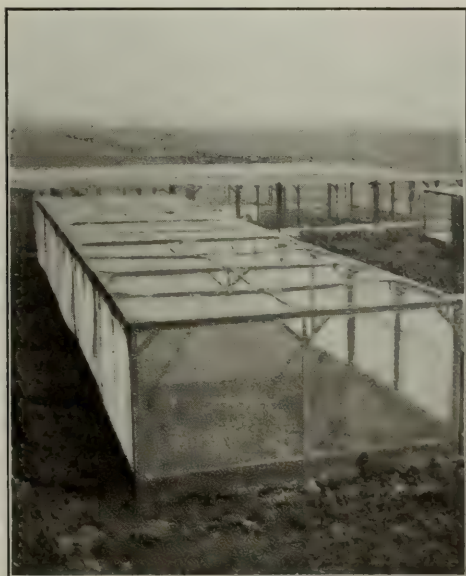


Fig. 69. Portable pens used for breeding quail and pheasants, State Game Farm, Hayward, California. Photograph by W. N. Dirks.

forced to lay so many more eggs during an extended period in captivity than they do in the wild state, there may be times when the germ becomes weak. In view of the fact that this is one of the very few states, possibly the only one, that uses artificial brooders exclusively, we can not ascertain whether or not this result is due to the (artificial) methods used. However, from results obtained during former seasons when domestic hens were used for brooding, we feel safe in stating that, while there is room for improvement in our method, it will be more generally adopted as pheasant breeding progresses.

Feed.

During the 1915 season we devoted several hours each day to the preparation and grinding of food for the young birds, using green-stuff, such as lettuce, kale and beets, all of which was grown on the farm, together with cracked wheat, stale bread, hard-boiled eggs and

cooked chopped meat. While the birds apparently relished this food, the results did not justify the time and energy expended.

During the 1916 season the birds were brooded on a lawn, thus affording them plenty of greens. Plain dry feed consisting of cracked wheat, cut oats with a sprinkling each of charcoal, ground green bone and oyster shell, which required practically no time to mix, was fed them. The birds appeared to do just as well on this dry mixture, which is more preferable, as it does not become stale and sour.



Fig. 70. Young pheasant chicks at State Game Farm. Photograph by W. N. Dirks.

Exhibitions.

The commission has exhibited the birds from the Game Farm at various poultry shows and county fairs. This has been done for the purpose of advertising the activities of the commission in the propagation of game and to educate people regarding opportunities in the breeding of pheasants, ducks and other game birds, both for stocking and for food purposes. Much interest was developed by these exhibitions, especially by those which were held at the State Fair and the Panama-Pacific International Exposition. At the Exposition there were displayed several varieties of quail, pheasants and ducks, the exhibit occupying a floor space of 12 by 100 feet. From the keen interest displayed at this exhibit, there appears to be a wide field for work of this nature. It gives those interested in hunting an opportunity to realize the beauty and variety of wild life, at the same time creating a more generally intelligent understanding of the work of the commission.

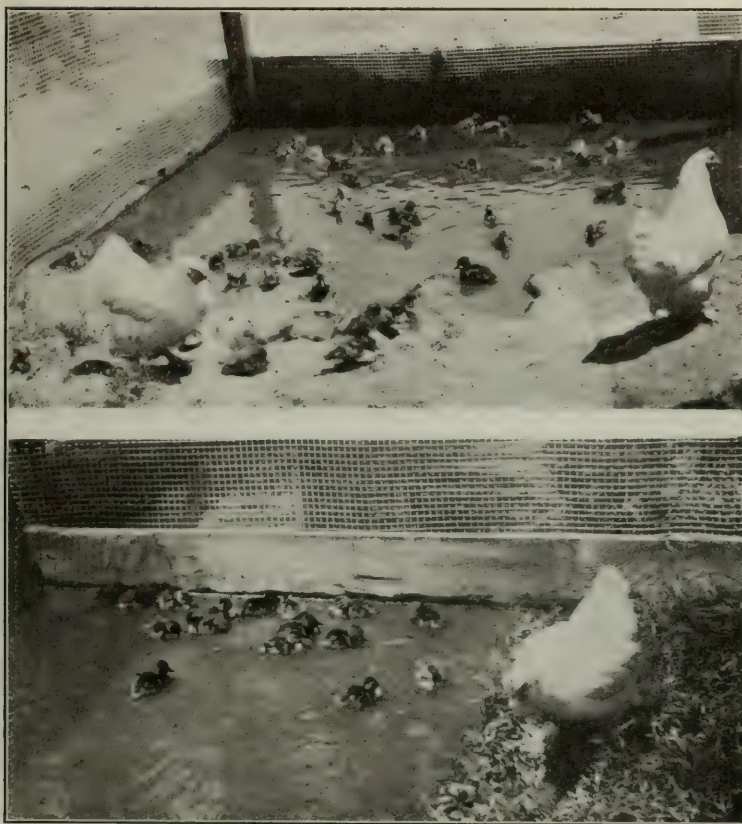


Fig. 71. Ducklings and their foster-parents at State Game Farm. The ducklings were hatched from eggs collected in nearby marshes and from those deposited by captive ducks. Photograph by W. N. Dirks.

Breeding Stock.

The breeding stock at the Game Farm on July 1, 1916, was as follows:

Valley quail, including young stock-----	350
Mountain quail -----	15
Bobwhite quail -----	20
Golden pheasants, including young stock-----	17
Silver pheasants, including young stock-----	14
Ring-necked pheasants, including young stock-----	140
Ducks (13 species, including fulvous tree-ducks)-----	575
Geese (4 species)-----	9
Coots -----	10
Great blue heron-----	1
Total birds -----	1,151
Black-tailed deer -----	2
Mexican white-tailed deer-----	1
Total mammals -----	3

Time will show whether or not the efforts of the commission respecting the planting of pheasants has been worth while. That they are firmly established in some localities appears certain. In the Santa Clara Valley, for instance, it is not an uncommon sight to see two or three pheasants foraging in the fields along well-traveled roads. On April 4, 1916, Deputy I. L. Koppel and myself put up a total of 15 pheasants at different points between Coyote and Milpitas. Although parts of the Santa Clara Valley seem to meet the requirements of the birds, certain factors will probably prevent them from ever becoming overabundant. Being very partial to moist ground, pheasants choose alfalfa fields in which to nest. As nesting occurs at

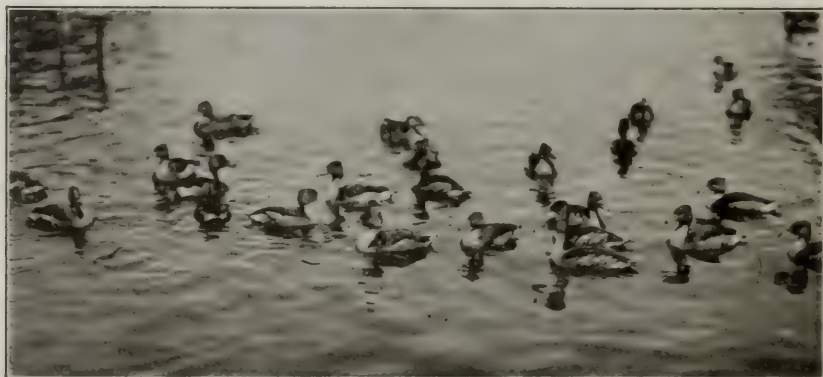


Fig. 72. Fulvous tree-ducks on pond at State Game Farm. Photograph by Theodore Kytka.

a time when the hay is being harvested, a great many nests are destroyed. Through the efforts of Deputy Koppel, the Game Farm obtained a number of eggs from destroyed nests. Thirteen eggs taken from a nest of seventeen on April 22, 1914, hatched on the 24th. Eleven birds were reared to maturity, although these eggs were five hours on the trip. During the season of 1916 a total of seventy eggs taken from nests destroyed while mowing hay were received at the Game Farm. This justifies the adoption of some feasible plan whereby more of the eggs from destroyed nests could be utilized.

Quail.

Quail are brooded and fed exactly the same as the pheasants, but there is no resort to bantams for incubating the eggs. While we have had very poor success in artificially incubating the pheasant eggs for the entire period, the result is quite the contrary with quail, 90 per cent of the fertile eggs often being hatched. As the quail chicks are very tiny, it is a problem to obtain a brooder that will afford them sufficient heat, especially during the night. All brooders are planned and made to meet the requirements of young chickens. As the quail are many times smaller, it follows that they are much farther away from the

heat-giving device. With a coal oil brooder the flame can not, with safety, be carried high enough to supply sufficient heat to the quail three inches below the bulb of the thermometer, which is set to register the temperature suitable to the chicken. To partly offset this condition we have raised the floor with burlap padding, bringing the birds closer to the heater. Quail themselves can best care for the chicks, but they must be penned up in individual cages made of small mesh wire and not be disturbed in order to have them successfully raise their own broods. Since this method is expensive and but few birds can be reared, it is probable that rearing quail for the market will never become a paying proposition. The only feasible plan that presents



Fig. 73. Canada geese at State Game Farm. Photograph by Theodore Kytka.

itself to conserve this bird is to locate a game farm in natural quail territory, absolutely protect the birds, and when the increase warrants it, trap and ship them to depleted localities. The future existence of this very desirable bird demands that steps be taken toward this end in the near future.

Ducks.

From the modest number of three ducks, we have gradually accumulated, through trapping, taking eggs in the marshes and through the increase of our own stock, several hundred ducks. Fourteen varieties are represented which, with four varieties of geese and a number of coots, make an excellent collection of waterfowl. During the season of 1915 several mallard hens nested and successfully reared broods, taking the young ducks on the pond as soon as they were sufficiently dry. Our one cinnamon teal hen also nested and hatched nine young, but did not rear a single bird. During the present season, out of a total of twenty-six mallards nesting, the average of eggs was only five.

After several hens had lost their entire broods within a period of a few days, all of the eggs in the pens were gathered regularly and set in incubators. The ducklings were given to domestic hens to rear. If we had expected to operate this season necessary preparations would have been made for the proper handling of these birds. As it was, too many were confined together. One of the very peculiar features of these birds was brought out this past season when one shoveler out of a total of twenty hens that we have had for three years nested and



Fig. 74. Black-tailed deer at State Game Farm, Hayward, California.
Photograph by Theodore Kytka.

hatched for the first time. None of the other species of ducks have nested. We have successfully retained several fulvous tree-ducks on the farm for the past two years. These birds have attracted a great deal of interest.

Deer.

Several black-tailed deer which were on the farm for a number of years were disposed of in the fall of 1912. Since that time two deer of the same species have been secured and have found a home on the farm. One of these, a spotted fawn, has been successfully reared on a bottle. A Mexican white-tailed deer fawn has been the only other addition to our stock of game mammals.

Respectfully submitted.

(Signed) WM. N. DIRKS,
Superintendent State Game Farm.

REPORT ON POLLUTION OF WATERS.

The Honorable Board of Fish and Game Commissioners.

GENTLEMEN: The importance of keeping our streams and bays free from substances injurious to fish is conceded by all. Fish have a sufficiently hard struggle for existence without man contributing additional difficulties in the form of injurious waste products. Furthermore, fish which might not suffer from contact with, or absorption of, such substances, may face starvation because the plankton upon which they feed has been destroyed by pollution. It can, therefore, be considered a signal victory that section 635 of the Penal Code was so amended at



Fig. 75. Birdseye view of main separator of the Standard Oil Company plant at Richmond. The capacity is 20,000,000 gallons of waste per day. Photograph by A. M. Fairfield.

the last legislature that it now includes practically all sources of water pollution.

The most common sources of water pollution with which California has to contend are: refuse from wineries, wash-water containing leaves, rootlets, etc., from the beet sugar factories, lampblack and tar from gas plants, and fuel oils and sludge from steam vessels, refineries, and other industries which use oil as a fuel. The refuse from the wineries and beet sugar mills decomposes and ferments very rapidly after it is deposited in the water, forming carbonic acid gas which is deadly to fish life.

Particular attention has been paid to pollution by oil and lampblack. The problem confronts the gas companies of devising a rapid and continuous filtering system which will retain *all* of the lampblack and thus allow the water to return to the bay or stream perfectly clean. The magnitude of this undertaking will be better realized when it is understood that an average of twenty-two pounds of lampblack is produced to each thousand cubic feet of gas, and that San Francisco alone, during the month of January, 1916, manufactured 613,947,000 cubic feet of gas, and about 4000 tons of lampblack.



Fig. 76. Detail view of baffles of the Standard Oil Company plant at Richmond. The oil collects behind the baffles and is skimmed and pumped back into the separator. Photograph by A. M. Fairfield.

To meet this situation the Pacific Gas and Electric Company has, in the bay counties alone, spent not less than \$100,000 during the last two years. The old system of settling pits, which required a large area to operate successfully, has been finally and definitely abandoned, and attention turned to newer devices. All known filters have been tried with more or less success. Straw filters were found to work very satisfactorily where the lampblack production does not exceed 5000 pounds per day, and a model filter of this type was installed in the Vallejo plant. In the larger plants this filter is too slow and expensive. A straw filter similar to the one at Vallejo, but of less capacity, is under construction at Napa.

The three best known types of mechanical filters for handling lampblack are the Oliver, the Kelley, and the Butters. All of these originally

were devised for use in mining operations, but with some changes and improvements have been adapted for use with lampblack.

The Oliver filter, the most expensive and complicated, has proved the least satisfactory. One of this type is in operation at the Metropolitan plant of the Pacific Gas and Electric Company in San Francisco, and in Los Angeles, but it is unlikely that any future installations will be made.

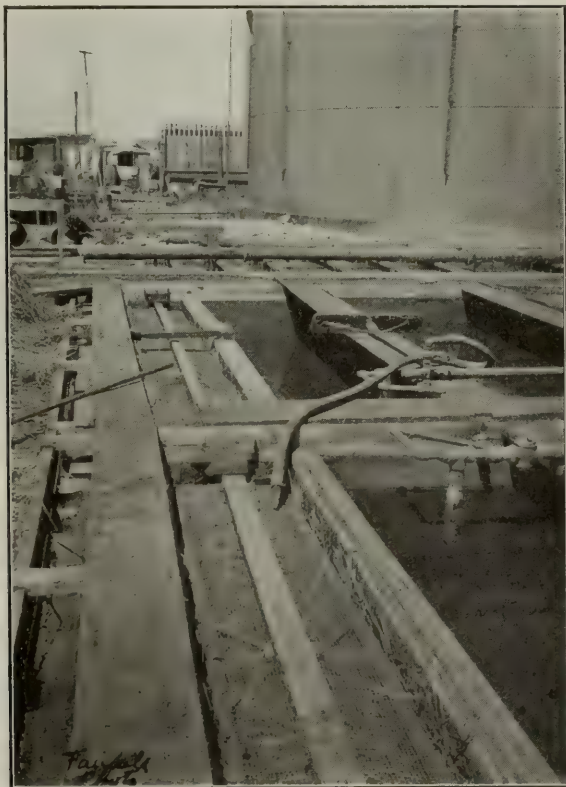


Fig. 77. Superior type of straw filter of the Pacific Gas and Electric Company at Vallejo. Photograph by A. M. Fairfield.

The Kelley filter has passed the experimental trial successfully and a battery of three of the largest size has been ordered for use at Station "B" in Oakland. The cost will be \$29,100.

The Butters filter has so far proved the most effective and economical device. Its low first cost, the economy of its maintenance, and its ability to discharge water absolutely free from lampblack, added to the fact that it can be made in any size from a unit of one or two leaves up to any number needed to handle the maximum lampblack output of any plant, makes it by far the most effective and popular installation.

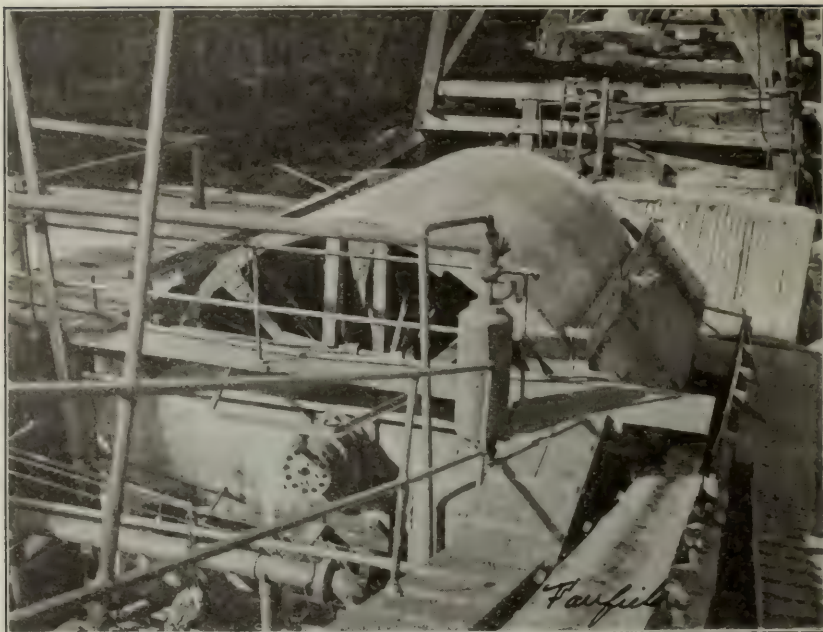


Fig. 78. Oliver filter at the Potrero plant of the Pacific Gas and Electric Company, San Francisco. Photograph by A. M. Fairfield.

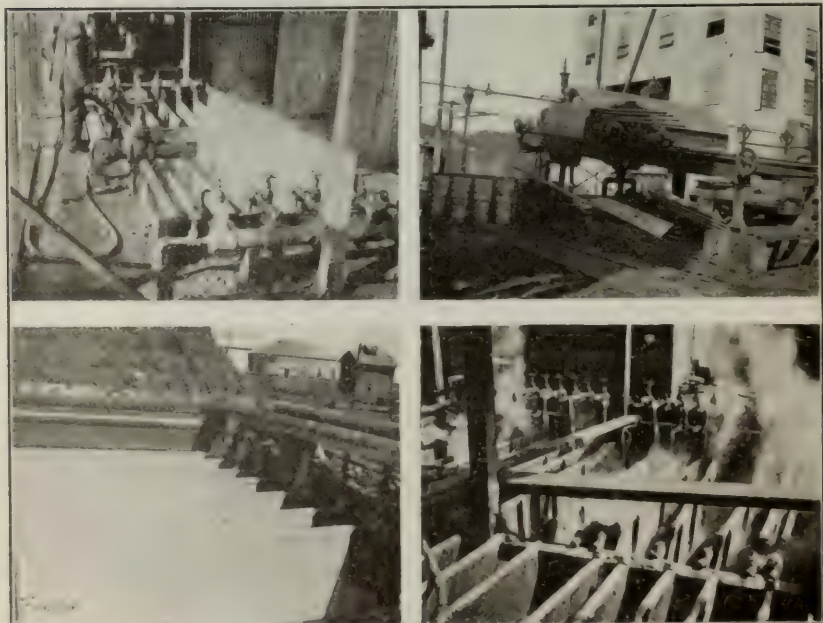


Fig. 79. Kelley filter-press of Pacific Gas and Electric Company at Oakland. Butters filter at San Jose. Butters filter, Potrero plant of Pacific Gas and Electric Company at San Francisco. Butters filter at Oakland. Photographs by A. M. Fairfield.

This type was experimented upon, some changes and improvements effected, and the perfected and model installation made by the engineers of the Oakland plant of the Pacific Gas and Electric Company. Butters filters are now in use in Oakland, San Jose, San Francisco (Potrero plant), and Santa Rosa. The Pacific Gas and Electric Company plans to install this system also at San Rafael and Vallejo, and will in time use it in all plants making 200,000 cubic feet or more of gas per day. Butters "leaves" are also being used in the dewatering box of the Oliver filter at the Metropolitan plant of the same company

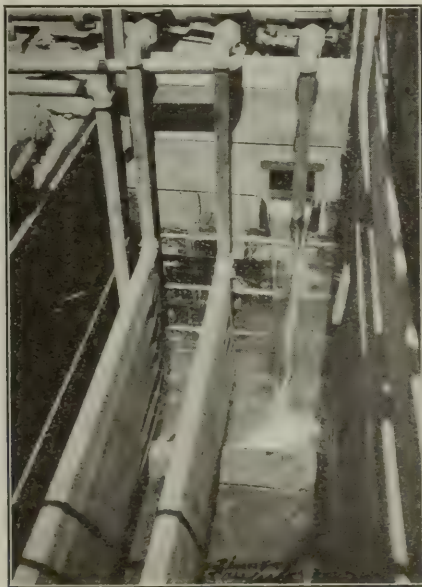


Fig. 80. Butters filter at Santa Rosa. Handles lampblack from 375,000 cubic feet of gas per day. Photograph by A. M. Fairfield.

in San Francisco. The Western States Gas and Electric Company has been advised that an adequate filter must be installed at its Stockton plant. They will, undoubtedly, choose the Butters filter, as being the most efficient and economical.

The leakage of oil into our waters is a serious source of danger to fish, and the efforts to avoid this danger entail the expenditure of large sums annually. Oil is most frequently discharged in the waters of California because of accident, due to the breaking of pipe line, or the bursting of a hose of a tank vessel being loaded or discharged. Such accidents are deplorable and often cause great damage. When the Standard Oil Tanker Bradford went aground on the San Francisco bar it was necessary to jettison 2000 barrels of oil in order to float the ship.

The Standard Oil Company at Richmond has spent over \$105,000 in the construction of separators and canals to trap waste oils and sludge. Of this amount \$50,000 has been expended during the last two years. The main separator is built of concrete, is 240 feet in length, 70 feet in width, and 22 feet in depth, handling 20,000,000 gallons of water and oil daily. Fifteen men are required to attend to the separators to skim oil and handle tidal gates. The monthly pay roll of these men is \$1,500. In addition to the concrete trap there are about one and one-half miles of ditches, averaging thirty feet in width, equipped with baffles to catch any oil which might not otherwise be trapped. These ditches also handle the 10,000,000 gallons of water which pass through



Fig. 81. Butters filter and filter leaf at plant of Pacific Gas and Electric Company at Oakland. Photograph by A. M. Fairfield.

the asphalt plant daily. All valves on oil lines on the wharf are supplied with tubs to catch the drip, and loading hoses are drained into drums. The accumulation is then pumped back into the refinery.

The Union Oil Company has expended several thousand dollars in construction and repair work at the Oleum refinery, and contemplates further expenditures of some \$25,000. The company plans to continue its work until satisfactory conditions are obtained.

The Shell Oil Company has built adequate oil traps at the new refinery at Martinez and no trouble from the disposal of waste oil is expected.

The Associated Oil Company has ample settling area for waste oils on its property at Avon and has experienced no difficulty in keeping such waste out of state waters. This company, as well as others, has agreed to notify the Fish and Game Commission immediately by telephone when accidents occur which result in the depositing of oil upon any waters, thus giving the commission an opportunity to make immediate investigation of the cause of such accident, and to estimate the probable damage.

The Southern Pacific Company has installed concrete traps 10 by 15 by 60 feet at San Luis Obispo, Watsonville Junction, San Jose, and San Francisco, and these are in successful operation. The San Francisco installation cost about \$4,000, but we have been unable to ascertain the cost of the others. The Western Division has built two new traps in the West Oakland yards during the year past, at a cost of about \$1,500, which they propose to enlarge to about four times the present area. The monthly pay roll of the trap tenders at present is \$110.67.

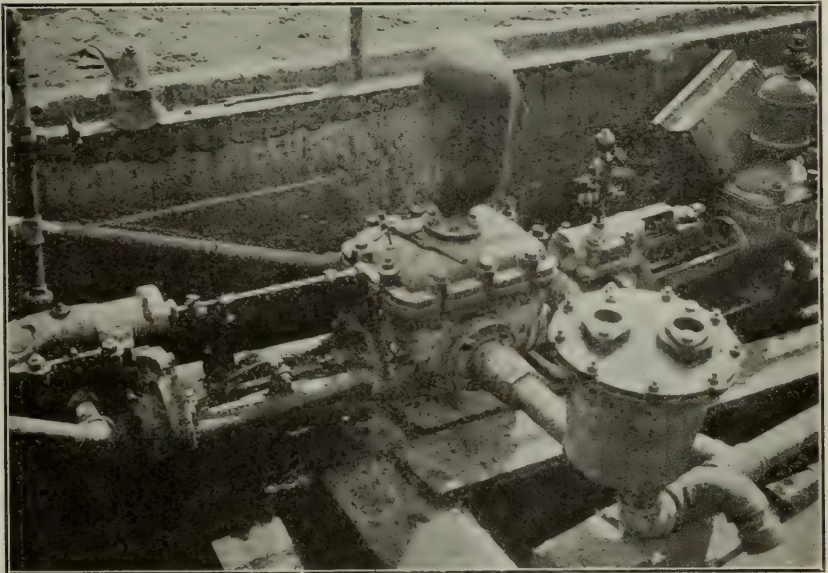


Fig. 82. Pump for waste oil recovery in oil trap of the Southern Pacific at West Oakland.
Photograph by A. M. Fairfield.

Numerous analyses have been made of the discharges from the various chemical plants and the larger tanneries to determine whether or not they contain substances injurious to fish or plankton. This work has not been completed and we are not prepared, therefore, to submit a statement or opinion. Beginning July 1, 1916, the work of investigation and prevention of water pollution will be under the supervision of W. H. Shebley, Superintendent of Hatcheries, and will be handled under his direction throughout the state and without reference to districts.

Respectfully submitted.

(Signed) A. M. FAIRFIELD,
Deputy and Assistant.

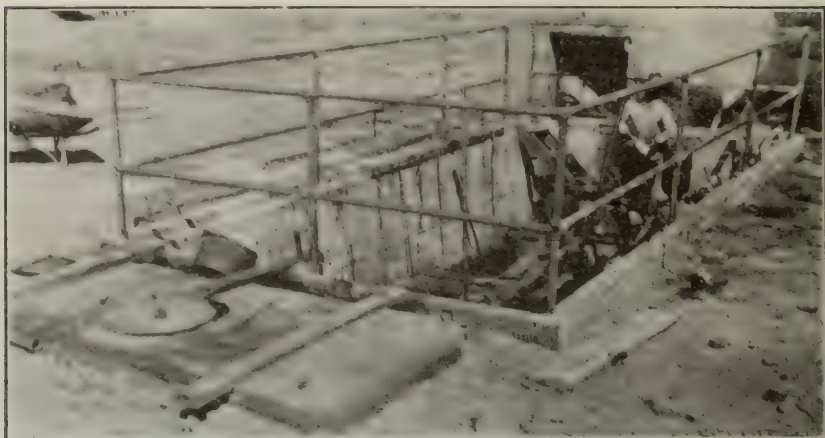


Fig. 83. Oil trap of the Southern Pacific at West Oakland. Photograph by A. M. Fairfield.

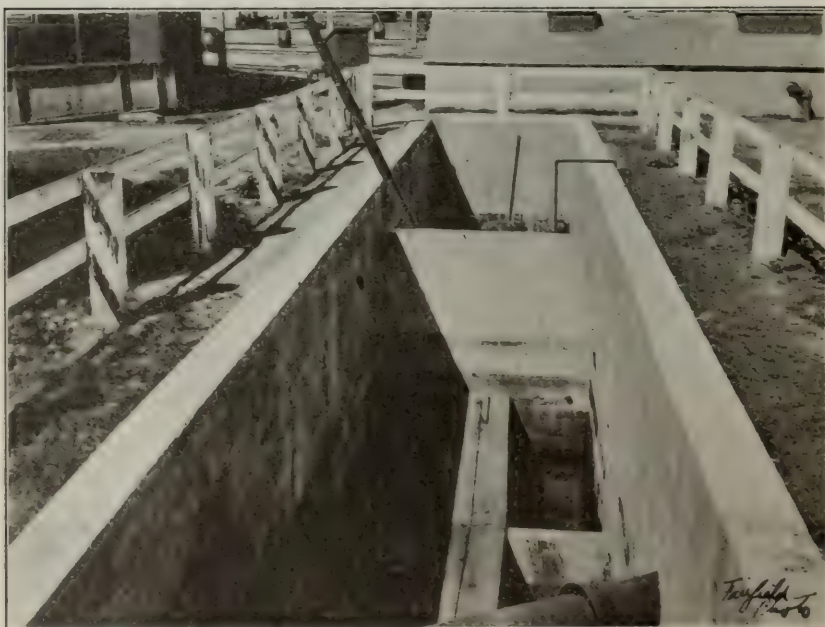


Fig. 84. Southern Pacific oil trap at San Jose, 10' x 60' x 18'. There are similar traps at San Luis Obispo, Watsonville Junction and San Francisco. Photograph by A. M. Fairfield.

REPORT OF SAN FRANCISCO DISTRICT OFFICE.

The Honorable Board of Fish and Game Commissioners:

GENTLEMEN: During the past two years fines totaling \$23,785 were imposed upon 1169 violators arrested by the assistants working in the San Francisco Division. This excellent record shows well the support received from the magistrates before whom fish and game cases are tried.

For the most part, it can be said that throughout the entire division the assistants are receiving more help from people who believe in game conservation than ever before. This is because every one is beginning to realize that it is part of his duty to see that the laws made for game perpetuation are enforced and that it is up to him to assist the officers sworn to enforce the fish and game laws.

It is frequently asked why it is necessary for the commission to maintain a force of deputies in San Francisco, where there is no game. Although there is no hunting in San Francisco the results of the many violations occurring in the surrounding country are taken to San Francisco. During the past two years there were seized by the deputies in San Francisco, 4027 crabs, 6753 pounds of fish, 137 pounds of deer meat, 911 pounds of dried shrimp, and 6483 wild ducks and geese. All of this mass of fish and game had been taken or was held in violation of the law. During the same time, there were tried in the San Francisco police courts 132 game and fish cases. From this statement it will be seen by the reader that although there may be no living game in San Francisco there is a vast amount of illegal game held there during a year's time.

Game Conditions.

From the sportsman's point of view the coast region of California is particularly fortunate in having an extensive area of rough brush-covered land unsuited for agricultural purposes. On these lands the many varieties of native game have excellent cover and with the proper laws to protect and proper enforcement of these laws there will be an abundance of game for a long time to come.

There is no city of the size of San Francisco in the United States, or possibly in the world, that offers the same opportunities to the sportsman as does San Francisco. Within seventy-five miles of the thickly-settled bay region there are killed each year hundreds of deer and thousands of quail, doves, ducks and other small game. The best part of this, and the most encouraging, is the fact that under our present laws, with some slight changes, nearly all species will hold their own, if not increase.

Deer. There have never been game laws based upon more sound principles than the present acts relating to deer. The season in the

coast region was changed at the last session of the legislature so that for the most part the killing of deer when the horns are in the soft velvet is prohibited.

With scarcely an exception the law giving protection to spiked bucks has been conceded by sportsmen to be one of the best that has ever been passed by our legislature. Young male deer are practically always found with the females. On account of this fact, and on account of the impossibility of telling the sexes apart, even at a short distance, it is essential that the hunter be most certain as to what he is shooting. There are, unfortunately, many careless hunters who shoot at the first sign of moving brush, with the result that frequently some other hunter is killed or dangerously wounded. This law compels the deer hunter to be certain of the character of the deer he is shooting and will, without doubt, save the lives of many of his fellow sportsmen. Reports show that the present year has been an excellent breeding season, as does with two fawns are the rule.

During the winter of 1915-1916 many deer were found dead in the northern coast counties. Investigations carried on by the commission did not reveal any new light on the cause of the deaths, but did confirm the belief that an abnormal number of internal parasites are probably largely responsible. It is possible that the deer are weakened on account of the severe winter weather and are unable to throw off the parasites. It is interesting to note that in no other part of the state has there ever been any epidemic of even minor importance among the deer. It is the intention of the commission to study these occasional epidemics and to endeavor to save the hundreds of deer that are lost each winter.

Quail. Quail have had an excellent summer. Young broods of both mountain and valley quail are seen commonly in the haunts frequented by these birds. Making the seasons during which both species can be taken the same has been of great benefit in this district. Very little complaint has been received on account of the later opening of the mountain quail season, for it is uniformly realized that the breeding season is the same and it is not right to kill the young birds before they are fully grown. Although there is a great difference in the plumage of the two species, there has been considerable confusion among hunters as to which species they were shooting. In certain instances, unintentional violations have occurred.

Waterfowl and Shore Birds. Duck shooting in the bay region was very poor during last year although there were many more ducks bred on the eastern side of the bay than usual. Shooting in all sections was below normal. Even in the San Joaquin Valley birds were not as abundant as in former years. The state law was changed at the

last session of the legislature to conform with the Federal Migratory Bird Law, thus prohibiting shooting during the month of February. This, without doubt, has greatly increased the number of locally nesting ducks and will probably, during the coming fall, make good shooting in the early part of the season before the so-called "northern" birds arrive.

In the spring of 1916 there was a remarkable flight of jacksnipe in the Livermore Valley, Alameda County. Thousands of birds appeared and bag limits were the rule. In other sections this excellent game bird appeared in fair numbers. On account of the Federal Migratory Bird Law giving protection to all of the shore birds except the black-breasted and golden plover, greater and lesser yellowlegs and jacksnipe, and on account of the difficulty the average hunter has in identifying the different shore birds, it was recommended to the Department of Agriculture that all shore birds except the jacksnipe be included in the protected list. This has been done so that at present the only shore bird upon which there is an open season in California is the jacksnipe. Their open season is the same as that for ducks and geese.

Doves and Pigeons. There has been considerable increase in the number of doves on account of the delaying of the open season until September 1st. By that date most of the birds are through nesting and the young birds have reached a sufficient size so that they are able to look after themselves if the parents should be killed. It will take a number of years to bring the doves back to their former numbers, but if the present law is continued this will surely be accomplished.

Band-tailed pigeons have been reported in increasing numbers in many parts of the district and have been found nesting in sections where they were formerly not supposed to breed. The delayed protection given this species has, without doubt, added greatly to the number of birds and will mean their perpetuation as a game bird.

Introduced Game. Several years ago a small plant of wild turkeys was made in the western part of Sonoma County. It is claimed by parties living in that region that there are now several hundred birds thoroughly wild. Another plant, made in Humboldt County, is reported to have been almost as successful. If the birds in these sections continue to increase, all of the money expended by the commission in turkey experiments will have been well spent and by drawing on these regions turkeys can be secured for stocking other sections adapted to them.

Respectfully submitted.

(Signed) J. S. HUNTER,
Assistant Executive Officer.

REPORT OF SACRAMENTO DISTRICT OFFICE.

Administration.

The Honorable Board of Fish and Game Commissioners.

GENTLEMEN: In submitting a summary of the work of the Northern, or Sacramento District for the past two years, it may be pertinent to state that the district consists of twenty-three counties, as follows: Alpine, Amador, Butte, Calaveras, Colusa, El Dorado, Glenn, Lassen, Modoc, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Yolo, Yuba and a portion of Solano. Approximately 45,000 square miles of diversified territory are included, an area almost equal to that of the state of New York. The division office at Sacramento is under the able control of F. M. Newbert, for five years president of the Board of Fish and Game Commissioners. An office force of four is maintained and twenty-two deputies are under the direct supervision of this office. The location at the state capital increases the importance of the work of this district.

The district has approximately 14,500 miles of streams and about 400,000 acres of lakes, thus making it particularly rich in fishery resources. Practically all these bodies of water contain, or are capable of sustaining, edible fish life of many species. All of the large valley streams contain such choice fish as salmon, shad, black and striped bass, perch, sunfish, crappie and catfish, together with many other species, while the snow-fed mountain streams and lakes contain nearly all the known species of trout, both native and foreign. All the northern counties of the district contain game birds in abundance and possibly more waterfowl are to be found in this district than in all the rest of the state combined.

Development of Public Sentiment Favorable to Game Protection.

So successfully has public sentiment been developed that many of our people do not realize or see the necessity of a greater measure of conservation. Increased interest in the protection of fish and game has been very marked in the past few years. Residents and visitors are now beginning to realize what a great asset fish and game are to the community. In years past few arrests were made and it was almost impossible to secure a conviction by jury even in the face of strong and conclusive evidence. How different today! The commission now fearlessly submits the equity of the game laws to a judge or jury. Due to the steadily-growing belief of our best citizens that the fish and game laws are of equal value with other laws on our statute books, the commission and its officers receive the hearty cooperation of the county prosecutors and justices.

Game Refuges and Preserves.

The recently added area of a portion of the Trinity National Forest in Trinity County to the game refuges of our state is giving needed protection to many quail, grouse and other game birds and animals. Refuges are in reality natural game farms and are much better adapted to the propagation of game than all the artificial game farms taken together, for the reason that game artificially propagated and hand-fed is prone to become too confiding and when liberated falls an easy prey to both man and predatory animals. An ideal refuge for waterfowl could be established in central California, in Butte, Colusa, Sutter or Yuba counties. Such a refuge would pay 1000 per cent on the investment and insure the perpetuation of California's supply of ducks and geese and probably also the supply of many neighboring states. Unless something of this nature is done, and done soon, there will be an end to the once wonderful flight of geese and ducks through central California, for the increase of reclamation of swamp lands is destroying their breeding grounds. Very large percentages of several species of ducks nest and rear their young in the counties above named, because conditions of feed, water and safety make it to their liking. The banding together of a large number of northern California sportsmen to hold from reclamation 16,209 acres of land in Sutter, Butte and Colusa counties, is therefore to be commended. The withholding of these swamp lands also means much to the fishing industry, as the duck grounds adjacent to the Sacramento and Feather rivers are huge natural hatcheries for black and striped bass, catfish, and perch. The reclamation of these lands would mean to the ducks and shore birds what the reclamation of such lands has meant to the fish. The steady decline in the supply of many of our choicest food fishes can be laid to the reclamation of the huge inland region.

Fish Planting From Overflowed Areas.

As neither catfish, perch, black bass, crappie nor any of the sunfishes are propagated in our state hatchery at present, much of the replanting of these fish has been and must be made by saving them from overflowed areas in these districts.

In 1904 and 1905 the writer, assisted by the commission and the late Deputy Cross, stocked 318 streams and lakes with 1483 cans, or approximately 14,830 adult black bass, besides numerous other food fishes, with fish saved from overflowed areas in Sacramento, Yolo and Sutter counties. The majority of these fish were planted south of San Francisco. Further work of this character will be necessary this coming fall and winter (1916), owing to the high stage of water last season, which distributed these fish into the lowlands which later dry up.

Winter Feeding of Game.

According to statements of old residents, the winter of 1915-16 was perhaps the most severe ever experienced in the northern counties and consequently very destructive to bird and animal life, especially to mountain quail. While undoubtedly a large number of deer and mountain quail died from exposure or became the prey of predatory animals, the number reported was no doubt exaggerated. In Trinity, Modoc, Shasta, Plumas, El Dorado, Tehama, in fact, in all the mountain region, these birds were fed and cared for during the heavy snowfall last winter.

As soon as this district office was notified prompt action was taken by President Newbert to remedy the condition. Quantities of grain and



Fig. 85. Valley quail being fed during January snowstorm by Superintendent of Streets Edgar Thomas at Yreka, Siskiyou County, California.

hay were purchased by our deputies in the different districts. These men, being adepts in the use of snowshoes and skis, saved thousands of birds and animals by their prompt action. The small sum of \$134.32 was spent by this office in the purchase of feed, but this sum does not represent the entire amount expended for this purpose. The game protective organizations in various counties acted quickly and in many instances relieved the situation before arrangements could be made by our deputies to purchase feed or reach the locality where game was in distress.

Deputy Ray O'Connor of Nevada County fed eleven bunches of quail and many deer. Deputy Cady of Susanville fed several hundred mountain quail and deer. He also killed over forty sharp-shinned hawks

which were preying on the snow-bound quail. Deputy White of Castella used a novel method of feeding quail along the Sacramento River and railroad track by making use of a hand car. He also scattered feed along the road from the rear of a railroad train. Many hundreds of quail had taken refuge along the track and on the banks of the Sacramento River. Many deer were observed swimming down the Sacramento to lower altitudes, and were later cared for by Deputy White. Deputy Warren of Plumas County, assisted by a number of residents, fed and saved a large number of quail and deer. Deputies Streuber and Harris of Siskiyou County, Laws of Trinity and Scroggs of Placer County, all reported having saved large numbers of deer, quail and other birds from starvation.

Thanks are due a large number of residents who, without stinting, fed large quantities of hay and grain to starving game birds and animals and without charge to the state. A. C. Sprout of Copco, on the Klamath, is reported to have fed 300 deer that came to feed with his cattle. Judge Dockery of Hayfork fed forty deer. A. G. Guthrie of Pittville fed seventy mountain quail. L. Albey fed 400 quail near Etna. Edgar Thomas of Yreka cared for a large covey of quail almost in the heart of the city. Dr. Edgecomb of Knob fed several bands of quail. Dr. Tinsman of Adin was very energetic in rendering assistance, together with J. W. Jamison of Dutch Flat. This display of cooperation is gratifying to the commission and to everyone interested in our wild life resources.

Late reports from our deputies advise us that deer, in the northern counties of this district, are plentiful.

A line of game perpetuation endeavor which annually is increasing in scope is the heavy planting of trout fry in the numerous streams and lakes of this district, thereby not only taking cognizance of the demands of the sportsmen of the state, but also of the public demand for edible fish.

Northern California is now the mecca of sportsmen from all over the United States. These sportsmen are as keen, if not keener, in their appreciation of the scenic, climatic and outdoor life attributes of this section of the state than even the residents themselves. Through constant and consistent endeavor on the part of the Game Commission the old evils which confronted the sportsman and game lover are being eradicated rapidly and an appreciation of what game conservation and law observance means is restoring the depleted streams and game covers.

Respectfully submitted.

(Signed) GEORGE NEALE,
Assistant in charge Sacramento District Office.

REPORT OF THE LOS ANGELES DISTRICT OFFICE.

*The Honorable Board of Fish and Game Commissioners
of the State of California.*

GENTLEMEN: Fish and game work bore better fruit in southern California during the last two years than in all previous experience of the organized efforts whose prime object has been to provide better sport for the licensees whose dollars finance the commission charged with this great public service.

"Nothing succeeds like success"; and sentiment today stands just as squarely behind conservation in southern California as it does in the eastern centers of radicalism, where some have weaned themselves away from the practical aspects of the problem to chase the chimera of sentiment. In this state, the close relation between their Fish and Game Commission and the sportsmen has made the work one of providing more fish to catch and more game to shoot. The most valuable sentiment revolves around sporting rather than around the ultra-aesthetic, the end and aim of which is to set the gun in its rack and the rod in its corner for all time. Too vast an "allied industry" has developed about California fish and game to suffer such a loss, not to mention the plain and direct attraction value it has demonstrated in encouraging men of means to make this commonwealth their home.

The sportsmen of southern California under the present administration of their affairs have seen their fish and game grow with the increases of the field-patrol force. In 1915, they enjoyed the best fishing and the most diversified sport with the rod that has ever been their good fortune. Rainbow trout of large size had grown from Fish and Game Commission plantings in the artificially created mountain reservoir lakes until an entirely new sport had been developed. So likewise with the gamy and toothsome importation from the East, the black bass. Meanwhile, every native form of fishing showed marked improvement. Stream fishing was phenomenally good when the increased number of angling licensees is considered. Hunters enjoyed the best quail shooting in a decade during the extended season wherein the commission vindicated its promise to recommend a longer shooting period as soon as quail increased sufficiently to permit it. Duck-shooting on the clubs was good all through the winter; doves gave excellent sport in September, and the deer crop in some of the counties was the heaviest in several years, Santa Barbara notably reporting a killing double that of the year before.

All these good things came in conjunction with the most business-like and vigorous campaign in behalf of fish and game conservation that it ever has been financially possible to make in southern California, Commissioner Connell having announced that the income of the work

seemed to have attained sound enough foundation to warrant establishment of a big hatchery to anticipate demands of the future, and broadening of the field-patrol activities by appointment of deputies in every county. The effect of these changes of policy was so immediate and so palpable that credit was freely given to conservation for the results attained. So today, sportsmen in the south stand squarely behind the plan, and violators find themselves arrayed against a quiet but determined public sentiment which shows in numerous prosecutions and stiff fines to chronic violators. Favorable breeding seasons played a strong part in bringing about better game conditions; but no breeding season is favorable unless the gun be kept from the fields. It may now be said that a breeding stock of game has been developed which, with the care it is sure to receive, can weather any demands likely to be made upon it under the law even by the expected increase in the army of hunting licensees taking advantage of it each year. The supply is here; regulating the annual drain to the annual increase is now the problem.

Fish propagation work in the south has been more a matter of distribution than of rearing, but Bear Valley Hatchery has had two good years, albeit expensive in unit cost per thousand of product as judged by the state standard for fishcultural efforts. The May first trout-opening was one of the wisest laws ever passed to benefit fishing in the south. It already has justified the delay on Bear Lake alone. The value of protecting "spawners" through April is no longer questioned even by those who at first fought it bitterly there.

In the game fields, aided by the delayed opening of the rabbit season, the potential presence of deputies has resulted in the best two summers the breeding birds have ever enjoyed. The rabbit law was not so much intended to protect rabbits, which are a pest, as it was to deprive the violator of any legal color of right to be afield with a gun in the nesting season. That it has done, and to it in great measure may the present heavy head of quail and doves be credited. Considerable of the opposition to the rabbit protective measures has died out among large ranchers who undeniably do suffer sorely from the depredations of these animals, entirely because these men of broad vision have themselves seen the benefits of excluding the fire-starting, fence-cutting type of violator from their lands by removing from him the chance to cover his depredation by the excuse of benefiting them through decreasing their rabbits. Many a ranch owner wishes to give the true sportsman every opportunity to enjoy his game; and some are learning that between the sportsman and the summer violator lies a gulf like the sea. For he who respects not the law of the state will not respect the rights of his fellowman, and he it is who usually is careless with all other of the relations of life. Possibly nowhere in the state has the

value of the absolute closure of all shooting in summer been so plainly demonstrated as in southern California. Now the man who shoots announces himself as violating the law—a “poacher upon the public”—and blazes the trail to justice.

The rabbit law, like the late trout-opening, has put in the hands of the patrol force a practical power of enforcement equal to trebling its numbers, and is therefore a state asset of at least triple the present pay roll every month. What its incidental benefits in building up a more attractive game supply may be, only the future growth of the state through these most potent inducements can tell. Experience has proved that the love of the rod and gun lies deep in most normal men; and that, other things approximately equal, the majority will cast their lot where they may cast their line with alluring chance of success; will risk getting their gains where they stand chance of getting their game with it. This is not theory, but the most practical reasoning in the world.

Few realize the value of good shooting and fishing as an inducement to tourists and home seekers to come this way; but in the South, world-famed as the playground of men of means, whatever adds to the joy of life by luring to the outdoors must be even more important than elsewhere. Nor is the value solely that of an attraction. In these days of preparedness, who can say how essential may prove these rugged sports which make men of boys by taking the youth of the land away from saloons, pool-rooms and low city company to healthful hills, building strength, self-reliance, character that may one day stand between the nation and its fate?

Realizing the attraction power of the deer interest, the Southern Division under Commissioner Connell's orders, set about making of 1916 a grand “clean-up” of chronic violators whose proclivities for more or less systematic stealing of sport from the law-abiding by “soonering” ahead of the legal opening date, have been under espionage for some time. Backed by repeated information from staunch friends of law and order, the commission was able to accumulate the necessary evidence to run to earth and convict no less than ten confirmed offenders of this class to the great delight of those whose sport in years past had suffered from such marauders. Late in July, Deputy Becker, after a hard chase through the most inaccessible portions of the rugged, craggy Malibu range, known as the “Happy Hunting Ground” of the moderate-circumstanced, short-timed Los Angeles deer seeker, brought to justice Charles Decker and his followers, who were fined. Decker admitted upon the stand the killing of hundreds of deer at all seasons. A few days later, Deputy Barnett succeeded in catching and convicting two hardened offenders; one of them, Byron Secor, had made a business of violating by shipping and selling venison illegally killed. Earlier, Becker uncovered the evidence upon which he convicted Tony Ferriera

of killing a deer many months previous, in a forest reserve. All told, 1916 was a bad year for the deer crooks, and did more to put the protection of deer upon a solid footing in the south than all past time combined.

Arrests and convictions for infractions of the quail and dove laws have been weekly occurrences, mostly small matters wherein a motorist had knocked over a quail or two along the road, or "potted" a few doves from posts or wires, unable to withstand the temptation, which is always safely met by leaving the gun at home. The day when men will set forth to make a bag in the closed season is past in southern California. It has become not only an expensive but also a most unpopular practice.

At the opening of the trout season, Commissioner Connell made use of the emergency appointment provisions of civil service to extend the patrol force to such proportions that three dozen competent wardens were keeping an eye open along streams and lakes, camps being established at centers of angling interest such as Bear Valley and Little Bear, under the direction of veteran patrol officers, and the fish were given every possible opportunity to cast their spawn in peace during April. Already the effects are being seen along streams as well as in the lakes. The torrential storms of January washed so severely many of the gorge streams that only extraordinary measures could have built up a breeding stock from the remnant left; but there is reason to believe that when supplemented with the outcome of last fall's plantings, this task has been accomplished.

Although commercial fisheries conservation is public service work of the very broadest character, and there is some moral question as to the right of the Fish and Game Commission to divert the moneys collected from hunters and fishermen to this service, the commercial fishermen have themselves contributed in excess of \$10,000 in license fees this year, not to mention quite a sum collected in fines from convicted offenders, and in this way have built up a fund which will finance considerable work in the public behalf. Owing to poor advice, some of the ignorant aliens refused to take license, and it became necessary for the sea-patrol under Deputies Pritchard, Nidever and Barnett to make a grand "clean-up" during June which resulted in no less than forty-six arrests and nearly as many convictions. The licensees found that fishing privileges come cheaper from the commission than from justices of the peace. The Japanese gave no trouble whatever, taking license en masse through the secretary of their association, and to their credit may it be said that they respect the laws even better than the American citizens, once the laws are grasped and understood by their head men.

Acting upon complaints from the Tuna Club regarding violations of the closed "District No. 20" comprising the state waters surrounding Santa Catalina Island, the sea-patrol has maintained surveillance

thereupon at every opportunity, and a special arrangement was entered into whereby a resident deputy was commissioned to expedite enforcement of the laws designed to protect the sporting fishing thereabouts, which has been a peculiar and unique asset of southern California, with its opportunity to catch the great tuna, the gamier swordfish of both species, the heavier black sea bass, and numerous smaller kinds.

Laws passed to protect the angling along the seashore by prohibiting the netting or sale of the characteristic game fishes of the littoral have been enforced against several professional seiners whose gear was confiscated and sold, justice being tempered with mercy in all cases but those wherein wilful and repeated violation was proved. The patrol work incidental to enforcing these laws has been financed by the collection of angling licenses from surf fishermen, who are numerous and ever-growing in southern California and who show a sportsmanlike disposition to pay a fair proportion of the expense necessary to protect their favorite varieties.

Beside the immediate features of enforcement work, numerous investigations have been carried forward by experts in the employ of the commission. The activities of kelp harvesters, prospect of successful acclimatization of striped bass in the lagoons of the south, angling and life conditions in Bear Lake, and shellfish are a few of the matters covered. The tuna packing industry, which has become the largest individual feature of the fish trade in California, surpassing even the salmon industry in whose development a lifetime and enormous sums have been spent, has had the benefit of the commission's fisheries experts who studied the habits and wanderings of the albacore, commonly canned as tuna. Ten years ago a waste product, this "chicken of the sea" is now familiar to nearly every family, and its development into a state resource has cost California not a penny other than the penalty of years of profit lost through not knowing its sterling value earlier.

Fish and game may now be said to stand upon a substantial footing in the south, financially, physically and morally. With the most up-to-date hatchery in the world nearing completion on the eastern slope of the Sierras ready to begin work on next spring's eggs, there is reason to believe all freshwater fish conditions will steadily improve. The steady growth in license income took a sudden and most noteworthy spring this summer, until it would be a bold man indeed who would attempt to predict its total ten years hence; but so long as every unit-increase in the demand brings with it another dollar to defray the cost of additional sport demanded, just so long will that increase be denied any terrors for those whose hope and best wish is ever "more fish to catch, more game to shoot" for all Californians.

Respectfully submitted.

(Signed) EDWIN L. HEDDERLY,
Assistant.

REPORT OF FRESNO DISTRICT OFFICE.

The Honorable Board of Fish and Game Commissioners.

GENTLEMEN: The year 1915 witnessed little change in general conditions with regard to fish and game in the Fresno Division. The policy of the office continued to be along the same lines as in previous years. The office was a central point from which the activities of the deputies were directed and at the same time it was recognized by the public as a friendly cooperative agency alike for the diffusion of information regarding fish and game laws and the aims and ideals of the Fish and Game Commission as well as a receiving point for information from the public on all subjects pertaining to the betterment of conditions with regard to fish and game law enforcement. The active cooperation and confidence of the public throughout the nine counties of the Fresno Division has been the best justification for the establishment of the Fresno office in the first instance.

In the winter months of 1914-15 a determined effort was made to correct conditions existing around the westerly and southerly boundaries of Yosemite National Park. Many deer in previous years have been slaughtered at the time when the snows drive the deer from the protected area of this National Park. By hard and patient work the Fresno office had finally reduced to a minimum, offenses against the deer law in the counties of Kern, Tulare, Fresno and Madera. In former years, large numbers of deer were slaughtered when in a comparatively helpless state in the foothill and lower mountain region. Naturally, the most important feature of protective work for the deer was in securing the cooperation of the mountain people. Although at first antagonistic because the mountaineers had always made a practice of killing deer for the meat, when needed, a condition was brought about gradually whereby in the mountains mentioned the Fish and Game Commission had the almost unanimous support of all the mountain people. The only remaining section of the Fresno Division where the enforcement of the deer law and the sentiment therefor was not general, was that section of the mountains lying as described, just outside of Yosemite National Park. Three picked deputies were sent into the region and remained there throughout the winter months. From all evidence that can be gathered there were practically no deer killed in that section during the past winter. However, the work of the deputies must be followed up for several successive seasons in order to make these improved conditions effective and enduring.

The fish planting operations in the Sierra Nevada Mountains of the Fresno Division have been consistently carried forward and in 1914 the pack horse distribution work reached its climax of magnitude. This work of stocking the barren streams of a vast region with desirable

varieties of trout has been of great value and of universal popularity with the public. It should be noted that some experiments of much scientific value have been undertaken which give promise of interesting results. Waters uninhabited by fish have been available for such experiments. Conditions have been favorable for testing the development of steelhead trout fry when planted in waters where the fish can not readily run to the ocean. Other experiments along similar lines to observe what changes, if any, take place in the apparent characteristics of golden trout have been undertaken and these experiments, as well as the steelhead experiment, have been the subject of previous biennial reports from the Fresno office. The time to draw conclusions from



Fig. 86. Fishing for salmon with hook and line on the San Joaquin River at the Miller and Lux weir at Mendota, Fresno County. Photograph by A. D. Ferguson.

these experiments should be ripe in the summer seasons of 1916 and 1917.

The following copies of reports cover the fish planting enterprises of the Fresno office during the seasons 1914 and 1915.

Report Trout Planting 1914.

By reason of the magnitude of the operations, the distances over which the fish were transported and the fact that golden trout alone were used in the transplanting operations, the fish planting by the Fresno office in the summer months of 1914, was the most important undertaking ever inaugurated by that office.

On July 1, 1914, Deputy Ellis left Fresno with a finely equipped pack train of twenty mules, of which fourteen carried fish cans and six carried provisions and horse feed. The fish planting crew consisted of Deputies Ellis, Brownlow, Bullard and Smalley. Later Messrs. Walter Williams, Ray C. Ellis and Tom P. Ferguson were engaged as assistants in connection with the expedition. Mr. D. A. Williams, a well known business man of Fresno, fell in with the expedition at

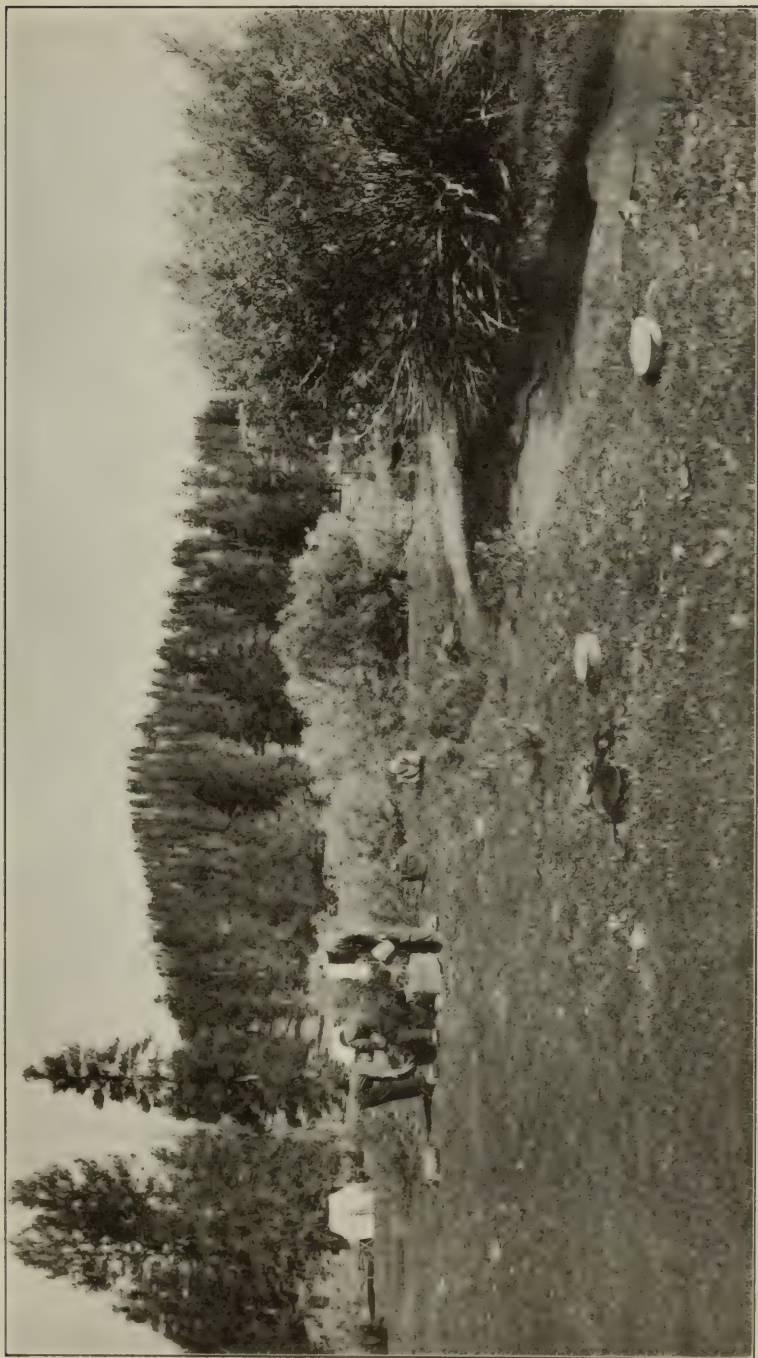


Fig. 87. Golden trout operations. Sorting the fish at Long Meadows preparatory to a pack-horse trip. Photograph by A. D. Ferguson.

Whitney Meadows and donated his volunteer services to assist in taking up fish and in the fish planting operations.

The pack train proceeded to Whitney Meadows and there took up some 2000 adult golden trout. The fish planters then proceeded by trail to Lone Pine, which consumed two days, and thence to Bishop and North Lake, which took four days. While encountering many difficulties, they succeeded in landing the major portion of the fish at a comparatively high altitude at North Lake; where the danger of losses was over. At North Lake the expedition was joined by Paul G. Reddington, forest supervisor of the Sierra National Forest, and A. D. Ferguson, in charge Fresno Division. From North Lake the fourteen mule loads of golden trout were taken across the summit via Piute Pass, crossing on 60 feet of snow, and on to the headwaters of the south fork of the San Joaquin River.

This consignment of fish was planted in the following waters:

Desolation Lake, two unnamed lakes on the south side of Piute Creek, French Canyon Creek, and Piute Creek. Distant two days pack from these localities, plants were made in Heart Lake and Marie Lake, tributary to the south fork of the San Joaquin, and in the headwaters of Bear Creek which is an important tributary of the south fork of the San Joaquin.

Immediately after delivering the golden trout on the headwaters of Piute Creek, Deputy Ellis, accompanied by Ray Ellis and Tom Ferguson, returned with half the pack train to Whitney Meadows for a new supply of golden trout for transplanting, while Deputies Bullard and Brownlow, after stocking Bear Creek and lake waters, took the remaining half of the pack train, by trail, to Mammoth where they awaited a consignment of golden trout which Deputy Ellis was in the meantime gathering at Whitney Meadows. About August 2d, Deputy Ellis and his assistants carried seven mule loads (14 cans) of adult golden trout down to Lone Pine and thence by auto truck to Mammoth, where they were delivered to Deputies Bullard and Brownlow, the former deputies returning at once to Whitney Meadows to secure a further supply. This consignment of fish was planted by Deputies Bullard and Brownlow in the creek at Agnew Meadows, in Shadow Creek, Garnet Lake and Shadow Lake. It had been previously arranged between the Fresno office and the superintendent of Yosemite National Park, that five mule loads of this consignment of golden trout were to be delivered to the park authorities at Thousand Island Lake. Upon arriving at Thousand Island Lake, the deputies of the Fish and Game Commission found evidence that the park pack train had been there but had returned to the park. Accordingly, all of the fish were distributed in waters immediately south of the park line.

By the foregoing operations the range of the golden trout has been extended more than 150 miles along the summit waters of the Sierras from Volcano Creek, the original habitat.

On August 10, 1914, Commissioner Carl Westerfeld and A. D. Ferguson, in charge of the Fresno office, accompanied by Robert Duke, attorney for the commission, joined the pack train at Lone Pine and were with the crew throughout the remainder of the time the expedition was in the field. Deputy Smalley was, because of severe illness, compelled to return home from Bishop, leaving the pack-train crew while on its first trip. From Whitney Meadows as a base of supply, seven plants of golden trout were made in new waters tributary to the upper Big Kern and in small lakes in the vicinity of Mount Genoa and Crag Errieson. An additional plant also was made to the former plant in Lake South American. Commissioner Westerfeld assisted throughout this and subsequent operations not only in taking up the golden trout but in distributing them.

Deputies Bullard and Brownlow having now returned with their string of pack stock to Whitney Meadows, a full pack-train load of golden trout were taken up and the expedition proceeded via Kern River Canyon, Farewell Gap, Mineral King, Timber Gap, Elizabeth Pass, Roaring River, Kings River Canyon and on to the northern slope of the divide between Middle and South Forks of Kings River. En route plants were made in Cliff Creek, tributary to the Kaweah River and Lone Pine Meadow and Tamarack Lake (renamed Lake Westerfeld) on the headwaters of the middle fork of the Kaweah. The party divided at Roaring River. Deputy Bullard, assisted by Walter Williams, with four mule loads of golden trout, completed the season's operations by planting Horse Corral Creek, Lewis Creek and Wildman Creek, tributaries of the south fork of Kings River, and Kennedy Creek with its tributary lakes, and a lake at the head of Lost Canyon, tributary to middle fork of Kings River, situated on the north side of the Monarch Divide which separates the middle and south forks of the river. The expedition was disbanded at Big Meadows in northern Tulare County.

About 5000 adult golden trout were transplanted, all taken with (fly) hook and line. All of the plants were made in ideal barren waters which are located conveniently for further distribution work in still other barren waters as soon as the fish shall have become established. Because of these and previous similar operations in transplanting golden trout, the fear once common that this peerless species might become extinct, is forever allayed.

Late in September a carload of rainbow, eastern brook and Loch Leven trout fry were planted at Huntington Lake.

Report Trout Planting 1915.

The fish planting operations of the Fresno office during the 1915 season were confined to extending to new waters in the same general locality the plants formerly made in an important part of eastern Fresno County.

In the month of August, with a ten-mule pack train, Deputies A. D. Ferguson, in charge of Fresno Division, S. L. N. Ellis and F. A. Bullard proceeded to Dinkey Lake to complete some transplanting work first undertaken in that vicinity several years ago. The expedition was accompanied by Hon. L. B. Cary, chairman of the House Committee on Fish and Game in the legislature of 1915. Mr. Cary was given an opportunity to observe the methods of the Fish and Game Commission



Fig. 88. Deputies of the Fresno Division do fish planting along with patrol duty. Note the cans of fish on mule-back. Photograph by A. D. Ferguson.

in establishing trout in available waters which had been theretofore barren. With rainbow trout and black-spotted trout secured from Psalter Creek, plants were made as follows: In the creek which heads on the divide west of "Mining Town," the streams which feed from various directions, Dinkey Creek, the upper main Dinkey Creek, the stream which comes from Cutts Meadow and the streams which are crossed by the trail from Cutts Meadow to Mining Town; all being tributary to Dinkey Creek.

Thereafter, with eastern brook trout secured at Dinkey Meadows, where they were planted by Deputy Kenneth Hughes in 1910, the upper waters of the main fork of Dinkey Creek were well stocked.

After finishing the stocking of all the main tributaries of Dinkey Creek, the fish planting operations were transferred to the north fork of Kings River. At upper Maxon's Meadow a plentiful supply of rainbow trout were found, being the result of a plant made in 1910. Drawing on this supply and using fish from 8 to 14 inches in length, the following barren waters were stocked: The lake known as The Devil's Punch Bowl, the south fork of Fleming Creek and two small

lakes tributary to said creek, Fall Creek and Baird Creek. Plants were later made in the extreme head of the north fork of Kings River.

After completing these operations the activities of the fish planters were transferred to the vicinity of Helm Creek, stocked in 1910 with eastern brook trout. The creek was found to be alive with these trout. Here adult fish were taken to stock various lakes in that vicinity. That some idea may be gained of the results which follow fish planting in barren waters in the Sierra Nevada Mountains, attention is called to the fact that Deputy Bullard, fishing with "flies," took 110 eastern brook trout from Helm Creek within thirty minutes. These fish were afterwards planted, uninjured, in new waters in that vicinity. Nelson Lake and five other barren lakes tributary to Helm Creek, were also stocked with adult eastern brook trout, this completing the transplanting operations with adult fish.

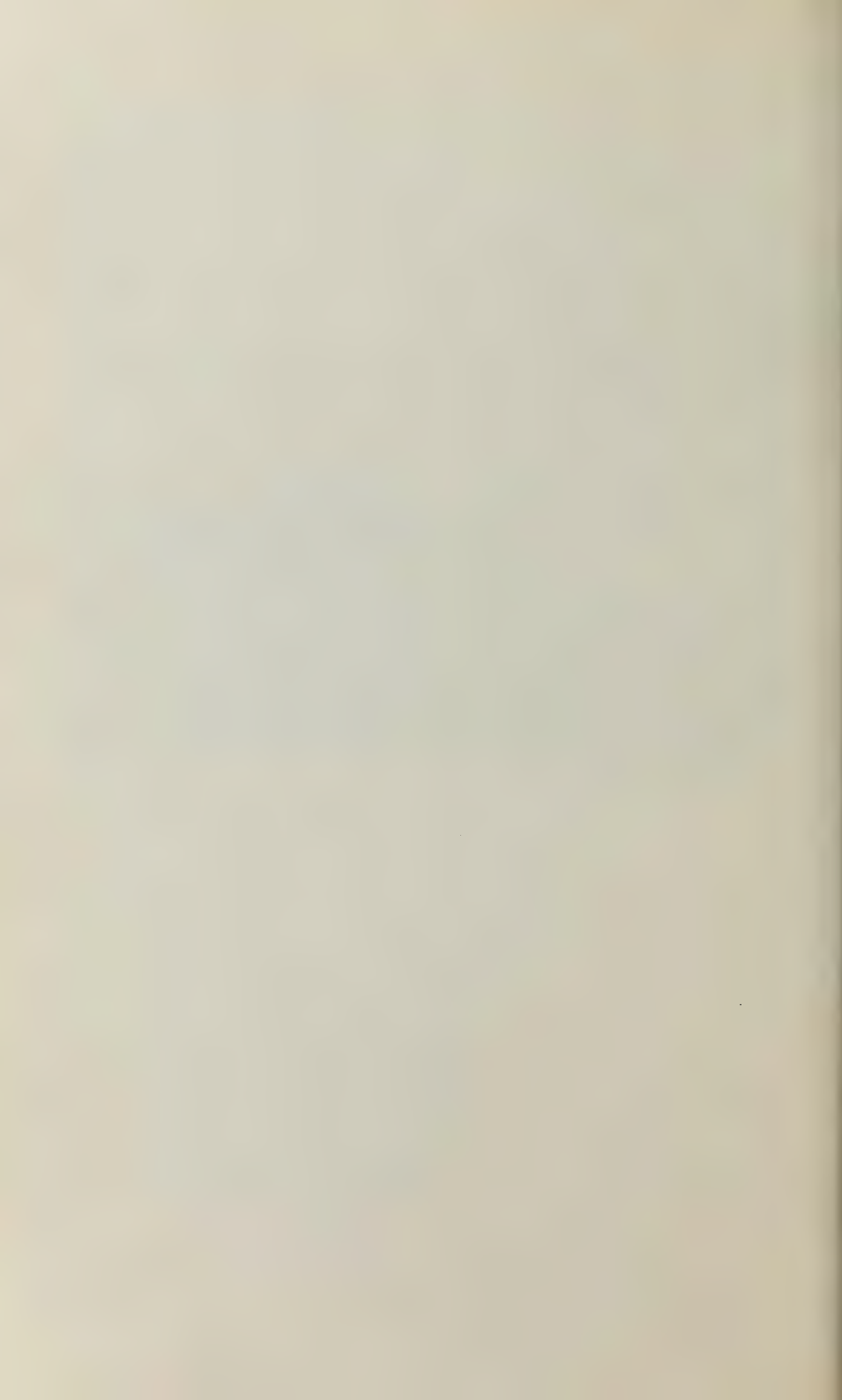
In September, 26,000 rainbow fry from the Sisson Hatchery were planted by deputies of the Fresno office in the north fork of the San Joaquin River. These fish were taken to the terminus of the wagon road at Bass Lake and thence by pack train to the waters to be stocked.

A carload (100 cans) of rainbow and Loch Leven fry from the Sisson Hatchery, were distributed late in September in Huntington Lake and various streams tributary to Huntington Lake and to Shaver Lake, all being in the mountains of eastern Fresno County.

The Fresno office of the Fish and Game Commission was closed March 1, 1916.

Respectfully submitted.

(Signed) A. D. FERGUSON,
Assistant in Charge Fresno District Office.



APPENDIX

CALIFORNIA FISH AND GAME COMMISSION, ADMINISTRATIVE DISTRICTS.

San Francisco District.

Office: 425 New Call Building, San Francisco.

Phone, Sutter 6100.

Alameda County.	Marin County.	San Mateo County.
Contra Costa County.	Mariposa County.	Santa Clara County.
Del Norte County.	Mendocino County.	Santa Cruz County.
Fresno County.	Merced County.	Sonoma County.
Humboldt County.	Monterey County.	Solano County.
Kings County.	Napa County.	Stanislaus County.
Lake County.	San Benito County.	Tuolumne County.
Madera County.	San Francisco County.	Tulare County.

Sacramento District.

Office: Forum Building, Sacramento.

Phone, Main 4300.

Alpine County.	Modoc County.	Sierra County.
Amador County.	Nevada County.	Siskiyou County.
Butte County.	Placer County.	Sutter County.
Calaveras County.	Plumas County.	Tehama County.
Colusa County.	Sacramento County.	Trinity County.
Eldorado County.	San Joaquin County.	Yuba County.
Glenn County.	Shasta County.	Yolo County.
Lassen County.		

Los Angeles District.

Office: 426 Union League Building, Los Angeles.

Phones: Broadway, 1155 ; Home, F5705.

Imperial County.	Mono County.	San Diego County.
Inyo County.	Orange County.	San Luis Obispo County.
Kern County.	Riverside County.	Santa Barbara County.
Los Angeles County.	San Bernardino County.	Ventura County.

BOARD OF FISH AND GAME COMMISSIONERS.

Roster June 30, 1916.

Commissioners appointed by the Governor, by and with the consent of the Senate.
Term at pleasure of the Governor. No compensation.

F. M. Newbert, <i>President</i> , Sacramento	Appointed August 3, 1911
M. J. Connell, Los Angeles	Appointed February 1, 1909
Carl Westerfeld, San Francisco	Appointed November 28, 1911
Ernest Schaeffle, <i>Executive Officer</i> , San Francisco	<div> <div>First appointed Assistant March 29, 1905.</div> <div>Appointed Executive Officer November 29, 1911.</div> </div>

Head office, San Francisco, 425 Call Building.†

Under direction of Commissioner Carl Westerfeld.

Ernest Schaeffle, <i>Executive Officer</i>	Date first appointed March 29, 1905
J. S. Hunter, Assistant <i>Executive Officer</i>	December 1, 1907
A. D. Ferguson, Field Agent	May 1, 1909
R. D. Duke, Attorney	February 6, 1912
John P. Fisher, Chief of License Bureau	May 1, 1915
Daniel O'Connell, Clerk, License Bureau	December 9, 1911
E. C. Boucher, Special Agent	October 1, 1914
O. H. Reichling, Cashier and Bookkeeper	March 26, 1908
H. R. Dunbar, Assistant Cashier and Bookkeeper	December 16, 1912
Leo N. Pettit,* Chief Clerk	May 1, 1901
Mae D. Horn, Stenographer	July 23, 1907
Lida H. Ransom, Stenographer	October 1, 1911

*Fishcultural Department.***Hatcheries—Screen and Ladder Investigations—Water Pollution.**

W. H. Shebley, In Charge, San Francisco	May 16, 1883
E. W. Hunt, Field Agent, San Francisco	August 10, 1887
G. H. Lambson, Superintendent, Sisson Hatchery	March 1, 1916
F. A. Shebley,* Superintendent, Ukiah and Snow Mt. Hatchery	November 1, 1893
W. O. Fassett,* Superintendent, Ft. Seward Hatchery	April 1, 1896
A. E. Doney, Screen and Ladder Surveyor, San Francisco	March 1, 1905
A. E. Culver, Screen Surveyor, San Francisco	July 1, 1913
A. M. Fairfield,* Water Pollution, San Francisco	August 11, 1906
J. H. Hoerl, Chief Clerk, San Francisco	March 1, 1908
Lillian Ciegler, Stenographer, San Francisco	May 1, 1914
R. W. Requa* (on furlough), Assistant Superintendent, Chico	June 18, 1895

Sisson Hatchery—Sisson.

E. Clessens, Fourth Class Fish Culturist	February 1, 1912
F. Clessens, Carpenter	April 1, 1908
R. Elkins, Temporary Employee	January 17, 1914
A. Hill, Temporary Employee	April 2, 1914
Wm. Heffernan, Watchman	June 7, 1912
G. McCloud, Jr., Fourth Class Fish Culturist	February 9, 1914
J. McManus, Temporary Employee	October 19, 1914
C. Nixon, Third Class Fish Culturist	March 1, 1910
R. A. Pape, Temporary Employee	April 9, 1915
R. Rupp, Pond Watchman	January 1, 1911
J. Sollner, Fourth Class Fish Culturist	July 5, 1913
F. Sullaway, Foreman	October 1, 1911
J. E. Winchcomb, Pond Fish Feeder	August 1, 1911

Distribution Cars.

L. Phillips, Superintendent Car No. 1	January 1, 1912
R. W. Flint, Temporary Employee	April 15, 1916
G. McCloud, Sr., Fourth Class Fish Culturist	July 1, 1913
F. L. Raycraft, Temporary Employee	March 29, 1916
R. I. Bassler, Superintendent Car No. 2	January 1, 1912
A. Mack, Temporary Employee	December 27, 1915
W. H. Pepper,* Temporary Employee	May 16, 1904

*Employment not continuous.

†February 1, 1916, San Francisco and Fresno districts were consolidated.

Ukiah and Snow Mountain Hatcheries.

J. Shebley, Fourth Class Fish Culturist.....Date first appointed
 June 17, 1913

Brookdale Hatchery.

H. L. Nehf, Temporary Hatchery Foreman.....February 10, 1915
 L. E. Breese, Temporary Employee.....February 14, 1915

Scott Creek Station.

R. Mattei, Temporary Assistant Spawn Taker.....February 10, 1915

Fort Seward Hatchery.

S. Campbell, Temporary Employee.....March 6, 1916

Tahoe Hatcheries.

Clarence Christiansen, Temporary Employee.....April 26, 1915
 O. W. Dickey, Watchman (Tallac).....February 1, 1915
 O. P. Wehrman, Watchman (Tahoe).....November 1, 1913
 Geo. Simpson, Temporary Employee.....April 15, 1915
 G. E. West, Fourth Class Fish Culturist.....April 1, 1908

Bear Valley Hatchery.

W. L. Gatchell, Fourth Class Fish Culturist.....June 20, 1913
 G. L. Morrison, Fourth Class Fish Culturist.....May 26, 1913

Inyo County Hatchery.

A. E. Glidden, Fourth Class Fish Culturist.....January 15, 1914

Almanor Hatchery.

Jas. H. Vogt, Temporary Employee.....October 23, 1915

Commercial Fisheries Department.

N. B. Scofield,* In Charge { Special Fishery Investigation.....June 1, 1897
 Fishery Expert.....February 21, 1914
 H. B. Nidever, Fishery Expert.....June 29, 1908
 R. B. Heacock, Assistant.....May 1, 1907

Bureau of Education, Publicity and Research.

H. C. Bryant, Ph.D.,* In Charge { Research Fellow in Zoology;
 Special Work.....January 1, 1911
 Game Expert.....September 1, 1914

Sacramento office, Forum Building.

Under direction of Commissioner F. M. Newbert.

Geo. Neale { Assistant.....April 1, 1903
 Assistant in Charge.....October 1, 1911
 Chas. L. Gilmore, Engineer-Draftsman.....June 19, 1912
 Geo. T. Hanley, Clerk and Stenographer.....February 16, 1914
 Leslie Rust, Office Boy.....November 1, 1913

Los Angeles office, 426 Union League Building.

Under direction of Commissioner M. J. Connell.

H. I. Pritchard, Assistant In Charge.....August 1, 1900
 E. L. Hedderly, Assistant Research and Publicity.....November 22, 1915
 E. A. McKee, Clerk and Stenographer.....September 16, 1911

*Employment not continuous.

LIST OF REGULAR DEPUTIES.

San Francisco District.

Alameda County.

Name and headquarters.	Date first appointed
J. L. Bundock, Oakland	September 1, 1910
Earle Downing, Pleasanton	August 27, 1908

Del Norte County.

H. S. Prescott, Crescent City	August 16, 1915
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Fresno County.

S. L. N. Ellis, Fresno	May 1, 1909
F. A. Bullard, Dunlap	February 1, 1912
Tipton Mathews, Coalinga	October 6, 1911

Humboldt County.

Earl P. Barnes, Eureka	May 1, 1911
Theo. M. Benson, Fortuna	October 1, 1911

Kings County.

E. W. Smalley, Hanford	May 1, 1909
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Marin County.

D. H. Hoen, San Rafael	September 23, 1910
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Mendocino County.

B. H. Miller, Ukiah	July 1, 1908
Chas. R. Perkins, Fort Bragg	June 15, 1912
John H. Hellard, Laytonville	July 17, 1915

Merced County.

R. S. Kimball, Merced	October 22, 1914
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Monterey County.

P. H. Oyer, Pacific Grove	May 1, 1912
Frank Shook, Salinas	November 15, 1907

Napa County.

W. J. Moore, Napa	September 1, 1907
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San Francisco County.

M. S. Clark, San Francisco	August 20, 1911
Ed. Boyle, San Francisco	August 13, 1913
J. W. Gallaway (Launch "Barracuda"), San Francisco	October 1, 1914
H. H. Hunt, San Francisco	October 1, 1914

San Mateo County.

John Burke, Colma	July 1, 1915
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Santa Clara County.

I. L. Koppel, San Jose	August 1, 1909
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Santa Cruz County.

J. H. Hill, Watsonville	December 13, 1907
T. F. Maloney, Santa Cruz	October 1, 1914

Sonoma County.

A. F. Lea, Cloverdale	April 25, 1903
Henry Lencioni, Santa Rosa	February 15, 1910
Paul Smith, Guerneville	June 15, 1912

Solano County.

W. H. Armstrong, Vallejo	April 1, 1907
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Stanislaus County.

Name and headquarters.	Date first appointed
J. E. Newsome, Newman-----	December 1, 1906

Tuolumne County.

Geo. F. Grant, Columbia-----	February 2, 1914
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Tulare County.

O. P. Brownlow, Porterville-----	July 1, 1914
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Launch "Quinnat."

H. E. Foster, Vallejo-----	April 15, 1912
Chas. M. Bouton, Vallejo-----	January 1, 1916

Sacramento District.*Amador County.*

Frank S. Parke, Sutter Creek-----	January 10, 1912
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Calaveras County.

Dr. D. E. Roberts, Murphys-----	October 1, 1911
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Colusa County.

S. J. Carpenter, Maxwell-----	October 1, 1910
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El Dorado County.

Euell Gray, Placerville-----	September 1, 1911
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Lassen County.

Frank P. Cady, Susanville-----	November 15, 1909
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Modoc County.

Geo. W. Courtright, Canby-----	October 25, 1912
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Nevada County.

R. C. O'Connor, Grass Valley-----	November 17, 1910
J. H. Sanders, Truckee-----	May 1, 1916

Placer County.

Chester Scroggs, Loomis-----	August 17, 1911
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Plumas County.

L. J. Warren, Taylorsville-----	October 1, 1914
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Sacramento County.

C. H. Blemer, Sacramento-----	January 29, 1912
W. J. Green, Sacramento-----	November 1, 1911

San Joaquin County.

Albert Tracy (Launch), Stockton-----	March 4, 1916
Richard Squire, Lodi-----	October 1, 1910

Shasta County.

J. S. White, Castella-----	October 1, 1908
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Siskiyou County.

J. W. Harris, Greenview-----	July 1, 1913
L. A. Streuber, Gazelle-----	October 1, 1914

Sutter County.

E. D. Ricketts, Live Oak-----	October 1, 1910
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Tehama County.

T. W. Birmingham, Red Bluff-----	September 11, 1903
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Trinity County.

G. O. Laws, Weaverville-----	February 1, 1908
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Yolo County.

R. L. Sinkey, Woodland-----	December 1, 1911
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Los Angeles District.

Inyo County.

Name and headquarters	Date first appointed
E. H. Ober, Big Pine-----	September 15, 1908

Kern County.

A. J. Stout, Bakersfield-----	April 1, 1914
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Los Angeles County.

H. D. Becker, Los Angeles-----	October 1, 1914
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Orange County.

W. K. Robinson (on furlough), El Toro-----	October 25, 1909
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Riverside County.

Jas. H. Gyger, Elsinore-----	October 4, 1911
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San Bernardino County.

W. C. Malone, San Bernardino-----	February 1, 1916
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San Diego County.

Webb Toms, San Diego-----	April 1, 1907
A. T. Norton, (Crawfish Inspector), San Diego-----	February 11, 1913

San Luis Obispo County.

C. S. Bauder, San Luis Obispo-----	October 1, 1914
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Santa Barbara County.

H. J. Abels, Santa Maria-----	August 1, 1905
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Ventura County.

J. J. Barnett, Ventura-----	January 19, 1914
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Hayward Game Farm.

W. N. Dirks, Superintendent-----	December 15, 1911
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INVENTORY OF STATE PROPERTY—FISH AND GAME COMMISSION
DECEMBER 31, 1915.

Recapitulation.

Office equipment, San Francisco-----	\$3,051 76	
Assistants' equipment, San Francisco District-----	269 45	
Store-room at Ferry, San Francisco-----	193 65	
		\$3,514 86
Office equipment, Sacramento-----	\$743 75	
Assistants' equipment, Sacramento District-----	576 90	
		1,320 65
Office equipment, Los Angeles-----	\$537 45	
Assistants' equipment, Los Angeles District-----	92 00	
		629 45
Office equipment, Fresno*-----	\$765 20	
Assistants' equipment, Fresno District-----	22 65	
		787 85
Scientific investigation-----		518 45
Game Farm, Hayward—Including cottage, tank-house, pond, equipment and stock-----		7,001 20
Launch "Quinnat" and equipment-----	\$4,543 55	
Launch "Shad" and equipment-----	825 84	
Launch "Audubon" and equipment-----	229 08	
Launch "Barracuda" and equipment-----	799 92	
		6,398 39
Sisson Hatchery, including fish distribution car and equipment, buildings, ponds and furnishings-----		46,344 97

*Office closed February 1, 1916, and property moved to San Francisco office.

Klamath River Stations.

Bogus Creek	\$419 45	
Camp Creek	255 45	
Gottville	150 00	
Ferry	3 50	
Shovel Creek	38 40	
Copco	50 00	
		916 80
Burney Creek Station		578 65

Tahoe Hatcheries.

Tahoe City	\$9,823 80	
Tallac	5,276 19	
Glen Alpine	30 40	
		15,130 39
Price Creek Hatchery	\$ 3,633 85	
Brookdale Hatchery	17 05	
Scott Creek Station	19 95	
Ukiah Hatchery	84 95	
Snow Mountain Station	1,003 34	
Bear Valley Hatchery	93 00	
Marlett Lake Hatchery	3 40	
		4,855 54
		\$87,997 20

SISSON HATCHERY.*Fish Distribution by Counties. Season 1914.***ALAMEDA COUNTY.****Distribution of Steelhead Trout.**

Applicant	Date	Water stocked	Number
Earle Downing	June 9	Stony Brook	12,000
Earle Downing	June 9	Alameda Creek	18,000
Earle Downing	June 9	Trout Creek	4,000
Earle Downing	June 9	Arroyo Bayo	24,000
Earle Downing	June 9	Trout Creek	9,000
Earle Downing	June 9	Mocha Creek	18,000
Earle Downing	June 9	Livermore Creek	6,000
Earle Downing	June 9	Cedar Mountain Creek	3,000
Earle Downing	June 9	San Lorenzo River	15,000
Earle Downing	June 9	Keiser Creek	9,000
Earle Downing	June 9	Palmares Creek	36,000
Earle Downing	June 9	Bellinas Creek	6,000
Earle Downing	June 9	Crow Creek	18,000
Earle Downing	June 9	Zelle Creek	9,000
Earle Downing	June 9	Alameda Creek	15,000
Earle Downing	June 9	La Costa Creek	15,000
Earle Downing	June 9	Indian Creek	9,000
Earle Downing	June 9	Calaveras Creek	12,000
Earle Downing	June 9	Apperson Creek	9,000
		Total	247,000

†Moved to Fort Seward Hatchery February 1, 1916.

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***ALPINE COUNTY.****Distribution of Black Spotted Trout.**

Applicant	Date	Water stocked	Number
Grant P. Merrill.....	Sept. 9	Silver Creek.....	9,000
Grant P. Merrill.....	Sept. 9	Pleasant Valley Creek.....	6,000
Grant P. Merrill.....	Sept. 9	West Fork of Carson.....	15,000
Chas. Tryson.....	Sept. 9	North Fork of Mokelumne River.....	12,000
Chas. Tryson.....	Sept. 9	Highland Creek.....	12,000
Total			54,000

Distribution of Loch Leven Trout.

Grant P. Merrill.....	Sept. 9	Hot Spring Creek.....	6,000
Grant P. Merrill.....	Sept. 9	West Fork of Carson.....	14,000
Total			20,000

AMADOR COUNTY.**Distribution of Rainbow Trout.**

W. G. Snyder.....	Sept. 24	Mokelumne River.....	2,000
W. G. Snyder.....	Sept. 24	Mill Creek.....	2,000
W. G. Snyder.....	Sept. 24	Tiger Creek.....	2,000
W. G. Snyder.....	Sept. 24	Antelope Creek.....	2,000
G. C. Bruce.....	Sept. 24	North Fork of Mokelumne River.....	4,000
G. C. Bruce.....	Sept. 24	Blue Creek.....	4,000
Total			16,000

Distribution of Eastern Brook Trout.

Sutter Creek Fish Club....	Sept. 24	Sutter Creek.....	10,000
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Distribution of Loch Leven Trout.

Sutter Creek Fish Club....	Sept. 24	Sutter Creek.....	14,000
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Distribution of Black Spotted Trout.

W. G. Snyder.....	Sept. 24	Mokelumne River.....	3,000
W. G. Snyder.....	Sept. 24	Mill Creek.....	3,000
W. G. Snyder.....	Sept. 24	Tiger Creek.....	3,000
W. G. Snyder.....	Sept. 24	Antelope Creek.....	3,000
Jackson Merchants Assn....	Sept. 24	Mill Creek.....	12,000
Jackson Merchants Assn....	Sept. 24	Panther Creek.....	12,000
Jackson Merchants Assn....	Sept. 24	Tiger Creek.....	12,000
S. D. Calvin.....	Sept. 24	Mill Creek.....	6,000
S. D. Calvin.....	Sept. 24	Tiger Creek.....	6,000
G. C. Bruce.....	Sept. 24	North Fork of Mokelumne River.....	6,000
G. C. Bruce.....	Sept. 24	Blue Creek.....	6,000
Total			72,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***BUTTE COUNTY.****Distribution of Black Spotted Trout.**

Applicant	Date	Water stocked	Number
Leonard Terrell.....	July 2	Philbrook	15,000
Clay Buchanan.....	July 2	West Branch Feather River.....	3,000
Clay Buchanan.....	July 2	Rebsen Ravine.....	6,000
Clay Buchanan.....	July 2	Cole Canyon.....	6,000
Bert F. Kauffman.....	July 2	North Fork of West Branch of Feather River.....	30,000
W. J. Whittier.....	July 2	North Fork of West Branch of Feather River.....	21,000
F. M. Thatcher.....	July 2	North Fork of West Branch of Feather River.....	24,000
A. J. Hanley.....	July 2	West Branch of Feather River.....	4,000
A. J. Hanley.....	July 2	Butte Creek.....	6,000
William Cabberlin.....	Aug. 20	Berry Creek.....	12,000
Butte Meadows Fishing Club.....	Sept. 18	Willow Creek.....	12,000
Butte Meadows Fishing Club.....	Sept. 18	Colby Creek.....	12,000
Total			151,000

Distribution of Loch Leven Trout.

Leonard Terrell.....	July 2	Philbrook	8,000
Clay Buchanan.....	July 2	West Branch of Feather River.....	10,000
Lee Richardson.....	Aug. 30	Mud Creek.....	14,000
Al. Lindquist.....	Sept. 8	Little Chico Creek.....	12,000
Butte Meadows Fishing Club.....	Sept. 18	Butte Creek.....	16,000
Annie E. K. Bidwell.....	Sept. 18	Chico Creek.....	20,000
Total			80,000

Distribution of Eastern Brook Trout.

W. J. Whittier.....	July 2	North Fork of West Branch of Feather River.....	8,000
A. J. Hanley.....	July 2	West Branch of Feather River.....	10,000
A. J. Hanley.....	July 2	Butte Creek.....	5,000
J. C. Carter.....	July 2	Big Chico Creek.....	24,000
Butte Meadows Fishing Club.....	Sept. 18	Bull Creek.....	8,000
Total			55,000

Distribution of Rainbow Trout.

Bert F. Kauffman.....	July 2	North Fork of West Branch of Feather River.....	10,000
W. J. Whittier.....	July 2	North Fork of West Branch of Feather River.....	10,000
F. M. Thatcher.....	July 2	North Fork of West Branch of Feather River.....	20,000
W. E. Kemp.....	July 2	Big Chico Creek.....	10,000
William Cabberlin.....	Aug. 20	Berry Creek.....	8,000
Total			58,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***CALAVERAS COUNTY.****Distribution of Black Spotted Trout.**

Applicant	Date	Water stocked	Number
T. W. Taylor.....	Sept. 24	South Fork of Mokelumne River.....	18,000
Claude T. Smith.....	Sept. 24	North Fork of Mokelumne River.....	9,000
Claude T. Smith.....	Sept. 24	Bear Creek.....	9,000
P. S. Peek.....	Sept. 24	South Fork of Mokelumne River.....	9,000
P. S. Peek.....	Sept. 24	Esperanza Creek.....	9,000
		Total	54,000

Distribution of Loch Leven Trout.

T. W. Taylor.....	Sept. 24	Licking Fork of Mokelumne River.....	10,000
Sam E. Redmond.....	Nov. 12	North Fork of Stanislaus River.....	2,000
Ben Stephens.....	Nov. 12	O'Neal's Creek	4,000
M. P. Avery.....	Nov. 12	San Antone Creek.....	4,000
		Total	20,000

Distribution of Rainbow Trout.

T. W. Taylor.....	Sept. 24	South Fork of Mokelumne River.....	6,000
Claude T. Smith.....	Sept. 24	Middle Fork of Mokelumne River.....	4,000
Claude T. Smith.....	Sept. 24	North Fork of Mokelumne River.....	4,000
P. S. Peek.....	Sept. 24	South Fork of Mokelumne River.....	8,000
Sam E. Redmond.....	Nov. 12	North Fork of Stanislaus River.....	2,000
Ben Stephens.....	Nov. 12	San Antone Creek	4,000
M. P. Avery.....	Nov. 12	San Antone Creek	4,000
		Total	32,000

COLUSA COUNTY**Distribution of Rainbow Trout.**

Lovelace & Karrth.....	July 29	North Fork of Stony Creek.....	6,000
A. C. Kaufman.....	Nov. 16	Little Stony Creek.....	4,000
		Total	10,000

Distribution of Loch Leven Trout.

Lovelace & Karrth.....	July 29	Middle Fork of Stony Creek.....	6,000
Lovelace & Karrth.....	July 29	Paradise Creek.....	4,000
A. C. Kaufman.....	Nov. 16	Little Stony Creek.....	20,000
		Total	30,000

DEL NORTE COUNTY.**Distribution of Quinnat Salmon.**

Fish and Game Com.....	May 1	Smith's River	100,000
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SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***EL DORADO COUNTY.****Distribution of Bass.**

Applicant	Date	Water stocked	Number
F. G. Warner and D. M. Stevenson	Aug. 21	North Fork of Cosumnes River	50

Distribution of Loch Leven Trout.

R. E. Granlees	Sept. 14	Trout Creek	4,000
Tait & Mann	Sept. 14	Tallac Creek	8,000
J. W. S. Buttler	Sept. 14	Echo Lake	12,000
Ralph L. Colwell	Sept. 19	Rock Bound Lake	10,000
Glen Alpine Springs	Sept. 19	Half Moon Lake	6,000
Glen Alpine Springs	Sept. 19	Heather Lake	4,000
Glen Alpine Springs	Sept. 19	Grass Lake	2,000
Glen Alpine Springs	Sept. 19	Lost Lake	2,000
Nelson L. Salter	Sept. 19	Granite Lake	4,000
Euell Gray	Nov. 11	American River	6,000
Euell Gray	Nov. 11	Cosumnes River	14,000
Total			72,000

Distribution of Eastern Brook Trout.

F. J. Pomin	Sept. 14	Richardson Lake	8,000
R. E. Granlees	Sept. 14	Trout Creek	4,000
Tait & Mann	Sept. 14	Little Truckee River	8,000
James Bryson	Sept. 14	South Fork of American River	12,000
J. W. S. Buttler	Sept. 14	Echo Lake	8,000
Ralph L. Colwell	Sept. 19	Rock Bound Lake	8,000
Glen Alpine Springs	Sept. 19	Heather Lake	2,000
Glen Alpine Springs	Sept. 19	Grass Lake	6,000
Glen Alpine Springs	Sept. 19	Lucile Lake	2,000
Glen Alpine Springs	Sept. 19	Margery Lake	2,000
Nelson L. Salter	Sept. 19	Eagle Lake	3,000
Nelson L. Salter	Sept. 19	Eagle Creek	1,000
Murphy Bros. & Morgan	Sept. 19	Hank Richardson Creek	10,000
Euell Gray	Nov. 11	American River	50,000
Total			124,000

Distribution of Rainbow Trout.

F. J. Pomin	Sept. 14	Richardson Lake	8,000
Tait & Mann	Sept. 14	Fallen Leaf Lake	4,000
Ralph L. Colwell	Sept. 19	Rubicon River	6,000
Glen Alpine Springs	Sept. 19	Half Moon Lake	2,000
Glen Alpine Springs	Sept. 19	Heather Lake	2,000
Glen Alpine Springs	Sept. 19	Grass Lake	4,000
Murphy Bros. & Morgan	Sept. 19	Buck Lake	8,000
Euell Gray	Nov. 11	American River	30,000
Total			64,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***FRESNO COUNTY.****Distribution of Eastern Brook Trout.**

Applicant	Date	Water stocked	Number
Hall & McAfee.....	Sept. 1	South Fork of Kings River.....	8,000
W. H. Tower.....	Sept. 30	Pitman Creek	4,000
San Joaquin and Eastern Railroad	Sept. 30	Huntington Lake	90,000
Total			102,000

Distribution of Rainbow Trout.

W. H. Trowes.....	Sept. 30	Balsam Creek	4,000
San Joaquin and Eastern Railroad	Sept. 30	Huntington Lake	50,000
Total			54,000

Distribution of Loch Leven Trout.

Hall & McAfee.....	Sept. 1	South Fork of Kings River.....	8,000
W. H. Trowes.....	Sept. 1	Big Creek	8,000
San Joaquin and Eastern Railroad	Sept. 30	Huntington Lake	44,000
Total			60,000

GLENN COUNTY.**Distribution of Rainbow Trout.**

B. H. Mace.....	July 29	Elk Creek	2,000
B. H. Mace.....	July 29	Salt Creek	6,000
Total			8,000

Distribution of Eastern Brook Trout.

B. H. Mace.....	July 29	Elk Creek	6,000
B. H. Mace.....	July 29	Salt Creek	10,000
Total			16,000

Distribution of Loch Leven Trout.

B. H. Mace.....	July 29	Elk Creek	10,000
B. H. Mace.....	July 29	Salt Creek	6,000
Total			16,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***INYO COUNTY.****Distribution of Eastern Brook Trout.**

Applicant	Date	Water stocked	Number
D. M. Nicoll.....	Sept. 1	Lone Pine Creek.....	10,000
Roseoe Parkinson	Sept. 1	Lone Pine Creek.....	10,000
		Total	20,000

Distribution of Loch Leven Trout.

Hall & McAfee.....	Sept. 1	Big Pine Creek.....	4,000
Hall & McAfee.....	Sept. 1	Birch Creek	2,000
Hall & McAfee.....	Sept. 1	Baker Creek	2,000
D. M. Nicoll.....	Sept. 1	Tuttle Creek	10,000
Roseoe Parkinson	Sept. 1	Lone Pine Creek.....	10,000
		Total	28,000

Distribution of Black Spotted Trout.

Hall & McAfee.....	Sept. 1	Big Pine Lake.....	6,000
Hall & McAfee.....	Sept. 1	Little Pine Lake.....	6,000
D. M. Nicoll.....	Sept. 1	Haiwee Reservoir (public).....	18,000
D. M. Nicoll.....	Sept. 1	Richtes Creek	12,000
Roseoe Parkinson	Sept. 1	Lone Pine Lakes.....	16,000
Roseoe Parkinson	Sept. 1	Tuttle Creek	14,000
		Total	72,000

KERN COUNTY.**Distribution of Sunfish.**

Chanslor Canfield Oil Co.....	Oct. 17	Reservoir at Fellows.....	25
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Distribution of Loch Leven Trout.

R. R. Martin.....	Aug. 30	Alder Creek	4,000
L. P. Allen.....	Aug. 31	Erskine Creek	2,000
W. W. Laidley.....	Oct. 9	Rancherie Creek	4,000
Kern River Trout Club.....	Oct. 9	Cedar Creek	10,000
Kern River Trout Club.....	Oct. 9	Poso Creek	6,000
		Total	26,000

Distribution of Eastern Brook Trout.

Kern River Trout Club.....	Oct. 9	Cedar Creek	5,000
Kern River Trout Club.....	Oct. 9	Lumbro Creek	9,000
		Total	14,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1914.

Distribution of Rainbow Trout.

Applicant	Date	Water stocked	Number
R. R. Martin.....	Aug. 30	Alder Creek	4,000
L. P. Allen.....	Aug. 31	Erskine Creek	2,000
W. W. Laidley.....	Oct. 9	Rancherie Creek	4,000
Kern River Trout Club.....	Oct. 9	Cedar Creek	8,000
		Total	18,000

LAKE COUNTY.

Distribution of Steelhead Trout.

E. W. Schwartz.....	July 25	Kelsey Creek	12,000
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Distribution of Loch Leven Trout.

E. W. Schwartz.....	July 25	Kelsey Creek	21,000
Allen Springs Club.....	July 25	Bartlett Creek	8,000
		Total	32,000

Distribution of Rainbow Trout.

Allen Springs Club.....	July 25	North Fork Cache Creek.....	8,000
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LASSEN COUNTY.

Distribution of Black Spotted Trout.

Frank P. Cady.....	Oct. 4	Susan River	30,000
Red River Lumber Co.....	Oct. 4	Hamilton Branch, North Fork Feather River...	5,000
Red River Lumber Co.....	Oct. 4	Rock Creek	4,000
Red River Lumber Co.....	Oct. 4	Robbers Creek	6,000
		Total	45,000

Distribution of Loch Leven Trout.

Frank P. Cady.....	Oct. 4	Susan River	2,000
Frank P. Cady.....	Oct. 4	Eagle Lake	10,000
Frank P. Cady.....	Oct. 4	Butte Lake	8,000
Ray C. Bogart.....	Oct. 4	Hamilton Branch, North Fork Feather River...	20,000
Red River Lumber Co.....	Oct. 4	Robbers Creek	10,000
		Total	50,000

Distribution of Rainbow Trout.

Frank P. Cady.....	Oct. 4	Susan River	8,000
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SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***LOS ANGELES COUNTY.****Distribution of Sunfish.**

Applicant	Date	Water stocked	Number
J. A. Crane.....	Nov. 5	Little Matthewson Lake.....	100

Distribution of Bass.

Los Angeles Dept. Public Service	Oct. 18	Dry Canyon Reservoir.....	150
H. W. O'Melveny.....	Nov. 5	Reservoir	100
		Total	250

Distribution of Steelhead Trout.

G. E. Little.....	Oct. 29	San Jose Creek.....	3,000
G. E. Little.....	Oct. 29	Mission Creek	3,000
G. E. Little.....	Oct. 29	Lower waters of San Gabriel.....	6,000
H. W. O'Melveny.....	Nov. 5	San Gabriel River.....	30,000
		Total	42,000

Distribution of Loch Leven Trout.

H. W. O'Melveny.....	Nov. 5	San Gabriel River.....	20,000
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Distribution of Eastern Brook Trout.

W. J. Sanborn.....	Oct. 18	Bear Canyon	8,000
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Distribution of Rainbow Trout.

William G. Kerckhoff.....	Oct. 18	San Antonio Creek.....	10,000
O. L. Roberts.....	Nov. 5	Big Santa Anita.....	2,000
O. L. Roberts.....	Nov. 5	Winter Creek	2,000
O. L. Roberts.....	Nov. 5	East Fork of Big Santa Anita.....	4,000
H. W. O'Melveny.....	Nov. 5	San Gabriel River.....	80,000
		Total	98,000

MARIN COUNTY.**Distribution of Steelhead Trout.**

Cal. Anglers' Association.	Aug. 2	Olema Creek	30,000
Cal. Anglers' Association.	Aug. 2	Paper Mill Creek.....	45,000
Cal. Anglers' Association.	Aug. 2	Lake Lagunitas	37,500
W. Gaston Donieque.....	Aug. 2	Frank Valley Creek.....	10,000
W. Gaston Donieque.....	Aug. 2	Sheep Ravine Creek.....	5,000
		Total	127,500

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***Distribution of Loch Leven Trout.**

Applicant	Date	Water stocked	Number
Cal. Anglers' Association.	Aug. 2	Lake Lagunitas	30,000

Distribution of Eastern Brook Trout.

Con. Roman	Aug. 2	Cheda Creek	2,000
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MARIPOSA COUNTY.**Distribution of Black Spotted Trout.**

Cal. Anglers' Association.	Oct. 13	Moss Canyon Creek.....	25,000
Cal. Anglers' Association.	Oct. 13	Crane Creek	50,000
Cal. Anglers' Association.	Oct. 13	Bridal Veil Creek.....	30,000
Total			105,000

Distribution of Loch Leven Trout.

Jno. S. Washburn.....	Oct. 9	South Fork of Merced River.....	6,000
Jno. S. Washburn.....	Oct. 9	Two lakes, about twenty miles east of Wawona	4,000
Edwin T. Huffman.....	Oct. 9	Miami Creek	8,000
Cal. Anglers' Association.	Oct. 13	Moss Canyon Creek.....	20,000
Cal. Anglers' Association.	Oct. 13	Bridal Veil Creek.....	30,000
Cal. Anglers' Association.	Oct. 13	Yosemite Creek	30,000
Yosemite Valley R. R. Co..	Oct. 13	Merced River	36,000
Total			131,000

Distribution of Eastern Brook Trout.

Yosemite Valley R. R. Co..	Oct. 13	Merced River	10,000
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Distribution of Rainbow Trout.

Edwin T. Huffman.....	Oct. 9	Miami Creek	4,000
Yosemite Valley R. R. Co..	Oct. 13	Merced River	4,000
Total			8,000

MENDOCINO COUNTY.**Distribution of Steelhead Trout.**

Cal. Western R. R.....	July 7	Pudding Creek	30,000
Cal. Western R. R.....	July 8	Noyo River	240,000
J. W. Lowell and W. M. Standley	July 8	Jaun Creek	25,000
Total			295,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***MERCED COUNTY.****Distribution of Catfish.**

Applicant	Date	Water stocked	Number
Joseph Paxton	Oct. 17	Reservoir	35

MODOC COUNTY.**Distribution of Black Spotted Trout.**

Jesse Parman	Aug. 20	Emerson Creek	6,000
C. G. Spargur	Aug. 20	South Fork of Pit River	3,000
F. W. Caldwell	Aug. 20	Thomas Creek	3,000
J. T. Spaulding	Aug. 20	Thomas Creek	12,000
W. H. Flournoy	Aug. 20	South Fork of Pit River	3,000
James Thomas	Aug. 20	Big Doby Reservoir	3,000
James Poindexter	Aug. 20	Davis Creek	12,000
John Wall	Aug. 20	Goose Lake	9,000
T. F. Donnaway	Aug. 20	Goose Lake	6,000
Total			57,000

Distribution of Loch Leven Trout.

Jesse Parman	Aug. 20	Eagle Creek	4,000
C. G. Spargur	Aug. 20	South Fork of Pit River	4,000
F. W. Caldwell	Aug. 20	Thomas Creek	2,000
J. T. Spaulding	Aug. 20	Thomas Creek	4,000
W. H. Flournoy	Aug. 20	South Fork of Pit River	4,000
James Thomas	Aug. 20	Big Doby Reservoir	4,000
James Poindexter	Aug. 20	Davis Creek	4,000
T. F. Donnaway	Aug. 20	Goose Lake	4,000
L. H. Sisson	Aug. 20	East Creek	6,000
Omar Cantrall	Aug. 20	Fitzhugh Creek	4,000
Total			40,000

Distribution of Eastern Brook Trout.

Grover Wimer	Aug. 20	Mill Creek	4,000
James Thomas	Aug. 20	Big Doby Reservoir	4,000
Omar Cantrall	Aug. 20	Fitzhugh Creek	4,000
Total			12,000

Distribution of Rainbow Trout.

C. G. Spargur	Aug. 20	South Fork of Pit River	4,000
L. H. Sisson	Aug. 20	East Creek	2,000
Total			6,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***MONTEREY COUNTY.****Distribution of Steelhead Trout.**

Applicant	Date	Water stocked	Number
J. L. D. Roberts.....	June 17	Carmel River	60,000
J. L. D. Roberts.....	June 17	Dand Creek	3,000
J. L. D. Roberts.....	June 17	Sobrauns Creek	3,000
J. L. D. Roberts.....	June 17	Garrapatis Creek	6,000
J. L. D. Roberts.....	June 17	Rocky Creek	12,000
J. L. D. Roberts.....	June 17	Mill Creek	12,000
J. L. D. Roberts.....	June 17	Little Sur River.....	24,000
J. L. D. Roberts.....	June 17	Big Sur	15,000
A. H. Abbott.....	June 14	Arroyo Seco	15,000
T. P. Joy.....	Oct. 29	Mud Creek	3,000
T. P. Joy.....	Oct. 29	Gabilan Creek	9,000
Total			162,000

Distribution of Loch Leven Trout.

S. E. Whiteher.....	Oct. 29	Horse Canyon Creek.....	6,000
S. E. Whiteher.....	Oct. 29	Pajaro River	6,000
S. E. Whiteher.....	Oct. 29	Piney Creek	2,000
S. E. Whiteher.....	Oct. 29	Arroyo Seco	2,000
Total			16,000

NAPA COUNTY.**Distribution of Steelhead Trout.**

West & Keyser.....	July 25	Napa Creek	37,500
C. H. Drake.....	July 25	Richie Creek	30,000
City of Vallejo.....	July 25	Lake Madigan	60,000
J. E. Beard.....	July 25	Rector Canyon	25,000
J. P. Orr.....	July 25	Soscol Creek	15,000
Clifford Clark.....	July 29	Capell Creek	18,000
Clifford Clark.....	July 29	Trout Creek	18,000
Total			203,500

Distribution of Loch Leven Trout.

City of Vallejo.....	Oct. 25	Lake Fry	22,000
L. A. Pritchard.....	Oct. 25	Small lakes	4,000
Total			26,000

Distribution of Eastern Brook Trout.

L. A. Pritchard.....	July 25	Small lakes	4,000
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SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***NEVADA COUNTY.****Distribution of Rainbow Trout.**

Applicant	Date	Water stocked	Number
S. F. Fly Casting Club..	Sept. 8	Truckee River	12,000
Boca Mill Co.....	Sept. 8	Little Truckee River.....	16,000
Truckee Chamber of Com.	Sept. 19	Mill Pond, Truckee River.....	6,000
Grass Val. Sportsman Club	Oct. 2	Bear River	16,000
Grass Val. Sportsman Club	Oct. 2	Indian Canyon	4,000
Grass Val. Sportsman Club	Oct. 2	Haas Lake	2,000
Grass Val. Sportsman Club	Oct. 2	South Yuba River.....	8,000
		Total	64,000

Distribution of Eastern Brook Trout.

S. McKay	July 19	Juniper Creek	6,000
Boca Mill Co.....	Sept. 8	Juniper Creek	10,000
Pacific Gas and Elec. Co..	Sept. 13	Fordyce Creek	7,000
Pacific Gas and Elec. Co..	Sept. 13	South Yuba River.....	7,000
Truckee Chamber of Com.	Sept. 13	Mardis Creek	14,000
Grass Val. Sportsman Club	Oct. 2	Shebley's Creek	4,000
Grass Val. Sportsman Club	Oct. 2	Upper Wolf Creek.....	4,000
Grass Val. Sportsman Club	Oct. 2	Rattlesnake Creek	4,000
Grass Val. Sportsman Club	Oct. 2	Squirrel Creek	4,000
Grass Val. Sportsman Club	Oct. 2	South Yuba River.....	14,000
		Total	74,000

Distribution of Loch Leven Trout.

S. F. Fly Casting Club...	Sept. 8	Truckee River	16,000
Pacific Gas and Elec. Co..	Sept. 13	Bloody River	20,000
Truckee Chamber of Com..	Sept. 19	Donner Creek	8,000
		Total	44,000

Distribution of Black Spotted Trout.

E. J. Rees.....	Sept. 8	Crystal Lake	15,000
Pacific Gas and Elec. Co..	Sept. 13	Fordyce Creek	25,000
Pacific Gas and Elec. Co..	Sept. 13	South Yuba River.....	20,000
		Total	60,000

ORANGE COUNTY.**Distribution of Steelhead Trout.**

W. K. Robinson.....	Nov. 5	Lower Trebuco	6,000
F. A. Foster.....	Nov. 6	San Juan	18,000
		Total	24,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1914.

Distribution of Rainbow Trout.

Applicant	Date	Water stocked	Number
W. K. Robinson.....	Nov. 5	Silverado Creek	4,000
W. K. Robinson.....	Nov. 5	Santiago Creek	4,000
W. K. Robinson.....	Nov. 5	Upper Trebuco	4,000
W. K. Robinson.....	Nov. 5	Upper Trebuco	2,000
F. A. Foster.....	Nov. 6	San Juan	4,000
Total			18,000

PLACER COUNTY.

Distribution of Sunfish.

L. G. Merrihew.....	Aug. 23	Powers Lake	100
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Distribution of Black Spotted Trout.

J. G. Dodds.....	Sept. 8	Secret Canyon	12,000
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Distribution of Loch Leven Trout.

H. M. Freeman.....	July 19	Loch Leven Lakes.....	16,000
H. M. Freeman.....	Sept. 8	South Yuba River.....	4,000
D. M. Ray and G. H. Smith	Sept. 8	North Fork of Middle Fork of North Fork of American River.....	4,000
D. M. Ray and G. H. Smith	Sept. 8	Grouse Canyon	2,000
J. G. Dodds.....	Sept. 8	Secret Canyon	8,000
Lake Tahoe Railway and Transportation Co.	Sept. 14	Truckee River	12,000
Scott Bros.	Sept. 14	Silver Creek	2,000
Scott Bros.	Sept. 14	Squaw Creek	6,000
W. J. McCleary.....	Sept. 18	Brushy Canyon	8,000
Total			62,000

Distribution of Eastern Brook Trout.

S. McKay	July 19	Klondyke Creek	6,000
H. M. Freeman.....	July 19	South Yuba River.....	10,000
S. H. Cavitt.....	July 19	Martis Creek	10,000
William Ewer	July 19	Canyon Creek	8,000
Frank L. Harmon.....	July 19	Canyon Creek	8,000
W. N. West.....	July 19	American River	8,000
W. J. McCleary.....	July 19	Shirrtail Canyon	10,000
M. L. West.....	July 19	Yuba River	6,000
J. B. Knapp.....	July 19	North Fork of American River.....	10,000
D. M. Ray and G. H. Smith	Sept. 8	North Fork of Middle Fork of North Fork of American River	2,000
D. M. Ray and G. H. Smith	Sept. 8	Grouse Canyon	2,000
Lake Tahoe R. & T. Co..	Sept. 14	Barker Creek	3,000
Lake Tahoe R. & T. Co..	Sept. 14	Watson Lake	7,000
Lake Tahoe R. & T. Co..	Sept. 14	Bear Pen Creek.....	2,000
Tahoe Vista I. Co.....	Sept. 14	Griff Creek	8,000
Scott Bros.	Sept. 14	Silver Creek	2,000
Scott Bros.	Sept. 14	Squaw Creek	10,000
F. R. Kohl.....	Sept. 19	Blackwood Creek	8,000
W. J. McCleary.....	Nov. 16	North Fork of American River.....	24,000
Total			144,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1914.

Distribution of Rainbow Trout.

Applicant	Date	Water stocked	Number
H. M. Freeman.....	July 19	South Yuba River.....	10,000
Frank L. Harmon.....	July 19	Canyon Creek	8,000
W. N. West.....	July 19	American River	8,000
W. J. McCleary.....	July 19	American River	6,000
M. L. West.....	July 19	Yuba River	4,000
D. M. Ray and G. H. Smith	Sept. 8	North Fork of Middle Fork of North Fork of American River	2,000
D. M. Ray and G. H. Smith	Sept. 8	Grouse Creek	2,000
Lake Tahoe R. & T. Co....	Sept. 14	Truckee River	12,000
		Total	52,000

PLUMAS COUNTY.

Distribution of Loch Leven Trout.

J. W. Middleton.....	Aug. 7	Grizzly Creek	10,000
J. W. Middleton.....	Aug. 7	Feather River	10,000
Quincy Chamber of Com..	Aug. 7	Thompson Creek	10,000
Quincy Chamber of Com..	Aug. 7	Mill Creek	6,000
H. P. Porter.....	Aug. 7	Mill Creek	7,500
H. P. Porter.....	Aug. 7	Reyes Creek	3,000
H. P. Porter.....	Aug. 7	Hot Spring Gulch.....	1,500
H. P. Porter.....	Aug. 7	Soda Creek	1,500
H. P. Porter.....	Aug. 7	East Branch	4,500
Chas. Jones	Aug. 13	Gray Eagle Creek.....	5,000
Chas. Jones	Aug. 13	Frazier Creek	7,000
J. A. Donnerwirth.....	Aug. 13	Light Creek	20,000
B. F. Darby.....	Aug. 13	Bucks Creek	4,000
B. F. Darby.....	Aug. 13	Haskins Creek	2,000
B. F. Darby.....	Aug. 13	Three Lakes	4,000
W. H. Day.....	Aug. 20	Rock Creek	2,000
W. H. Day.....	Aug. 20	Jackass Creek	4,000
W. H. Day.....	Aug. 20	Chambers Creek	4,000
Roger T. Remick.....	Aug. 20	Big Bonta Creek.....	7,000
Roger T. Remick.....	Aug. 20	Little Bonta Creek.....	3,000
Chas. Belden	Nov. 16	Yellow Creek	8,000
Chas. Belden	Nov. 16	Chippis Creek	2,000
		Total	126,000

Distribution of Rainbow Trout.

Quincy Chamber of Com..	Aug. 7	Greenhorn Creek	10,000
B. F. Pauly and E. P. Vandercook	Aug. 7	Willow Creek	5,000
B. F. Pauly and E. P. Vandercook	Aug. 7	Feather River	2,500
B. F. Pauly and E. P. Vandercook	Aug. 7	Nelson Creek	2,500
W. G. Hoffman.....	Aug. 7	Clear Creek	8,000
Chas. Jones	Aug. 13	Gray Eagle Creek.....	5,000
Chas. Jones	Aug. 13	Frazier Creek	5,000
D. N. Rogers.....	Aug. 13	Big Creek and branches.....	2,500
D. N. Rogers.....	Aug. 13	Clear Creek and branches.....	2,500
D. N. Rogers.....	Aug. 13	Bear Creek and branches.....	5,000
J. A. Donnerwirth.....	Aug. 13	Cooks Creek	14,000
Roger T. Remick.....	Aug. 20	Big Bonta Creek.....	7,000
Roger T. Remick.....	Aug. 20	Little Bonta Creek.....	3,000
		Total	72,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1914.

Distribution of Black Spotted Trout.

Applicant	Date	Water stocked	Number
J. W. Middleton.....	Aug. 7	Willow Creek	12,000
J. W. Middleton.....	Aug. 7	Humburg Creek	12,000
Quincy Chamber of Com. .	Aug. 7	Rock Creek	6,000
Quincy Chamber of Com. .	Aug. 7	Spanish Creek	24,000
B. T. Pauly and E. P. Vandercook	Aug. 7	Willow Creek	5,000
B. T. Pauly and E. P. Vandercook	Aug. 7	Feather River	5,000
B. T. Pauly and E. P. Vandercook	Aug. 7	Nelson Creek	5,000
D. N. Rogers.....	Aug. 13	Schnieder Creek	5,000
D. N. Rogers.....	Aug. 13	Big Creek and branches	12,500
D. N. Rogers.....	Aug. 13	Clear Creek and branches	5,000
D. N. Rogers.....	Aug. 13	Bear Creek and branches	7,500
S. A. Pezzola.....	Aug. 13	Jamison Creek	9,000
S. A. Pezzola.....	Aug. 13	Eureka Creek	21,000
J. A. Donnerwirth.....	Aug. 13	Indian Creek	24,000
B. F. Darby.....	Aug. 13	Haskins Creek	3,000
B. F. Darby.....	Aug. 13	Mill Creek	6,000
B. F. Darby.....	Aug. 13	Buck Creek	6,000
W. H. Day.....	Aug. 20	Rock Creek	5,000
W. H. Day.....	Aug. 20	Buck Creek	10,000
Roger T. Remick.....	Aug. 20	Big Bonta Creek	15,000
Roger T. Remick.....	Aug. 20	Little Bonta Creek	9,000
Total			207,000

Distribution of Eastern Brook Trout.

J. W. Middleton.....	Aug. 7	Grizzly Creek	12,000
J. W. Middleton.....	Aug. 7	Willow Creek	10,000
J. W. Middleton.....	Aug. 7	Feather River	14,000
J. C. Donnelly.....	Aug. 7	Grizzly Creek	8,000
W. C. Hoffman.....	Aug. 7	Kellogg Creek	2,000
W. C. Hoffman.....	Aug. 7	Mill Creek	8,000
D. N. Rogers.....	Aug. 13	Three Lakes	5,000
D. N. Rogers.....	Aug. 13	Meadow Valley Creek	5,000
S. A. Pezzola.....	Aug. 13	Jamison Creek	4,000
S. A. Pezzola.....	Aug. 13	Eureka Lake	16,000
D. N. Rogers.....	Aug. 13	Greenhorn Creek	8,000
D. N. Rogers.....	Aug. 13	Spring Garden Creek	4,000
S. A. Pezzola.....	Aug. 13	Indian Creek	8,000
B. F. Darby.....	Aug. 13	Chippis Creek	2,000
Total			106,000

RIVERSIDE COUNTY.

Distribution of Loch Leven Trout.

Ed Holderness	Oct. 18	Fullers Mill Canyon.....	4,000
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Distribution of Eastern Brook Trout.

Ed Holderness	Oct. 18	Dark Canyon	4,000
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SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***Distribution of Rainbow Trout.**

Applicant	Date	Water stocked	Number
B. H. Handy and H. T. Grout	Oct. 18	Spring Brook	4,000
Frank S. Johnson	Nov. 5	Coldwater Creek	4,000
John Shaver	Nov. 5	North Fork	6,000
John Shaver	Nov. 5	Strawberry Creek	2,000
John Shaver	Nov. 5	Indian Creek	4,000
		Total	20,000

SACRAMENTO COUNTY.**Distribution of Quinnat Salmon.**

Fish and Game Com.	April 27	Sacramento River	335,000
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SAN BERNARDINO COUNTY.**Distribution of Eastern Brook Trout.**

W. J. Sanborn	Oct. 18	Ice House Creek	4,000
W. J. Sanborn	Oct. 18	Upper San Antonio	8,000
W. L. White	Oct. 18	Noble Creek	2,000
Frank Culver	Nov. 5	Mill Creek, lower	2,000
Frank Culver	Nov. 5	Mill Creek, upper	4,000
Frank Culver	Nov. 5	Mill Creek, second tributary	2,000
Jas. A. Vale	Oct. 30	Lytle Creek	12,000
Jas. A. Vale	Oct. 30	Plunge Creek	4,000
Jas. A. Vale	Oct. 30	South Fork	8,000
		Total	46,000

Distribution of Loch Leven Trout.

W. J. Sanborn	Oct. 18	San Antonio	4,000
W. L. White	Oct. 18	Noble Creek	2,000
Frank Culver	Nov. 5	Falls Creek	2,000
Frank Culver	Nov. 5	Mill Creek, first tributary	4,000
Jas. A. Vale	Oct. 30	Devil Canyon	8,000
Jas. A. Vale	Oct. 30	Waterman Canyon	8,000
Jas. A. Vale	Oct. 30	Cold Creek	8,000
Jas. A. Vale	Oct. 30	Huston Creek	4,000
Jas. A. Vale	Oct. 30	Seeley Creek	6,000
Jas. A. Vale	Oct. 30	Deep Creek	14,000
Jas. A. Vale	Oct. 30	City Creek	8,000
Jas. A. Vale	Oct. 30	Santa Ana River	8,600
		Total	76,000

Distribution of Rainbow Trout.

W. J. Sanborn	Oct. 18	San Antonio	14,000
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Distribution of Black Spotted Trout.

Jas. A. Vale	Oct. 18	Big Bear Lake	138,000
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SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1914.

Distribution of Large Lake Trout.

Applicant	Date	Water stocked	Number
Jas. A. Vale.....	Oct. 18	Big Bear Lake.....	12,000

SAN LUIS OBISPO COUNTY.

Distribution of Steelhead Trout.

San Luis Gun and Rod Club	June 27	See Canyon	12,000
San Luis Gun and Rod Club	June 27	North San Luis.....	12,000
San Luis Gun and Rod Club	June 27	East San Luis.....	9,000
San Luis Gun and Rod Club	June 27	West San Luis.....	6,000
San Luis Gun and Rod Club	June 27	Corral de Piedra.....	9,000
San Luis Gun and Rod Club	June 27	Steinner Creek	12,000
San Luis Gun and Rod Club	June 27	Islay Creek	12,000
San Luis Gun and Rod Club	June 27	Upper Choro	9,000
San Luis Gun and Rod Club	June 27	Middle Choro	12,000
San Luis Gun and Rod Club	June 27	Lower Choro	9,000
San Luis Gun and Rod Club	June 27	Mono Creek	6,000
San Luis Gun and Rod Club	June 27	Cambria Creek	6,000
San Luis Gun and Rod Club	June 27	Copper Mine Creek.....	6,000
San Luis Gun and Rod Club	June 27	Tono Creek	6,000
San Luis Gun and Rod Club	June 27	Old Creek	9,000
San Luis Gun and Rod Club	June 27	Prefermo Creek	3,000
San Luis Gun and Rod Club	June 27	Andrews Camp	3,000
San Luis Gun and Rod Club	June 27	Clark Valley	9,000
Dr. C. S. Noble.....	June 27	Arroyo Grande	30,000
Dr. C. S. Noble.....	June 27	Lopez Creek	21,000
Total			201,000

SAN MATEO COUNTY.

Distribution of Steelhead Trout.

Ocean Shore Railroad.....	June 21	Tobin Creek	30,000
Ocean Shore Railroad.....	June 21	Dennison Creek	18,000
Ocean Shore Railroad.....	June 21	Frenchman Creek	18,000
Ocean Shore Railroad.....	June 21	Lobitos Creek	30,000
Ocean Shore Railroad.....	June 21	Tunitas Creek	30,000
Ocean Shore Railroad.....	June 21	Corte Madera	60,000
Ocean Shore Railroad.....	June 21	San Gregoria	3,000
J. B. Fleming.....	June 21	San Pedro Creek.....	30,000
Arthur E. Newman.....	June 21	Corte Madera	18,000
Arthur E. Newman.....	June 21	Bear Gulch	27,000
J. M. Huddart.....	Oct. 28	West Union Creek.....	7,500
J. M. Huddart.....	Oct. 28	Squealer Creek	1,250
J. M. Huddart.....	Oct. 28	Pond Creek	1,250
Total			274,000

Distribution of Eastern Brook Trout.

Ocean Shore Railroad	June 21	Purisima Creek	4,000
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SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***Distribution of Rainbow Trout.**

Applicant	Date	Water stocked	Number
Cleveland Forbes	June 20	West Branch El Corte Madera.....	4,000
Ocean Shore Railroad.....	June 21	Purisima Creek	16,000
		Total	20,000

SANTA BARBARA COUNTY.**Distribution of Sunfish.**

H. J. Abels.....	July 14	Lompoc city reservoir.....	14
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Distribution of Quinnat Salmon.

H. J. Abels.....	July 14	Santa Ynez River.....	24,000
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Distribution of Steelhead Trout.

H. J. Abels.....	July 14	Alamar Creek	3,000
H. J. Abels.....	July 14	Santa Ynez River.....	21,000
H. J. Abels.....	July 14	Sisquoc	9,000
H. J. Abels.....	July 14	Manzana	3,000
H. J. Abels.....	July 14	Alamo Creek	6,000
H. J. Abels.....	July 14	Tepusquet Creek	12,000
H. J. Abels.....	July 14	Zaca Creek	6,000
H. J. Abels.....	July 14	Naples Creek	6,000
H. J. Abels.....	July 14	San Jose Creek.....	6,000
H. J. Abels.....	July 14	Guadalupe Creek	3,000
		Total	75,000

Distribution of Loch Leven Trout.

H. J. Abels.....	July 14	Manzana	6,000
H. J. Abels.....	July 14	Ballard Creek	2,000
H. J. Abels.....	July 14	Fir Creek	2,000
H. J. Abels.....	July 14	Cachuma Creek	2,000
		Total	12,000

Distribution of Eastern Brook Trout.

H. J. Abels.....	July 14	Sisquoc	6,000
H. J. Abels.....	July 14	Alamo Creek	2,000
H. J. Abels.....	July 14	Lion Creek	2,000
		Total	10,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1914.

SANTA CLARA COUNTY.

Distribution of Steelhead Trout.

Applicant	Date	Water stocked	Number
Earle Downing	June 9	Bear Creek	6,000
Earle Downing	June 9	Valpe Creek	5,000
I. L. Koppel	June 16	Coyote Creek	12,000
I. L. Koppel	June 16	Packwood Creek	9,000
I. L. Koppel	June 16	Los Animos	9,000
I. L. Koppel	June 16	Lauri Creek	6,000
I. L. Koppel	June 16	Packwood Creek	3,000
I. L. Koppel	June 16	Coyote Creek	9,000
I. L. Koppel	June 16	Little Arthur Creek	9,000
I. L. Koppel	June 16	Bodfish Creek	9,000
I. L. Koppel	June 16	Los Animos	6,000
I. L. Koppel	June 16	Valpe Creek	6,000
I. L. Koppel	June 16	Alameda Creek	3,000
I. L. Koppel	June 16	Sweijert Creek	3,000
I. L. Koppel	June 16	Silver Creek	3,000
I. L. Koppel	June 16	Penetentia Creek	9,000
I. L. Koppel	June 16	Guadalupe Creek	18,000
I. L. Koppel	June 16	Almad n Creek	12,000
I. L. Koppel	June 16	Trout Creek	9,000
I. L. Koppel	June 16	Campbell Creek	9,000
I. L. Koppel	June 16	Hooker Creek	3,000
I. L. Koppel	June 16	Gladas Creek	3,000
I. L. Koppel	June 26	Stevens Creek	15,000
I. L. Koppel	June 26	Lyndon Creek	5,000
I. L. Koppel	June 26	Cavanaugh Creek	5,000
I. L. Koppel	June 26	Hooper Creek	5,000
I. L. Koppel	June 26	Austrian Creek	2,500
I. L. Koppel	June 26	Los Gatos Creek	5,000
F. Marriott	June 26	Los Uvas Creek	24,000
E. L. Caldren	Oct. 28	Los Gatos Creek	15,000
Total			237,500

Distribution of Eastern Brook Trout.

L. F. Cox	June 26	Booker Creek	2,000
L. F. Cox	June 26	Lake Ranch Creek	2,000
L. F. Cox	June 26	Van Ness Creek	4,000
Total			8,000

SANTA CRUZ COUNTY.

Distribution of Blue Gill Sunfish.

Supervisors Santa Cruz County	Aug. 25	Lagoon near Watsonville	15
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Distribution of Perch.

Supervisors Santa Cruz County	Aug. 25	Lagoon near Watsonville	15
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SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***Distribution of Steelhead Trout.**

Applicant	Date	Water stocked	Number
Watsonville Fish and Game Protective Assn..	Oct. 29	Corralitos Creek	9,000
Watsonville Fish and Game Protective Assn..	Oct. 29	Shingle Mill Creek.....	15,000
Watsonville Fish and Game Protective Assn..	Oct. 29	Diablo Creek	6,000
		Total	30,000

SHASTA COUNTY.**Distribution of Black Spotted Trout.**

Dunsmuir Promotion Club	Sept. 6	Little Castle Creek.....	60,000
Dunsmuir Promotion Club	Sept. 6	Bear Creek	60,000
Dunsmuir Promotion Club	Sept. 6	Hedge Creek	60,000
Dunsmuir Promotion Club	Sept. 6	Soda Creek	60,000
Harmon Bell	Sept. 24	Sacramento River	30,000
		Total	270,000

Distribution of Loch Leven Trout.

W. H. Logan.....	June 26	Duncon Creek	4,000
W. H. Logan.....	June 26	Eagle Creek	2,000
C. L. Watson.....	June 8	Clear Creek	6,000
C. L. Watson.....	June 8	Five Mile Gulch.....	2,000
C. L. Watson.....	June 8	French Gulch Creek.....	2,000
Kennett Athletic Club.....	June 28	Big Back Bone Creek.....	15,000
E. E. Elfendahl.....	June 28	Slave Creek	8,000
Dunsmuir Promotion Club	Sept. 6	Hedge Creek	10,000
Dunsmuir Promotion Club	Sept. 6	Soda Creek	10,000
Harmon Bell	Sept. 24	Sacramento River	10,000
Sacramento Valley and Eastern Railroad	Oct. 3	Dedalles Creek	10,000
Hazel Gold Mining Co.....	Oct. 17	Crystal Creek	8,000
Hazel Gold Mining Co.....	Oct. 17	Five Mile Gulch.....	4,000
Hazel Gold Mining Co.....	Oct. 17	Klines Gulch	4,000
		Total	95,000

Distribution of Eastern Brook Trout.

C. L. Watson.....	June 8	Cl ar Creek	4,000
C. L. Watson.....	June 8	Klines Gulch	2,000
		Total	6,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1914.

Distribution of Rainbow Trout.

Applicant	Date	Water stocked	Number
W. H. Logan.....	June 26	Duncan Creek	2,000
W. H. Logan.....	June 26	Eagle Creek	4,000
Kennett Athletic Club.....	June 28	Big Back Bone Creek.....	6,000
E. Elfendahl	June 28	Slave Creek	8,000
Dunsmuir Promotion Club	Sept. 6	Little Castle Creek.....	10,000
Dunsmuir Promotion Club	Sept. 6	Bear Creek	10,000
Seymour S. Bass.....	Sept. 18	McCloud River	16,000
Sacramento Valley and Eastern Railroad	Oct. 3	Dedalles Creek	10,000
Total			66,000

SIERRA COUNTY.

Distribution of Rainbow Trout.

W. C. Murdock.....	Sept. 8	French Creek	5,000
W. C. Murdock.....	Sept. 8	Little Truckee River.....	5,000
W. C. Murdock.....	Sept. 8	Lacy Valley Creek.....	10,000
Total			20,000

Distribution of Eastern Brook Trout.

A. S. Nichols.....	July 19	Sierra Mills Creek.....	2,000
A. S. Nichols.....	July 19	Randolph Creek	2,000
G. F. Edwards.....	Aug. 7	Gold Lake	6,000
G. V. Redmayne.....	Aug. 13	Gold Lake	10,000
R. W. Thorne.....	Aug. 20	Badnock Creek	4,000
R. W. Thorne.....	Aug. 20	Smith Creek	4,000
R. W. Thorne.....	Aug. 20	Turner Creek	4,000
Total			32,000

Distribution of Loch Leven Trout.

A. S. Nichols.....	July 19	Sierra Mills Creek.....	6,000
A. S. Nichols.....	July 19	Randolph Creek	2,000
A. S. Nichols.....	July 19	Strong Creek	4,000
G. F. Edwards.....	Aug. 7	Gold Lake	6,000
Total			18,000

Distribution of Black Spotted Trout.

G. V. Redmayne.....	Aug. 13	Gold Lake	27,000
R. W. Thorne.....	Aug. 20	Badnock Creek	6,000
R. W. Thorne.....	Aug. 20	Smith Creek	6,000
R. W. Thorne.....	Aug. 20	Turner Creek	6,000
Total			45,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***SISKIYOU COUNTY.****Distribution of Catfish.**

Applicant	Date	Water stocked	Number
W. J. Evans.....	Sept. 5	Meiss Lake	30
A. Caswell	Sept. 15	Dry Lake	50
		Total	80

Distribution of Black Spotted Trout.

B. Casalta	July 11	Wagon Creek	15,000
H. A. Caldwell and Wm. Falkner	Aug. 18	Beaughan Creek	6,000
H. A. Caldwell and Wm. Falkner	Aug. 18	Eddy Lake	6,000
H. A. Caldwell and Wm. Falkner	Aug. 18	Big Springs	6,000
Montague Gun Club.....	Aug. 19	Little Shasta	15,000
J. F. Kuck.....	Aug. 21	Box Canyon	36,000
J. F. Kuck.....	Aug. 21	Sullaway Creek	30,000
J. F. Kuck.....	Aug. 21	Spring Creek	16,000
J. F. Kuck.....	Aug. 21	Keyzers Meadows	18,000
McCloud River R. R. Co....	Aug. 25	McCloud River	15,000
McCloud River R. R. Co....	Aug. 26	McCloud River	21,000
McCloud River R. R. Co....	Aug. 27	McCloud River	15,000
McCloud River R. R. Co....	Aug. 28	McCloud River	9,000
Dr. W. B. Mason.....	Oct. 16	Castle Creek	6,000
Sisson Tavern Co.....	Nov. 2	Cold Creek	56,000
		Total	270,000

Distribution of Loch Leven Trout.

B. Casalta	July 11	Wagon Creek	8,000
Zick Abrams	Aug. 17	Abrams Lake	33,000
J. A. McCarton.....	Aug. 18	Shasta River	4,600
J. A. McCarton.....	Aug. 18	Beaughan Creek	4,000
H. A. Caldwell and W. Falkner	Aug. 18	Carriek Creek	2,000
H. A. Caldwell and W. Falkner	Aug. 18	Parks Creek	2,000
Montague Gun Club.....	Aug. 19	Little Shasta	10,000
J. F. Kuck.....	Aug. 21	Box Canyon	16,000
J. F. Kuck.....	Aug. 21	Sullaway Creek	10,000
J. F. Kuck.....	Aug. 21	Keyzers Meadows	4,000
John W. Benton.....	Aug. 25	Butte Creek	8,000
O. E. Pile.....	Aug. 25	Butte Creek	8,000
McCloud River R. R. Co....	Aug. 25	McCloud River	14,000
McCloud River R. R. Co....	Aug. 26	McCloud River	18,000
McCloud River R. R. Co....	Aug. 27	McCloud River	10,000
McCloud River R. R. Co....	Aug. 28	McCloud River	8,000
F. O. Branstetter.....	Aug. 29	Sacramento River	16,000
Dr. W. B. Mason.....	Oct. 16	Castle Creek	4,000
Sisson Tavern Co.....	Nov. 2	Cold Creek	45,000
		Total	224,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1914.

SISKIYOU COUNTY.

Distribution of Eastern Brook Trout.

Applicant	Date	Water stocked	Number
B. Casalta	July 11	Wagon Creek	8,000
J. M. Estill	July 19	McCloud River	12,000
C. S. Erickson	July 19	Bear Creek	10,000
Ziek Abrams	Aug. 17	Abrams Lake	7,000
J. F. Kuck	Aug. 21	Keyzers Meadows	10,000
John W. Benton	Aug. 25	Butte Creek	4,000
O. E. Pile	Aug. 25	Butte Creek	6,000
McCloud River R. R. Co.	Aug. 25	McCloud River	10,000
McCloud River R. R. Co.	Aug. 26	McCloud River	10,000
McCloud River R. R. Co.	Aug. 27	McCloud River	8,000
McCloud River R. R. Co.	Aug. 28	Bear Creek	12,000
Total			97,000

Distribution of Rainbow Trout.

J. A. McCarton	Aug. 18	Parks Creek	4,000
W. J. Bray	Aug. 21	Antelope Creek	20,000
J. F. Kuck	Aug. 21	Spring Creek	4,000
McCloud River R. R. Co.	Aug. 25	McCloud River	6,000
McCloud River R. R. Co.	Aug. 26	McCloud River	8,000
McCloud River R. R. Co.	Aug. 27	McCloud River	10,000
Sisson Tavern Co.	Nov. 2	Cold Creek	30,000
Total			82,000

Distribution of Silver Salmon.

Fish and Game Com.	Aug. 5	Klamath River	12,500
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Distribution of Quinnot Salmon.

Fish and Game Com.	Mar. 2	Cold Creek, tributary to Sacramento River	1,500,000
Fish and Game Com.	Mar. 15	Cold Creek, tributary to Sacramento River	750,000
Fish and Game Com.	April 1	Sullaway Creek, tributary to Sacramento River	1,150,000
Fish and Game Com.	April 1	Cold Creek, tributary to Sacramento River	350,000
Fish and Game Com.	April 2	Cold Creek, tributary to Sacramento River	550,000
Fish and Game Com.	April 2	Sullaway Creek, tributary to Sacramento River	800,000
Fish and Game Com.	April 3	Cold Creek, tributary to Sacramento River	150,000
Fish and Game Com.	April 4	Cold Creek, tributary to Sacramento River	2,450,000
Fish and Game Com.	April 4	Sullaway Creek, tributary to Sacramento River	350,000
Fish and Game Com.	April 5	Klamath River	320,000
Fish and Game Com.	April 7	Klamath River	350,000
Fish and Game Com.	April 16	Sullaway Creek, tributary to Sacramento River	400,000
Fish and Game Com.	April 16	Klamath River	335,000
Fish and Game Com.	April 18	Klamath River	335,000
Fish and Game Com.	April 19	Cold Creek, tributary to Sacramento River	277,500
Fish and Game Com.	April 28	Cold Creek, tributary to Sacramento River	2,700,000
Fish and Game Com.	April 29	Cold Creek, tributary to Sacramento River	300,000
Fish and Game Com.	April 30	Cold Creek, tributary to Sacramento River	383,000
Fish and Game Com.	May 5	Spring Creek, tributary to Sacramento River	200,000
Fish and Game Com.	May 6	Spring Creek, tributary to Sacramento River	400,000
Fish and Game Com.	May 7	Sullaway Creek, tributary to Sacramento River	200,000
Fish and Game Com.	May 22	Cold Creek, tributary to Sacramento River	139,115
Fish and Game Com.	May 25	Cold Creek, tributary to Sacramento River	800,000
Fish and Game Com.	Sept. 28	Cold Creek, tributary to Sacramento River	2,100,000
Fish and Game Com.	Oct. 6	Spring Creek, tributary to Sacramento River	1,900,000
Total			19,199,615

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***SOLANO COUNTY.****Distribution of Steelhead Trout.**

Applicant	Date	Water stocked	Number
Winters Fish and Game Protective Assn.	July 29	Miller Canyon	15,000

Distribution of Quinnat Salmon.

Fish and Game Com.....	April 2	Straits of Carquinez.....	350,000
Fish and Game Com.....	April 13	Straits of Carquinez.....	335,000
Fish and Game Com.....	April 19	Straits of Carquinez.....	315,000
Fish and Game Com.....	April 24	Straits of Carquinez.....	330,000
Fish and Game Com.....	May 4	Straits of Carquinez.....	330,000
Total			1,660,000

SONOMA COUNTY.**Distribution of Steelhead Trout.**

California Anglers' Assn..	July 29	Sonoma Creek	15,000
California Anglers' Assn..	July 29	Stewart Creek	10,000
California Anglers' Assn..	July 29	Graham Creek	12,500
California Anglers' Assn..	July 29	Ahlers Creek	7,500
W. R. Stearns.....	July 29	Sonoma Creek	20,000
California Anglers' Assn..	Aug. 2	West Austin Creek.....	25,000
California Anglers' Assn..	Aug. 2	Ward Creek	12,500
California Anglers' Assn..	Aug. 2	Bear Pen Creek.....	12,500
A. H. Richardson.....	Aug. 2	Stewarts Point Creek.....	10,000
Total			125,000

TEHAMA COUNTY.**Distribution of Loch Leven Trout.**

E. G. Powell.....	July 28	Antelope Creek	8,000
G. W. Vestal.....	Aug. 1	Mill Creek	6,000
N. I. Boone.....	Aug. 1	Paynes Creek	4,000
Louis Winter.....	Sept. 8	Battle Creek	6,000
H. H. Zimmerman.....	Sept. 24	Mill Creek	4,000
Paul Stoll	Sept. 24	Elder Creek	6,000
J. A. Owens.....	Oct. 17	South Cottonwood	4,000
Total			38,000

Distribution of Eastern Brook Trout.

C. W. DeLong.....	July 19	Mill Creek	4,000
J. H. Bradley.....	Aug. 19	South Fork Cottonwood Creek.....	8,000
H. H. Zimmerman.....	Sept. 24	Mill Creek	4,000
J. A. Owens.....	Oct. 17	South Cottonwood	6,000
Total			22,000

Distribution of Rainbow Trout.

Applicant	Date	Water stocked	Number
C. W. DeLong	July 19	Mill Creek	6,000
E. G. Powell	July 28	Antelope Creek	6,000
G. W. Vestal	Aug. 1	Mill Creek	4,000
N. I. Boone	Aug. 1	Paynes Creek	4,000
Louis Winter	Sept. 8	Battle Creek	8,000
Paul Stoll	Sept. 24	Elder Creek	4,000
		Total	32,000

TULARE COUNTY.

Distribution of Black Spotted Trout.

Porterville Fish and Game Protective Assn.	Oct. 9	Kessing Creek	4,000
Porterville Fish and Game Protective Assn.	Oct. 9	North Fork South Tule	8,000
Tule River Shooting and Fishing Club	Oct. 9	Tule River	12,000
Tule River Shooting and Fishing Club	Oct. 9	Boulder Creek	3,000
Tule River Shooting and Fishing Club	Oct. 9	Cory Creek	3,000
Doyle Spring Club	Oct. 9	North Fork Middle Tule	9,000
Doyle Spring Club	Oct. 9	Alder Creek	6,000
H. M. Berry	Oct. 9	Poso Creek	12,000
Ed Cramer	Oct. 9	White River	12,000
		Total	69,000

Distribution of Loch Leven Trout.

Wirsh & Oldfield	Aug. 31	Kern River	30,000
Deer Creek Fish and Game Assn.	Oct. 9	South Deer Creek	10,000
Porterville Fish and Game Protective Assn.	Oct. 9	Kessing Creek	2,000
Porterville Fish and Game Protective Assn.	Oct. 9	North Fork South Tule	4,000
Tule River Shooting and Fishing Club	Oct. 9	Tule River	8,000
Tule River Shooting and Fishing Club	Oct. 9	Boulder Creek	4,000
Tule River Shooting and Fishing Club	Oct. 9	Cory Creek	4,000
Doyle Spring Club	Oct. 9	North Fork Middle Tule	4,000
Doyle Spring Club	Oct. 9	Alder Creek	4,000
H. M. Berry	Oct. 9	Poso Creek	6,000
Ed Cramer	Oct. 9	White River	6,000
		Total	82,000

Distribution of Eastern Brook Trout.

Wirsh & Oldfield	Aug. 31	Kern River	10,000
Deer Creek Fish and Game Assn.	Oct. 9	North Deer Creek	8,000
Doyle Spring Club	Oct. 9	North Fork Middle Tule	3,000
Doyle Spring Club	Oct. 9	Alder Creek	3,000
		Total	24,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1914.

Distribution of Rainbow Trout.

Applicant	Date	Water stocked	Number
Wirsh & Oldfield.....	Aug. 31	Kern River	10,000
Deer Creek Fish and Game Assn.	Oct. 9	South Deer Creek	2,000
Deer Creek Fish and Game Assn.	Oct. 9	North Deer Creek.....	4,000
		Total	16,000

TUOLUMNE COUNTY.

Distribution of Black Spotted Trout.

Board of Supervisors, Tuolumne County	Aug. 26	Main Stanislaus River.....	42,000
Board of Supervisors, Tuolumne County	Aug. 26	South Stanislaus River at Strawberry.....	15,000
Board of Supervisors, Tuolumne County	Aug. 26	North Tuolumne River at Empire Mills.....	6,000
Board of Supervisors, Tuolumne County	Aug. 26	Sullivans Creek	9,000
		Total	72,000

Distribution of Loch Leven Trout.

Board of Supervisors, Tuolumne County	Aug. 26	Main Stanislaus River.....	26,000
Board of Supervisors, Tuolumne County	Aug. 26	South Stanislaus River at Strawberry.....	24,000
Board of Supervisors, Tuolumne County	Aug. 26	North Tuolumne River at Empire Mills.....	4,000
Board of Supervisors, Tuolumne County	Aug. 26	Five Mile Creek.....	8,000
Sam E. Redmond.....	Nov. 12	North Fork of Stanislaus River.....	2,000
Lewis H. Elliott.....	Nov. 12	Main Stanislaus River.....	9,000
Sierra and San Francisco Power Co.	Nov. 12	Indian Creek	2,000
Sierra and San Francisco Power Co.	Nov. 12	Reservoir, Power House.....	6,000
		Total	81,000

Distribution of Rainbow Trout.

Board of Supervisors, Tuolumne County	Aug. 26	Main Stanislaus River.....	8,000
Board of Supervisors, Tuolumne County	Aug. 26	South Stanislaus River at Strawberry.....	10,000
Board of Supervisors, Tuolumne County	Aug. 26	North Tuolumne River at Empire Mills.....	8,000
Board of Supervisors, Tuolumne County	Aug. 26	Tuolumne Creek	4,000
A. W. Stewart.....	Aug. 26	Cow Creek	4,000
Sam E. Redmond.....	Nov. 12	North Fork Stanislaus River.....	2,000
		Total	36,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***Distribution of Eastern Brook Trout.**

Applicant	Date	Water stocked	Number
Board of Supervisors, Tuolumne County	Aug. 26	Main Stanislaus River	16,000
Board of Supervisors, Tuolumne County	Aug. 26	South Stanislaus River at Strawberry	4,000
Board of Supervisors, Tuolumne County	Aug. 26	Sullivans Creek	6,000
Board of Supervisors, Tuolumne County	Aug. 26	Shaws Flat Creek	4,000
Board of Supervisors, Tuolumne County	Aug. 26	Tuolumne Creek	4,000
Board of Supervisors, Tuolumne County	Aug. 26	Five Mile Creek	8,000
Board of Supervisors, Tuolumne County	Aug. 26	Clark Stream	10,000
A. W. Stewart	Aug. 26	Cow Creek	4,000
Lewis H. Elliott	Nov. 12	Main Stanislaus River	9,000
Sierra and San Francisco Power Co.	Nov. 12	Indian Creek	2,000
Sierra and San Francisco Power Co.	Nov. 12	Clarks Fork	4,000
Sierra and San Francisco Power Co.	Nov. 12	Middle Fork Stanislaus River	2,000
Total			73,000

VENTURA COUNTY.**Distribution of Quinnat Salmon.**

J. J. Barnett	July 14	Ventura River	10,000
J. J. Barnett	July 14	San Antonio Creek	8,000
J. J. Barnett	July 14	Coyote Creek	6,000
Total			24,000

Distribution of Steelhead Trout.

R. L. Poplin	July 14	Santa Paula Creek	12,000
J. J. Barnett	July 14	Ventura River	52,000
J. J. Barnett	July 14	San Antonio Creek	8,000
J. J. Barnett	July 14	North Fork Creek	15,000
J. J. Barnett	July 14	Conejo Creek	15,000
S. M. Mosher	Oct. 29	Sespee Creek	39,000
G. C. Hollister	Oct. 29	Agua Blanca	18,000
A. M. Meyer	Oct. 29	Borchard Creek	3,000
A. M. Meyer	Oct. 29	Sycamore Creek	3,000
Total			165,000

YOLO COUNTY.**Distribution of Black Bass.**

M. H. Stitt	Aug. 28	Cache Creek	50
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YUBA COUNTY.

Distribution of Black Bass.

Applicant	Date	Water stocked	Number
Dr. L. L. Kimerer.....	Nov. 16	Middle Dry Creek.....	32
Dr. L. L. Kimerer.....	Nov. 16	Lower Dry Creek.....	37
		Total	69

TAHOE HATCHERY.

Fish Distribution by Counties. Season 1914.

EL DORADO COUNTY.

Distribution of Black Spotted Trout.

Carl Fluegge.....	June 23	Green Bay, Fallen Leaf Lake.....	60,000
Tait and Mann.....	June 23	Taylor Creek.....	60,000
Carl Fluegge.....	June 25	Green Bay, Fallen Leaf Lake.....	60,000
Carl Fluegge.....	June 27	Taylor Creek.....	30,000
Carl Fluegge.....	June 27	Power House Ditch.....	30,000
J. C. Copeland.....	June 28	Eagle Lake.....	30,000
J. C. Copeland.....	June 28	Power House Ditch.....	15,000
Carl Fluegge.....	June 29	Green Bay, Fallen Leaf Lake.....	40,000
Carl Fluegge.....	June 29	Power House Ditch.....	15,000
Tait and Mann.....	June 30	Taylor Creek.....	40,000
Tait and Mann.....	July 2	Power House Ditch.....	30,000
Tait and Mann.....	July 2	Taylor Creek.....	50,000
Tait and Mann.....	July 2	Cascade Lake.....	60,000
Tait and Mann.....	July 5	Taylor Creek.....	110,000
Tait and Mann.....	July 5	Tallac Creek.....	70,000
Tait and Mann.....	July 6	Tallac Creek.....	90,000
Tait and Mann.....	July 6	Power House Ditch.....	20,000
Bert Granlees.....	July 6	Flourney Creek.....	50,000
Bert Granlees.....	July 7	Taylor Creek.....	70,000
Carl Fluegge.....	June 8	Green Bay, Fallen Leaf Lake.....	50,000
Carl Fluegge.....	July 8	Power House Ditch.....	70,000
Bert Granlees.....	July 8	Little Truckee River, tributary to Lake Tahoe.....	70,000
Tait and Mann.....	July 9	Tallac Creek.....	120,000
Tait and Mann.....	July 9	Taylor Creek.....	35,000
Tait and Mann.....	July 10	Power House Ditch.....	70,000
Tait and Mann.....	July 10	Taylor Creek.....	65,000
Glen Alpine Co.....	July 20	Grass Lake.....	44,500
Glen Alpine Co.....	July 21	Susie Lake.....	44,500
Glen Alpine Co.....	July 22	Gilmore Lake.....	44,500
J. C. Copeland.....	July 25	Eagle Lake.....	30,000
A. Richardson.....	July 30	Little Truckee River, tributary to Lake Tahoe.....	40,000
Glen Alpine Co.....	July 31	Half Moon Lake.....	44,500
Glen Alpine Co.....	Aug. 1	Grass Lake.....	44,500
Glen Alpine Co.....	Aug. 2	Heather Lake.....	44,500
Glen Alpine Co.....	Aug. 3	Gilmore Lake.....	44,500
Glen Alpine Co.....	Aug. 4	Susie Lake.....	44,500
Glen Alpine Co.....	Aug. 4	Glen Alpine Creek.....	44,500
Tahoe Tavern Co.....	Sept. 14	Meeks Creek.....	30,000
		Total	1,910,500

Distribution of Large Lake Trout.

Tait and Mann.....	July 26	Taylor Creek.....	15,000
Tait and Mann.....	July 30	Taylor Creek.....	8,000
A. Richardson.....	July 30	Little Truckee River, tributary to Lake Tahoe.....	37,000
A. Richardson.....	July 30	Power House Ditch.....	6,000
Tahoe Tavern Co.....	Sept. 14	Meeks Bay.....	5,000
		Total	71,000

TAHOE HATCHERY—Continued.

Fish Distribution by Counties. Season 1914.

NEVADA COUNTY.

Distribution of Black Spotted Trout.

Truckee Chamber of Com.	Aug. 30	Donner Lake.....	125,000
Mrs. Geo. W. Kenney.....	Aug. 31	Lake Independence.....	50,000
H. M. Freeman.....	Sept. 14	Lake Sterling.....	40,000
Total			215,000

Distribution of Large Lake Trout.

H. M. Freeman.....	Sept. 14	Lake Sterling.....	8,000
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PLACER COUNTY.

Distribution of Large Lake Trout.

Tahoe Tavern Co.....	Aug. 13	Ward Creek.....	5,000
Tahoe Tavern Co.....	Aug. 26	Blackwood Creek.....	5,000
Tahoe Tavern Co.....	Sept. 5	Blackwood Creek.....	5,000
Tahoe Tavern Co.....	Sept. 15	Slim Jim Creek.....	6,500
Total			21,500

Distribution of Black Spotted Trout.

Tahoe Tavern Co.....	Aug. 11	Slim Jim Creek.....	50,000
Tahoe Tavern Co.....	Aug. 13	Ward Creek.....	60,000
Tahoe Tavern Co.....	Aug. 14	Rock Creek.....	55,000
F. H. Walker.....	Aug. 18	New Burton Creek.....	60,000
Tahoe Tavern Co.....	Aug. 26	Blackwood Creek.....	50,000
Tahoe Tavern Co.....	Aug. 27	Rock Creek.....	40,000
Tahoe Vista Imp. Co.....	Sept. 3	Griffen Creek.....	45,000
Murphy Bros. & Morgan..	Sept. 4	McKinney Creek.....	50,000
Tahoe Tavern Co.....	Sept. 5	Blackwood Creek.....	40,000
Tahoe Tavern Co.....	Sept. 7	General Phipps Creek.....	50,000
Tahoe Tavern Co.....	Sept. 8	Ward Creek.....	60,000
Tahoe Tavern Co.....	Sept. 15	Slim Jim Creek.....	32,000
Total			592,000

SIERRA COUNTY.

Distribution of Black Spotted Trout.

W. C. Murdock.....	Aug. 26, 27, 28	Webber Lake.....	100,000
Mrs. Geo. Kenney.....	Sept. 1	Lake Independence.....	50,000
Total			150,000

Distribution of Large Lake Trout.

W. C. Murdock.....	Aug. 26, 27, 28	Webber Lake.....	10,000
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PRICE CREEK HATCHERY.*Fish Distribution by Counties. Season 1914.***HUMBOLDT COUNTY.****Distribution of Quinnat Salmon.**

Applicant	Date	Water stocked	Number
Fish and Game Com.....	Feb. 7	Price Creek.....	100,000
Fish and Game Com.....	Feb. 9	Price Creek.....	155,000
Fish and Game Com.....	Feb. 10	Price Creek.....	120,000
Fish and Game Com.....	Feb. 11	Eel River.....	210,000
Fish and Game Com.....	Feb. 13	Eel River.....	183,000
Fish and Game Com.....	Feb. 14	Eel River.....	240,000
Fish and Game Com.....	Feb. 15	Eel River.....	220,000
Fish and Game Com.....	Feb. 16	Eel River.....	170,000
Fish and Game Com.....	Feb. 18	Price Creek.....	280,000
Fish and Game Com.....	Feb. 19	Price Creek.....	200,000
Fish and Game Com.....	Feb. 20	Price Creek.....	400,000
Fish and Game Com.....	Feb. 26	Price Creek.....	100,000
Fish and Game Com.....	Mar. 6	Price Creek.....	42,610
Fish and Game Com.....	Mar. 7	Price Creek.....	100,000
Fish and Game Com.....	Mar. 8	Price Creek.....	167,850
Fish and Game Com.....	Mar. 9	Price Creek.....	26,305
Fish and Game Com.....	Mar. 10	Price Creek.....	27,235
Fish and Game Com.....	Mar. 10	Eel River.....	140,000
Arcata Chamber of Com....	Mar. 27	Mad River.....	75,000
Harbor Commissioners.....	Mar. 31	Freshwater Creek, tributary to Humboldt Bay..	37,500
Eureka Chamber of Com....	Mar. 31	Jacoby Creek, tributary to Humboldt Bay.....	37,500
Arcata Chamber of Com....	April 4	Mad River.....	75,000
Arcata Chamber of Com....	April 7	Mad River.....	75,000
Fish and Game Com.....	April 10	Eel River.....	691,000
Eureka Chamber of Com....	April 10	Elk River, tributary to Humboldt Bay.....	75,000
Total			3,948,000

Distribution of Steelhead Trout.

Harbor Commission.....	April 29	Jacoby Creek.....	37,500
Harbor Commission.....	April 29	Freshwater Creek.....	37,500
Harbor Commission.....	April 30	Elk River.....	75,000
Arcata Chamber of Com....	May 5	Mad River.....	50,000
Fish and Game Com.....	May 6	Price Creek and Eel River.....	206,000
Total			406,000

UKIAH HATCHERY.*Fish Distribution by Counties. Season 1914.***MENDOCINO COUNTY.****Distribution of Steelhead Trout.**

Fish and Game Com.....	July 7	Eel River.....	100,000
Mendocino State Hospital	July 9	South Mill Creek.....	40,000
Cox & Halliday.....	July 11	Reeves Mill Creek.....	50,000
B. J. Reilly.....	July 20	Russian River.....	35,000
A. P. Weger.....	July 21	Big River at Orrs Springs.....	50,000
L. Gobbe.....	July 23	Cunningham Creek.....	20,000
W. P. Burke.....	July 24	Feliz Creek.....	50,000
Robt. Jones.....	July 28	Sulphur Creek.....	20,000
B. M. Bucknell.....	July 29	Robinson Creek.....	50,000
Clare Smith.....	July 30	Cold Creek.....	14,583
Total			429,583

TAHOE HATCHERY—Continued.*Fish Distribution by Counties. Season 1914.***SONOMA COUNTY.****Distribution of Steelhead Trout.**

Applicant	Date	Water stocked	Number
J. M. Alexander.....	July 14	Warm Spring Creek.....	30,000
J. M. Alexander.....	July 14	Mill Creek.....	35,000
J. M. Alexander.....	July 14	Little Sulphur Creek.....	35,000
		Total	100,000

WAWONA HATCHERY.*Fish Distribution by Counties. Season 1914.***MADERA COUNTY.****Distribution of Large Lake Trout.**

Fish and Game Com.....	July 19	Raynor Creek.....	6,000
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Distribution of Black Spotted Trout.

Fish and Game Com.....	July 19	Big Creek.....	18,000
Fish and Game Com.....	July 20	Big Creek.....	18,000
Fish and Game Com.....	July 21	Raynor Creek.....	14,000
Fish and Game Com.....	July 23	Sugar Pine Mill Creek.....	8,000
Fish and Game Com.....	July 27	Big Tree Creek.....	12,000
		Total	70,000

MARIPOSA COUNTY.**Distribution of Large Lake Trout.**

Fish and Game Com.....	July 22	Headwaters of Meadow Creek.....	5,000
Fish and Game Com.....	July 24	Small Bridal Veil Creek.....	10,000
		Total	15,000

Distribution of Black Spotted Trout.

Fish and Game Com.....	July 15	Meadow Creek.....	18,000
Fish and Game Com.....	July 16	Headwaters of Miami Creek.....	3,000
Fish and Game Com.....	July 16	Chilnualna Creek.....	12,000
Fish and Game Com.....	July 16	Bruce Creek.....	6,000
Fish and Game Com.....	July 17	Stella Lake.....	22,000
Fish and Game Com.....	July 18	Merced River.....	25,000
Fish and Game Com.....	July 22	Headwaters of Meadow Creek.....	8,000
Fish and Game Com.....	July 24	Small Bridal Veil Creek.....	6,000
Fish and Game Com.....	July 25	Big Creek.....	9,000
Fish and Game Com.....	July 25	Laurel Creek.....	8,000
Fish and Game Com.....	July 26	Merced River.....	18,000
Fish and Game Com.....	July 27	Brush Creek.....	12,000
		Total	145,000

SISSON HATCHERY.*Fish Distribution by Counties. Season 1915.***ALAMEDA COUNTY.****Distribution of Steelhead Trout.**

Applicant	Date	Water stocked	Number
Earle Downing.....	June 9	Apperson Creek.....	8,000
Earle Downing.....	June 9	Bachelor Canyon.....	8,000
Earle Downing.....	June 9	Arbrott Creek.....	8,000
Earle Downing.....	June 9	Indian Creek.....	12,000
Earle Downing.....	June 9	La Costa Creek, headwaters.....	24,000
Earle Downing.....	June 9	La Costa Creek, Shakers Vineyard.....	12,000
Earle Downing.....	June 9	Calaveras Creek.....	10,000
Earle Downing.....	June 9	Alameda Creek, above Calaveras Creek.....	20,000
Earle Downing.....	June 9	Mocho Creek, headwaters.....	12,000
Earle Downing.....	June 9	Mocho Creek, above Wilson Creek.....	8,000
Earle Downing.....	June 9	Trout Creek.....	12,000
Earle Downing.....	June 9	Arroyo Bayou.....	8,000
Earle Downing.....	June 9	Acker Creek, small stream tributary to Bayou.....	8,000
Earle Downing.....	June 9	Another small creek.....	2,000
Earle Downing.....	June 9	Kaiser Creek.....	24,000
Earle Downing.....	June 9	North Branch of Dry Creek.....	8,000
Earle Downing.....	June 9	San Lorenzo Creek.....	32,000
Earle Downing.....	June 9	Palomares Creek.....	64,000
Earle Downing.....	June 9	Crow Creek.....	40,000
Earle Downing.....	June 9	Bellinas Creek.....	12,000
Earle Downing.....	June 9	Goulardt Creek.....	4,000
Earle Downing.....	June 9	Ivory Creek.....	4,000
Earle Downing.....	June 9	Small stream by Brushy Peak.....	4,000
Earle Downing.....	June 9	Stony Brook.....	12,000
Earle Downing.....	June 9	Alameda Creek.....	8,000
Earle Downing.....	June 9	Arroyo Bayou, between Sunol and Pleasanton.....	8,000
Earle Downing.....	June 9	South Fork of Dry Creek.....	8,000
Total			380,000

ALPINE COUNTY.**Distribution of Loch Leven Trout.**

Chas. W. Tryon.....	Aug. 17	Highland Lakes.....	10,000
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AMADOR COUNTY.**Distribution of Steelhead Trout.**

Sutter Creek Fish Club.....	July 27	Sutter Creek.....	6,000
F. V. Rocca.....	July 27	Silver Lake.....	15,000
Total			21,000

Distribution of Loch Leven Trout.

Women's Improvement Club of Jackson.....	July 27	Silver Lake.....	10,000
F. V. Rocca.....	July 27	Silver Lake.....	10,000
Total			20,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

Distribution of Eastern Brook Trout.

Applicant	Date	Water stocked	Number
Women's Improvement Club of Jackson.....	July 27	Silver Lake.....	10,000
Sutter Creek Fish Club....	July 27	Sutter Creek.....	10,000
		Total.....	20,000

Distribution of Rainbow Trout.

Sutter Creek Fish Club....	July 27	Sutter Creek.....	21,000
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BUTTE COUNTY.

Distribution of Steelhead Trout.

A. J. Williams.....	Aug. 26	Clear Creek.....	6,000
A. J. Williams.....	Aug. 26	Berry Creek.....	6,000
Dr. P. H. Dunbar.....	Aug. 26	Big KimsheW and tributaries.....	20,000
Clay Buchanan.....	Aug. 26	Big KimsheW and tributaries.....	20,000
A. C. Musselman.....	Aug. 26	Little Butte Creek.....	7,500
A. C. Musselman.....	Aug. 26	Mosquito Creek.....	2,500
		Total.....	62,000

Distribution of Eastern Brook Trout.

W. H. King.....	June 13	Flea Valley Creek.....	8,000
W. H. King.....	June 13	Camp Creek.....	2,000
W. H. King.....	June 13	North Fork of Feather River.....	2,000
J. C. Carter.....	June 12	Big Chico Creek.....	18,000
J. H. Richardson.....	June 12	Mud Creek.....	9,000
A. J. Stanley.....	Aug. 26	Little Butte Creek.....	10,000
		Total.....	49,000

Distribution of Rainbow Trout.

W. H. King.....	July 21	Flea Valley Creek.....	5,000
W. H. King.....	July 21	Camp Creek.....	3,000
W. H. King.....	July 21	Mill Creek.....	3,000
W. H. King.....	July 21	Dogwood Creek.....	3,000
W. H. King.....	July 21	North Fork of Feather River.....	4,000
Dr. P. H. Dunbar.....	Aug. 26	Big KimsheW and tributaries.....	21,000
Clay Buchanan.....	Aug. 26	Big KimsheW and tributaries.....	20,000
A. C. Musselman.....	Aug. 23	Big Butte Creek.....	4,000
A. C. Musselman.....	Aug. 25	Little Butte Creek.....	4,000
A. C. Musselman.....	Aug. 25	Mosquito Creek.....	2,000
A. J. Stanley.....	Aug. 26	Little Butte Creek.....	4,000
A. J. Stanley.....	Aug. 26	West Branch of Feather River.....	10,000
		Total.....	86,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1915.***Distribution of Loch Leven Trout.**

Applicant	Date	Water stocked	Number
W. H. King.....	June 13	Flea Valley Creek.....	3,000
W. H. King.....	June 13	Camp Creek.....	1,000
W. H. King.....	June 13	North Fork of Feather River.....	2,000
J. C. Carter.....	June 12	Big Chico Creek.....	18,000
J. H. Richardson.....	June 12	Mud Creek.....	9,000
A. J. Williams.....	Aug. 26	Clear Creek.....	2,000
A. J. Williams.....	Aug. 26	Berry Creek.....	2,000
Clay Buchanan.....	Aug. 26	Big KimsheW and tributaries.....	10,000
A. C. Musselman.....	Aug. 26	Little Butte Creek.....	6,000
		Total.....	53,000

Distribution of Black Spotted Trout.

W. C. Peachy.....	Sept. 23	North Fork of Feather River.....	10,000
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CALAVERAS COUNTY.

Distribution of Steelhead Trout.

Board of Supervisors of Calaveras County.....	July 27	North Fork of Mokelumne River.....	30,000
Board of Supervisors of Calaveras County.....	July 27	South Fork of Mokelumne River.....	36,000
Board of Supervisors of Calaveras County.....	July 27	Licking Fork of Mokelumne River.....	12,000
Board of Supervisors of Calaveras County.....	July 27	Middle Fork of Mokelumne River and tributary to Middle Fork.....	45,000
M. P. Avery.....	Sept. 9	Stanislaus River at Ramsays.....	6,000
M. P. Avery.....	Sept. 9	San Antone Creek at Hodges.....	4,000
S. E. Redmond.....	Sept. 9	Big Meadow Creek.....	4,000
S. E. Redmond.....	Sept. 9	Upper Stanislaus River.....	8,000
Sierra and S. F. Power Co.	Sept. 9	Clarks Flat Creek.....	7,000
Ben Stephens.....	Sept. 9	San Antone Creek.....	3,000
Ben Stephens.....	Sept. 9	O'Neals Creek.....	3,000
Board of Supervisors of Calaveras County.....	Sept. 14	San Antone Creek at Dunbar Crossing.....	2,000
Board of Supervisors of Calaveras County.....	Sept. 14	Rattlesnake Creek.....	4,000
Board of Supervisors of Calaveras County.....	Sept. 14	Stanislaus River.....	20,000
Board of Supervisors of Calaveras County.....	Sept. 14	Love Creek.....	8,000
Board of Supervisors of Calaveras County.....	Sept. 14	Moran Creek.....	12,000
Board of Supervisors of Calaveras County.....	Sept. 14	Peppermint Creek.....	8,000
Board of Supervisors of Calaveras County.....	Sept. 14	Murphy's Creek.....	16,000
		Total.....	228,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1915.***Distribution of Loch Leven Trout.**

Applicant	Date	Water stocked	Number
Board of Supervisors of Calaveras County	July 27	North Fork of Mokelumne River	7,500
Board of Supervisors of Calaveras County	July 27	Middle Fork of Mokelumne River and tributary to Middle Fork	12,500
Ben Stephens	Sept. 9	San Antone Creek	2,000
Ben Stephens	Sept. 9	O'Neals Creek	2,000
Total			24,000

Distribution of Rainbow Trout.

Board of Supervisors of Calaveras County	July 27	North Fork of Mokelumne River	21,000
Board of Supervisors of Calaveras County	July 27	South Fork of Mokelumne River	24,000
Board of Supervisors of Calaveras County	July 27	Licking Fork of Mokelumne River	6,000
Board of Supervisors of Calaveras County	July 27	Middle Fork of Mokelumne River and tributary to Middle Fork	12,000
M. P. Avery	Sept. 9	Stanislaus River at Ramsays	4,000
M. P. Avery	Sept. 9	San Antone Creek at Hodges	2,000
S. E. Redmond	Sept. 9	Upper San Antone Creek	4,000
Ben Stephens	Sept. 9	San Antone Creek	2,000
Ben Stephens	Sept. 9	O'Neals Creek	2,000
Board of Supervisors of Calaveras County	Sept. 14	Sand Meadow	10,000
Board of Supervisors of Calaveras County	Sept. 14	Mill Creek	10,000
Board of Supervisors of Calaveras County	Sept. 14	Beaver Creek	10,000
Total			107,000

COLUSA COUNTY.**Distribution of Loch Leven Trout.**

B. H. Mace	July 21	Little Stony Creek	6,000
B. H. Mace	July 21	Big Stony Creek	17,000
Total			23,000

Distribution of Eastern Brook Trout.

B. H. Mace	July 21	Mill Creek	3,000
B. H. Mace	July 21	Little Stony Creek	3,000
B. H. Mace	July 21	Big Stony Creek	9,000
Total			15,000

Distribution of Rainbow Trout.

B. H. Mace	July 21	Mill Creek	3,000
B. H. Mace	July 21	Big Stony Creek	8,000
Total			11,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1915.***CONTRA COSTA COUNTY.****Distribution of Steelhead Trout.**

Applicant	Date	Water stocked	Number
Earle Downing -----	June 9	Morris Canyon -----	8,000
Earle Downing -----	July 21	San Ramon Valley Creek -----	18,000
Earle Downing -----	July 21	San Ramon -----	6,000
Earle Downing -----	July 21	Walnut Creek -----	6,000
Earle Downing -----	July 21	Mitchel Canyon -----	9,000
		Total -----	47,000

EL DORADO COUNTY.**Distribution of Bass.**

F. G. Warner -----	Aug. 21	North Fork of Cosumnes River -----	26
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Distribution of Steelhead Trout.

El Dorado County Rod and Gun Club -----	Aug. 15	Middle Fork of American River -----	85,000
George Neale -----	July 13	South Fork of American River at Salmon Falls	105,000
George Neale -----	July 13	South Fork of Amer. River at Mormon Island	66,000
George Neale -----	July 13	Main River at Prison, above dam -----	9,000
El Dorado County Rod and Gun Club -----	Aug. 22	South Canyon, Iowa Canyon -----	17,500
El Dorado County Rod and Gun Club -----	Aug. 22	Middle Fork of Cosumnes River -----	25,000
El Dorado County Rod and Gun Club -----	Aug. 22	North and Middle Cosumnes -----	12,500
El Dorado County Rod and Gun Club -----	Aug. 22	Steeley Fork of Cosumnes River -----	10,000
El Dorado County Rod and Gun Club -----	Aug. 22	Big Silver Creek -----	35,000
El Dorado County Rod and Gun Club -----	Aug. 21	Middle Fork of Cosumnes River and tributaries	75,000
North Fork Game Protective Association -----	Sept. 21	Rock Creek -----	4,000
North Fork Game Protective Association -----	Sept. 24	Otter Creek -----	6,000
North Fork Game Protective Association -----	Sept. 24	Canyon Creek -----	2,000
		Total -----	452,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

Distribution of Loch Leven Trout.

Applicant	Date	Water stocked	Number
El Dorado County Rod and Gun Club.....	Aug. 15	Middle Fork of American River.....	26,000
Chas. Edner	Aug. 15	Little South Fork of Cosumnes River.....	4,000
George Neale	July 13	Middle Fork of Cosumnes River.....	6,000
George Neale	July 13	Scott Creek	2,000
El Dorado County Rod and Gun Club.....	Aug. 22	Rock Creek	16,000
El Dorado County Rod and Gun Club.....	Aug. 22	Middle Fork of Cosumnes River.....	4,000
El Dorado County Rod and Gun Club.....	Aug. 29	Park Creek	6,000
North Fork Game Protective Association	Sept. 4	Rock Creek	2,000
F. J. Pomin	Sept. 16	Canyon Creek	8,000
Glen Alpine Springs	Sept. 16	Grass Lake	5,000
Glen Alpine Springs	Sept. 16	Heather Lake	5,000
Glen Alpine Springs	Sept. 16	Susie Lake	5,000
Glen Alpine Springs	Sept. 16	Half Moon Lake.....	5,000
Hotel Tallac	Sept. 22	Taylor Creek	2,000
Hotel Tallac	Sept. 22	Cascade Creek	2,000
N. L. Salter.....	Sept. 22	Eagle Lake	4,000
N. L. Salter.....	Sept. 22	Eagle Creek	4,000
		Total	106,000

Distribution of Rainbow Trout.

El Dorado County Rod and Gun Club.....	Aug. 15	Middle Fork of American River.....	58,000
El Dorado County Rod and Gun Club.....	Aug. 22	Whaler and Gadis Creek.....	16,000
El Dorado County Rod and Gun Club.....	Aug. 22	Whaler and One Eye Creek.....	14,000
El Dorado County Rod and Gun Club.....	Aug. 22	North and Middle Forks of Cosumnes River.....	20,000
El Dorado County Rod and Gun Club.....	Aug. 29	Camp Creek	12,000
El Dorado County Rod and Gun Club.....	Aug. 29	American River	68,000
North Fork Game Protective Association	Sept. 4	Greenwood Creek	2,000
North Fork Game Protective Association	Sept. 4	Rock Creek	2,000
North Fork Game Protective Association	Sept. 4	Canyon Creek	6,000
F. J. Pomin	Sept. 16	Richardson Lake	8,000
James Bryson	Sept. 16	Headwaters of South Fork of American River.....	6,000
R. Colwell	Sept. 16	Rubicon River	2,000
R. Colwell	Sept. 16	Rock Bound Lake.....	6,000
Hotel Tallac	Sept. 22	Angora Lakes	4,000
Hotel Tallac	Sept. 22	Taylor Creek	4,000
Hotel Tallac	Sept. 22	Cascade Creek	2,000
Murphy & Morgan	Sept. 22	Duck Creek	8,000
E. S. Schmidell.....	Sept. 22	Rubicon River	6,000
		Total	244,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1915.***Distribution of Eastern Brook Trout.**

Applicant	Date	Water stocked	Number
El Dorado County Rod and Gun Club.....	Aug. 15	Middle Fork of American River.....	26,000
F. J. Pomin.....	Sept. 16	Richardson Lake.....	4,000
James Bryson.....	Sept. 16	Headwaters of South Fork of American River..	6,000
R. Colwell.....	Sept. 16	Rock Bound Lake.....	4,000
C. P. Winchell.....	Sept. 22	Little Truckee River.....	1,500
C. P. Winchell.....	Sept. 22	Echo Lake.....	1,500
C. P. Winchell.....	Sept. 22	Audrain Lake.....	1,500
C. P. Winchell.....	Sept. 22	American River.....	3,000
C. P. Winchell.....	Sept. 22	Pyramid Creek.....	1,500
Hotel Tallac.....	Sept. 22	Tallac Creek.....	4,000
Murphy & Morgan.....	Sept. 22	Duck Creek.....	4,000
N. L. Salter.....	Sept. 22	Eagle Creek.....	1,000
N. L. Salter.....	Sept. 22	Eagle Lake.....	1,000
E. S. Schmidell.....	Sept. 22	Rabbit Lake.....	4,000
		Total.....	63,000

FRESNO COUNTY.**Distribution of Loch Leven Trout.**

San Joaquin and Eastern Railroad.....	Sept. 19	Huntington Lake.....	100,000
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Distribution of Rainbow Trout.

Shaver Lake Fishing Club	Sept. 18	Bacon Creek, tributary to Shaver Lake.....	20,000
San Joaquin and Eastern Railroad.....	Sept. 19	Stevenson Creek.....	6,000
San Joaquin and Eastern Railroad.....	Sept. 19	Huntington Lake.....	30,000
San Joaquin and Eastern Railroad.....	Sept. 19	Huntington Lake and tributaries.....	40,000
W. H. Thrower.....	Sept. 19	Balsam Creek.....	4,000
W. H. Thrower.....	Sept. 19	Alder Creek.....	2,000
W. H. Thrower.....	Sept. 19	Pitman Creek.....	4,000
		Total.....	106,000

GLENN COUNTY.**Distribution of Loch Leven Trout.**

B. H. Mace.....	July 21	Brisco Creek.....	15,000
B. H. Mace.....	July 21	South Fork of Elk Creek.....	5,000
B. H. Mace.....	July 21	Grindstone Creek.....	17,000
B. H. Mace.....	July 21	Salt Creek.....	13,000
		Total.....	50,000

Distribution of Eastern Brook Trout.

B. H. Mace.....	July 21	Salt Creek.....	20,000
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SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1915.***Distribution of Rainbow Trout.**

Applicant	Date	Water stocked	Number
B. H. Mace.....	July 21	Brisco Creek	7,000
B. H. Mace.....	July 21	South Fork of Elk Creek.....	4,000
B. H. Mace.....	July 21	Cold Creek	25,000
B. H. Mace.....	July 21	Grindstone Creek	12,000
		Total	48,000

INYO COUNTY.**Distribution of Black Spotted Trout.**

Mount Whitney Gun and Anglers' Club	July 28	Haiwee Reservoir	15,000
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Distribution of Loch Leven Trout.

Dick Eldred	July 28	Bishop Creek, South Fork.....	6,000
Hall & McAfee.....	July 28	Big Pine Creek.....	8,000
Mount Whitney Gun and Anglers' Club	July 28	Lubken Creek	4,000
Mount Whitney Gun and Anglers' Club	July 28	Tuttle Creek	4,000
Mount Whitney Gun and Anglers' Club	July 28	Lone Pine Creek.....	2,000
D. M. Nicoll.....	July 28	Olancho Creek	4,000
D. M. Nicoll.....	July 28	Shepherds Creek	4,000
D. M. Nicoll.....	July 28	Walker Creek	1,000
D. M. Nicoll.....	July 28	Olancho Creek	3,000
		Total	36,000

Distribution of Eastern Brook Trout.

Dick Eldred	July 28	Bishop Creek, North Fork.....	12,000
Hall & McAfee.....	July 28	Big Pine Creek.....	8,000
Mount Whitney Gun and Anglers' Club	July 28	Lubken Creek	4,000
Mount Whitney Gun and Anglers' Club	July 28	Tuttle Creek	4,000
Mount Whitney Gun and Anglers' Club	July 28	Lone Pine Creek.....	6,000
Mount Whitney Gun and Anglers' Club	July 28	Mirror Lake	6,000
Mount Whitney Gun and Anglers' Club	July 28	Consultation Lake	6,000
Mount Whitney Gun and Anglers' Club	July 28	Headwaters of Lone Pine Creek.....	8,000
Mount Whitney Gun and Anglers' Club	July 28	Bair Creek	6,000
D. M. Nicoll.....	July 28	Olancho Creek	4,000
D. M. Nicoll.....	July 28	Shepherds Creek	4,000
Carl Walters	July 28	Thieban Creek	4,000
Carl Walters	July 28	Lake at head of South Fork of Oak Creek.....	4,000
D. M. Nicoll.....	July 28	Walker Creek	1,000
D. M. Nicoll.....	July 28	Olancho Creek	3,000
Clyde Allen	July 28	Goodale Creek	2,000
Clyde Allen	July 28	Taboose Creek	2,000
		Total	84,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1915.***Distribution of Rainbow Trout.**

Applicant	Date	Water stocked	Number
Dick Eldred	July 28	Bishop Creek at Andrews Camp.....	5,000
Hall & McAfee.....	July 28	Tinemaha Creek	5,000
Hall & McAfee.....	July 28	Big Pine Creek.....	5,000
Carl Walters	July 28	Syms Creek	5,000
Carl Walters	July 28	Charles Creek	2,500
Carl Walters	July 28	Little Onion Valley, South Fork of Oak Creek.....	2,500
Clyde Allen	July 28	Goodale Creek	2,000
Clyde Allen	July 28	Taboose Creek	2,500
Total			30,000

KERN COUNTY.**Distribution of Perch.**

Arthur S. Crites.....	Oct. 12	Kern River	800
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Distribution of Bass.

Arthur S. Crites.....	Oct. 12	Kern River	218
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Distribution of Steelhead Trout.

Kern River Trout Club....	Sept. 8	Cedar Creek	12,000
R. R. Martin.....	Sept. 8	Lumro Creek	4,500
F. G. Munzer.....	Sept. 8	Kern River	40,000
G. G. McKay.....	Sept. 8	Basin Creek	8,000
Arthur S. Crites.....	Oct. 5	Indian Creek	6,000
Total			70,500

Distribution of Loch Leven Trout.

Kern River Trout Club....	Sept. 8	Cedar Creek	12,000
Ed Tibbett	Sept. 8	McFarland Creek	6,000
Total			18,000

Distribution of Rainbow Trout.

Kern River Trout Club....	Sept. 8	Cedar Creek	12,000
R. R. Martin.....	Sept. 8	Lumro Creek	4,500
Ed Tibbett	Sept. 8	McFarland Creek	6,000
F. G. Munzer.....	Sept. 8	Kern River	10,000
Arp & Kaye.....	Sept. 9	Oak Creek	4,000
W. W. Laidley.....	Oct. 5	Cedar Creek	2,000
Al Cummings	Oct. 13	Cummings Reservoir	8,000
Total			46,500

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1915.***LAKE COUNTY.****Distribution of Steelhead Trout.**

Applicant	Date	Water stocked	Number
Mrs. Geo. Farley.....	Sept. 27	Alder Creek	5,000
Mrs. Geo. Farley.....	Sept. 27	Kelsey Creek	5,000
Mrs. Geo. Fields.....	Sept. 27	Kelsey Creek	5,000
Mrs. Geo. Fields.....	Sept. 27	Jones Creek	5,000
Total			20,000

Distribution of Loch Leven Trout.

Allen Springs Co.....	Sept. 27	Allen Creek	8,000
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Distribution of Eastern Brook Trout.

Mrs. Geo. Farley.....	Sept. 27	Alder Creek	3,000
Mrs. Geo. Farley.....	Sept. 27	Kelsey Creek	3,000
Mrs. Geo. Fields.....	Sept. 27	Houten Creek	6,000
Total			12,000

Distribution of Rainbow Trout.

Allen Springs Co.....	Sept. 27	Allen Creek	8,000
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LASSEN COUNTY.**Distribution of Blue Catfish.**

F. A. Marsh.....	July 21	Tule Lake, 5 miles north of Plumas Junction....	48
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Distribution of Steelhead Trout.

F. D. Hall.....	Sept. 24	Willow Creek	8,000
Red River Lumber Co.....	Sept. 24	Feather River	8,000
Frank P. Cady.....	Sept. 24	Susan River	10,000
Fish and Game Com.....	Oct. 15	Juniper Lake	25,000
Total			51,000

Distribution of Loch Leven Trout.

W. R. Horne.....	July 21	Smoke Creek	2,000
Red River Lumber Co.....	Sept. 24	Clear Creek	10,000
Frank P. Cady.....	Sept. 24	Eagle Lake	16,000
Frank P. Cady.....	Sept. 24	Susan River	4,000
Total			32,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1915.***Distribution of Eastern Brook Trout.**

Applicant	Date	Water stocked	Number
Homer C. Jack.....	July 21	Willow Creek	4,000
T. J. Dunlap.....	July 21	Ash Creek	6,000
		Total	10,000

Distribution of Rainbow Trout.

W. R. Horne.....	July 21	Smoke Creek	6,000
Homer C. Jack.....	July 21	Willow Creek	4,000
T. J. Dunlap.....	July 21	Ash Creek	2,000
F. D. Hall.....	Sept. 24	Willow Creek	8,000
Red River Lumber Co.....	Sept. 24	Robbers Creek	10,000
Red River Lumber Co.....	Sept. 24	Feather River	2,000
Frank P. Cady.....	Sept. 24	Susan River	10,000
		Total	42,000

LOS ANGELES COUNTY.**Distribution of Bass.**

Mrs. Frankes	Oct. 6	Elizabeth Lake	30
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Distribution of Steelhead Trout.

Geo. E. Little.....	Oct. 13	Rio Hondo	6,000
H. I. Pritchard.....	Oct. 13	Topango Canyon	8,000
A. Adams, Jr.....	Oct. 13	Big Tujunga	4,000
H. W. O'Melveny.....	Oct. 22	San Gabriel River	60,000
		Total	78,000

Distribution of Loch Leven Trout.

H. W. O'Melveny.....	Oct. 6	San Gabriel River.....	4,000
H. W. O'Melveny.....	Oct. 6	San Gabriel River, east fork.....	4,000
H. W. O'Melveny.....	Oct. 6	San Gabriel River, north fork.....	6,000
H. W. O'Melveny.....	Oct. 6	San Gabriel River, west fork.....	4,000
H. W. O'Melveny.....	Oct. 6	San Gabriel River, Bear Canyon.....	4,000
H. W. O'Melveny.....	Oct. 6	San Gabriel River, Cattle Canyon.....	4,000
H. W. O'Melveny.....	Oct. 6	San Gabriel River, Soldier Creek.....	4,000
		Total	30,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1915.***Distribution of Rainbow Trout.**

Applicant	Date	Water stocked	Number
G. L. Baker.....	Oct. 7	Santa Anita River.....	2,000
Hurbert T. Mills.....	Oct. 6	San Dimas Canyon.....	4,000
H. W. O'Melveny.....	Oct. 6	San Gabriel River.....	16,000
H. W. O'Melveny.....	Oct. 6	San Gabriel River, east fork.....	6,000
H. W. O'Melveny.....	Oct. 6	San Gabriel River, north fork.....	6,000
H. W. O'Melveny.....	Oct. 6	San Gabriel River, west fork.....	6,000
H. W. O'Melveny.....	Oct. 6	San Gabriel River, Bear Canyon.....	6,000
H. W. O'Melveny.....	Oct. 6	San Gabriel River, Cattle Canyon.....	6,000
H. W. O'Melveny.....	Oct. 6	San Gabriel River, Soldier Creek.....	6,000
T. J. Opid.....	Oct. 6	Rocky Gulch of west fork of San Gabriel River.....	2,000
T. J. Opid.....	Oct. 6	West Fork of San Gabriel River.....	2,000
E. De Vor.....	Oct. 6	West Fork of San Gabriel River.....	6,000
A. Adams, Jr.....	Oct. 13	Big Tujunga	16,000
Total			84,000

MADERA COUNTY.**Distribution of Rainbow Trout.**

A. D. Ferguson.....	Sept. 3	North Fork San Joaquin River.....	26,000
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MARIN COUNTY.**Distribution of Steelhead Trout.**

California Anglers' Assn..	Aug. 21	Lake Lagunitas	90,000
California Anglers' Assn..	Aug. 21	San Geronimo Creek.....	35,000
California Anglers' Assn..	Aug. 21	Paper Mill Creek.....	75,000
California Anglers' Assn..	Aug. 21	Olema Creek	50,000
W. G. Domerque.....	Sept. 27	Steep Ravine	25,000
W. G. Domerque.....	Sept. 27	Muir Woods	25,000
Total			300,000

MARIPOSA COUNTY.**Distribution of Rainbow Trout.**

Edwin T. Huffman.....	Sept. 3	Miami Creek	10,000
Yosemite Valley R. R. Co.	Sept. 30	Merced River, from Busburg to El Portal.....	56,000
C. B. Hollingsworth.....	Sept. 30	Cascade Creek	4,000
Total			70,000

Distribution of Loch Leven Trout.

Edwin T. Huffman.....	Sept. 3	Merced River, south fork.....	10,000
Yosemite Valley R. R. Co.	Sept. 30	Merced River, from Busburg to El Portal.....	56,000
C. B. Hollingsworth.....	Sept. 30	Cascade Creek	4,000
Total			70,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1915.***Distribution of Black Spotted Trout.**

Applicant	Date	Water stocked	Number
Yosemite Valley R. R. Co.	Sept. 30	Merced River, from Busburg to El Portal.....	60,000

Distribution of Steelhead Trout.

Yosemite Valley R. R. Co.	Sept. 30	Merced River, from Busburg to El Portal.....	40,000
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MENDOCINO COUNTY.

Distribution of Steelhead Trout.

California Western R. R. and Navigation Co.....	June 4	Noyo River	320,000
California Western R. R. and Navigation Co.....	June 4	Pudding Creek	44,000
P. H. Anderson.....	June 4	Albion River	20,000
California Western R. R. and Navigation Co.....	Aug. 7	Noyo River	184,000
		Total	568,000

Distribution of Eastern Brook Trout.

California Western R. R. and Navigation Co.....	June 4	Hare Creek	12,000
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MODOC COUNTY.

Distribution of Blue Catfish.

J. T. Spaulding.....	July 21	Hackmore Reservoir	46
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Distribution of Loch Leven Trout.

Irvin Kistler	July 21	Barber Creek	2,000
Irvin Kistler	July 21	Emerson Creek	2,000
T. S. Kemple.....	July 21	Shields Creek	2,000
Stanley A. McIntosh.....	July 23	Pine Creek	6,000
		Total	12,000

Distribution of Eastern Brook Trout.

Grover Wimer	July 21	Mill Creek	6,000
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SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1915.***Distribution of Rainbow Trout.**

Applicant	Date	Water stocked	Number
Grover Wimer	July 21	Mill Creek	6,000
Irvin Kistler	July 21	Eagle Creek	2,000
Irvin Kistler	July 21	Rader Creek	2,000
T. S. Kemple	July 21	Shields Creek	4,000
Stanley A. McIntosh	July 23	Pine Creek	6,000
Total			20,000

MONO COUNTY.**Distribution of Loch Leven Trout.**

W. M. Maule	Aug. 17	West Walker River	4,000
W. M. Maule	Aug. 17	East Fork West Walker River	2,000
W. M. Maule	Aug. 17	Little Twin L's West Walker Watershed	4,000
W. M. Maule	Aug. 17	Horseshoe L's east of Leavitt Meadow	4,000
W. M. Maule	Aug. 17	Lake at head of Silver Creek	2,000
W. M. Maule	Aug. 17	Junction Reservoir	2,000
W. M. Maule	Aug. 17	Molybdenite Lake	2,000
Total			20,000

Distribution of Eastern Brook Trout.

W. M. Maule	Aug. 17	Headwaters of West Walker River	4,000
W. M. Maule	Aug. 17	Lost Canyon and Mill Creek	4,000
W. M. Maule	Aug. 17	Molybdenite Creek	2,000
W. M. Maule	Aug. 17	Sawyer Creek	2,000
W. M. Maule	Aug. 17	Willow Flats, Molybdenite Watershed	2,000
Total			14,000

MONTEREY COUNTY.**Distribution of Steelhead Trout.**

W. M. Casey	Aug. 4	Nacimiento River	42,500
W. M. Casey	Aug. 4	Arroyo Seco	20,000
W. M. Casey	Aug. 4	San Antonio	62,500
Total			125,000

Distribution of Loch Leven Trout.

S. E. Whitecher	July 8	Los Vaquero	9,000
S. E. Whitecher	July 8	Horse Canyon	3,500
Jno. L. D. Roberts	July 7	Carmel River	22,500
Jno. L. D. Roberts	Aug. 5	Carmel River at Miller Canyon	22,500
Total			57,500

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1915.***Distribution of Rainbow Trout.**

Applicant	Date	Water stocked	Number
Paul Tabbott	July 8	Arroyo Seco	15,000
S. E. Whiteher	July 8	Horse Canyon	6,000
S. E. Whiteher	July 8	Piney Creek	12,000
S. E. Whiteher	July 7	Arroyo Seco	6,500
Chas. H. Culp	July 7	White Rock Creek	9,000
W. M. Casey	Aug. 4	Nacimiento River	7,500
W. M. Casey	Aug. 4	Arroyo Seco	5,000
W. M. Casey	Aug. 4	San Antonio	12,500
		Total	73,500

NAPA COUNTY.**Distribution of Rainbow Trout.**

Theo. A. Bell	Sept. 27	Bells Creek	21,000
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Distribution of Steelhead Trout.

Clifford N. Clark	May 30	Trout Creek	21,000
Clifford N. Clark	May 30	Copelle Creek	21,000
Geo. H. Warford	May 30	Lake Madigan	75,000
Geo. H. Warford	May 30	Lake Frey	45,000
C. H. Drake	May 30	Ritchie Creek	36,000
Henry Feige	May 30	Feige Creek	12,000
F. W. Miele	May 30	Upper Conn Creek	24,000
J. P. Orr	May 30	Soseol Creek	18,000
William West	May 30	Napa Creek	60,000
Bismark Bruck	Sept. 27	Lyman Creek	2,000
Bismark Bruck	Sept. 27	Conn Creek	2,000
Warren C. Steves	Sept. 27	Conn Creek	4,000
Warren C. Steves	Sept. 27	Chiles Creek	6,000
Warren C. Steves	Sept. 27	York Creek	6,000
Warren C. Steves	Sept. 27	Sage Creek	4,000
		Total	336,000

NEVADA COUNTY.**Distribution of Steelhead Trout.**

W. B. Tubbs	Sept. 15	Webber Lake	8,000
Truckee Chamber of Com.	Oct. 2	Donner Lake	200,000
		Total	208,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1915.***Distribution of Loch Leven Trout.**

Applicant	Date	Water stocked	Number
J. F. Swears.....	July 1	Yuba River	6,000
J. F. Swears.....	July 1	Lake Van Norden.....	6,000
Mrs. Geo. W. Kenny.....	July 1	Lake Independence	9,000
E. F. Steward.....	July 1	Lake Flora	6,000
E. F. Steward.....	July 1	Willow Lake	6,000
S. F. Fly Casting Club.....	July 1	Union Mill's Pond.....	39,000
Pacific Gas and Electric Co.	Sept. 4	Lake Spaulding tributaries, Fordyce Creek.....	15,000
Pacific Gas and Electric Co.	Sept. 4	South Yuba River.....	15,000
Pacific Gas and Electric Co.	Sept. 4	Bloody Run	16,000
Total			118,000

Distribution of Eastern Brook Trout.

Stewart McKay	July 1	Rionarson Creek	12,000
J. F. Swears.....	July 1	Yuba River	5,000
J. F. Swears.....	July 1	Lake Van Norton.....	4,000
Mrs. Geo. W. Kenny.....	July 1	Lake Independence	9,000
W. B. Tubbs.....	Sept. 15	Webber Lake	2,000
W. B. Tubbs.....	Sept. 15	Lake of the Woods.....	3,000
The Boca Mill Co.....	Sept. 15	Juniper Creek	10,000
Grass Valley Sportsman.....	Sept. 23	Green Horn	6,000
Grass Valley Sportsman.....	Sept. 23	South Yuba River.....	14,000
Grass Valley Sportsman.....	Sept. 23	Rattle Snake	2,000
Grass Valley Sportsman.....	Sept. 23	Wolf Creek	4,000
Grass Valley Sportsman.....	Sept. 23	Bear River Canal.....	4,000
Total			75,000

Distribution of Rainbow Trout.

Mrs. Geo. W. Kenny.....	July 1	Lake Independence	12,000
S. F. Fly Casting Club.....	Aug. 15	Union Mill's Pond.....	60,000
Ever Bros.....	Aug. 15	Ever Creek	16,000
Sierra Nevada W. & L. Co.	Aug. 15	Prosser Creek	21,000
Sierra Nevada W. & L. Co.	Aug. 15	Sage Hen Creek.....	9,000
M. L. West.....	Aug. 15	South Yuba River.....	8,000
Pacific Gas and Electric Co.	Sept. 4	Lake Spaulding tributaries, Fordyce Creek.....	15,000
Pacific Gas and Electric Co.	Sept. 4	South Yuba River.....	15,000
Pacific Gas and Electric Co.	Sept. 4	Bloody Run	12,000
The Boca Mill Co.....	Sept. 4	Little Truckee	30,000
Nevada City Sportsman Club	Sept. 21	Deer Creek	36,000
Nevada City Sportsman Club	Sept. 21	Rock Creek	14,000
Grass Valley Sportsman Club	Sept. 23	Bouman Lake	20,000
Grass Valley Sportsman Club	Sept. 23	Fancherie Lake	8,000
Grass Valley Sportsman Club	Sept. 23	Saw Mill Lake.....	8,000
Grass Valley Sportsman Club	Sept. 23	Bear River	20,000
Grass Valley Sportsman Club	Sept. 23	Green Horn	8,000
Grass Valley Sportsman Club	Sept. 23	South Yuba River.....	14,000
Grass Valley Sportsman Club	Sept. 23	Rattle Snake	2,000
Total			328,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

ORANGE COUNTY.

Distribution of Catfish.

Applicant	Date	Water stocked	Number
A. J. McFadden.....	Oct. 13	Laguna Lake	27

Distribution of Sunfish.

H. M. Tracy.....	Oct. 13	School Pond and aquarium.....	15
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Distribution of Steelhead Trout.

W. F. Adkinson.....	Oct. 13	Trabuso	6,000
A. F. Forester.....	Oct. 13	San Juan Creek.....	6,000
A. F. Forester.....	Oct. 13	Trabuso	6,000
		Total	18,000

Distribution of Rainbow Trout.

W. F. Adkinson.....	Oct. 13	Trabuso	4,000
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PLACER COUNTY.

Distribution of Rainbow Trout.

Frank L. Harmon.....	July 1	Canyon Creek	15,000
A. G. McFarland.....	July 1	South Yuba River.....	6,000
Lake Tahoe R. & T. Co....	Aug. 16	Ward Creek	12,000
Miss Katherine Chandler..	Aug. 16	Bear Creek	6,000
C. Frederick Kohl.....	Aug. 16	Blackwood Creek	4,000
H. M. Freeman.....	Aug. 16	South Yuba River.....	14,000
Placer F. and H. P. Assn..	Sept. 4	Clipper Ravine	4,000
Placer F. and H. P. Assn..	Sept. 4	Wessley Creek	2,000
North Fork G. Pro. Assn..	Sept. 4	Dutch Ravine	2,000
North Fork G. Pro. Assn..	Sept. 4	Secret Ravine	1,000
North Fork G. Pro. Assn..	Sept. 4	Cook and Boggs Ravine..	1,000
North Fork G. Pro. Assn..	Sept. 4	American River, north of North Fork.....	10,000
North Fork Assn.....	Sept. 15	American River, North Fork.....	15,000
Lawrence & Comstock....	Sept. 16	Brockway Creek	6,000
William Taft	Sept. 16	Rock Creek	4,000
Lake Tahoe R. & T. Co....	Sept. 16	Burton Creek	12,000
Fish and Game Com.....	Sept. 21	Truckee River	10,000
E. A. Garrison.....	Oct. 24	Volcano Creek	8,000
E. A. Garrison.....	Oct. 24	Shirrtail Creek	10,000
E. A. Garrison.....	Oct. 24	El Dorado Creek	8,000
E. A. Garrison.....	Oct. 24	Big Secret Creek	8,000
E. A. Garrison.....	Oct. 24	Screw Augur Creek.....	8,000
E. A. Garrison.....	Oct. 24	Devils Canyon	8,000
		Total	174,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

Distribution of Eastern Brook Trout.

Applicant	Date	Water stocked	Number
W. A. Buckman.....	July 1	Cold Stream	15,000
H. M. Freeman.....	July 1	South Yuba River.....	12,000
J. B. Knapp.....	July 1	Blue Canyon Creek.....	6,000
J. B. Knapp.....	July 1	North Fork of American River.....	6,000
E. F. Stewart.....	July 1	Castle Creek	9,000
Lake Tahoe R. & T. Co.....	Aug. 16	Ward Creek	12,000
F. H. Scott.....	Aug. 16	Squaw Creek	20,000
Miss Katherine Chandler.....	Aug. 16	Five Lakes	4,000
W. J. McCleary.....	Aug. 15	Brushy Canyon	9,000
W. J. McCleary.....	Aug. 15	Shirrtail Canyon	9,000
W. J. McCleary.....	Aug. 15	North Fork of American River.....	9,000
C. Frederick Kohl.....	Aug. 16	Blackwood Creek	8,000
E. L. Mooney.....	Sept. 4	South Yuba River.....	2,000
Pacific Gas and Elec. Co.....	Sept. 4	Lake Valley	14,000
North Fork Assn.....	Sept. 15	American River, North Fork.....	4,000
Tahoe Vista I. Co.....	Sept. 16	Griff Creek	4,000
Lawrence & Comstock.....	Sept. 16	Brockway Creek	4,000
Lake Tahoe R. & T. Co.....	Sept. 16	Burton Creek	8,000
Total			155,000

Distribution of Loch Leven Trout.

H. M. Freeman.....	July 1	Loch Leven Lake.....	15,000
A. G. McFarland.....	July 1	South Yuba River.....	6,000
Lake Tahoe R. & T. Co.....	Aug. 16	Ward Creek	12,000
Miss Katherine Chandler.....	Aug. 16	Five Lakes	6,000
Placer F. and H. Pr. Assn.....	Sept. 4	Clipper Ravine	2,000
Placer F. and H. Pr. Assn.....	Sept. 4	Wessley Creek	2,000
Placer F. and H. Pr. Assn.....	Sept. 2	Codfish Creek	2,000
E. L. Mooney.....	Sept. 2	South Yuba River.....	4,000
North Fork G. Pro. Assn.....	Sept. 2	Dutch Ravine	2,000
North Fork G. Pro. Assn.....	Sept. 2	Secret Ravine	1,000
North Fork G. Pro. Assn.....	Sept. 2	Cook and Boggs Ravine.....	1,000
North Fork G. Pro. Assn.....	Sept. 2	American River	10,000
Pacific Gas and Elec. Co.....	Sept. 2	Lake Valley	14,000
North Fork Assn.....	Sept. 15	American River, North Fork.....	8,000
Tahoe Vista I. Co.....	Sept. 16	Griff Creek	4,000
Lawrence & Comstock.....	Sept. 16	Brockway Creek	4,000
Fish and Game Com.....	Sept. 21	Truckee River	6,000
Total			99,000

Distribution of Steelhead Trout.

H. A. Snelling.....	Oct. 24	Antelope Ravine	8,000
F. R. Payne and R. Fowler.....	Oct. 24	Canyon Creek	8,000
Total			16,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

PLUMAS COUNTY.

Distribution of Loch Leven Trout.

Applicant	Date	Water stocked	Number
Grizzly Ice Co.....	June 13	Grizzly Ice Lake.....	12,000
Portola Chamber of Com.	June 13	Grizzly Creek	18,000
C. N. Johnson and J. B. Sutton	June 13	Smith Creek	9,000
C. N. Johnson and J. B. Sutton	June 13	Gray Eagle Creek.....	9,000
Charles Belden	June 13	Chippis Creek	6,000
Charles Belden	June 13	Indian Creek	3,000
N. P. Nelson.....	June 13	Yellow Creek	6,000
A. L. Andrews.....	June 13	Feather River	42,000
Leo M. Nevis.....	June 13	Feather River	12,000
I. C. Zant.....	June 13	Feather River	39,000
Roger T. Remick.....	June 15	Bonta Creek	20,000
Robert Canonica	July 15	Last Chance Creek.....	2,500
Portola Chamber of Com.	July 21	Grizzly Creek	5,000
Mrs. M. P. Rogers.....	July 21	Milk Ranch Creek.....	12,500
Total			196,000

Distribution of Eastern Brook Trout.

Grizzly Ice Co.....	June 13	Grizzly Creek	9,000
Portola Chamber of Com.	June 13	Grizzly Creek	18,000
Johnsville Boat Club.....	June 13	Eureka Lake	12,000
Johnsville Boat Club.....	June 13	Jamison Lake	12,000
Charles Belden	June 13	Indian Creek	3,000
Charles Belden	June 13	Yellow Creek	6,000
N. P. Nelson.....	June 13	Indian Creek	3,000
N. P. Nelson.....	June 13	Chippis Creek	3,000
Leo M. Nevis.....	June 13	Chambers Creek	6,000
H. G. Porter.....	July 15	Mill Creek	14,400
H. G. Porter.....	July 15	Little Spanish Creek.....	6,600
W. G. Hottman.....	July 15	Clear Creek	4,000
Portola Chamber of Com.	July 21	Grizzly Creek	5,000
W. H. Day.....	July 21	Jackass Creek	5,000
W. H. Day.....	July 21	Chambers Creek	5,000
B. D. Maynard.....	July 21	Rock Creek	15,000
Total			127,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

Distribution of Rainbow Trout.

Applicant	Date	Water stocked	
Johnson & Sutton	July 14	Gray Eagle	6,000
A. T. Walker	July 14	East Branch Chipps River	4,000
A. T. Walker	July 14	Yellow Creek	4,000
A. T. Walker	July 14	Chambers Creek	4,000
Geo. A. Sanborn	July 15	Feather River, south fork	12,000
Roger T. Remick	July 15	Bonta Creek	12,000
Portola Chamber of Com.	July 15	Grizzly Creek	18,000
Leo M. Nevis	July 15	Jackass Creek	10,500
Leo M. Nevis	July 15	Feather River	1,500
N. P. Nelson	July 15	Chipps Creek	3,000
N. P. Nelson	July 15	Yellow Creek	3,000
W. G. Hottman	July 15	Mill Creek	9,000
Chas. Belden	July 15	Chipps Creek	6,000
Chas. Belden	July 15	Yellow Creek	3,000
Dr. J. A. Barr	July 15	Lost Creek	48,000
Oro Electric Corp.	July 15	Yellow Creek	15,000
Robert Canonica	July 15	Last Chance Creek	9,000
I. C. Zent	July 21	Feather River	30,000
Portola Chamber of Com.	July 21	Grizzly Creek	15,000
A. J. Stanley	July 21	Chambers Creek	9,000
A. J. Stanley	July 21	Milk Ranch Creek	9,000
Johnson & Sutton	July 21	Smith Creek	6,000
W. H. Day	July 21	Feather River	3,000
A. L. Andrews	July 21	Feather River	24,000
A. L. Andrews	July 21	Jackass Creek	6,000
Total			270,000

Distribution of Steelhead Trout.

W. G. Hottman	July 21	Kollogg Creek	4,000
W. G. Hottman	July 21	Mill Creek	8,000
Total			12,000

RIVERSIDE COUNTY.

Distribution of Loch Leven Trout.

H. I. Ruess	Oct. 13	Dark Canyon	6,000
H. I. Ruess	Oct. 13	Fuller Creek	2,000
Total			8,000

Distribution of Rainbow Trout.

F. S. Johnson	Oct. 6	Coldwater Creek	4,000
H. I. Ruess	Oct. 13	Dark Canyon	2,000
H. I. Ruess	Oct. 13	Fuller Creek	2,000
Total			8,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1915.***SACRAMENTO COUNTY.****Distribution of Steelhead Trout.**

Applicant	Date	Water stocked	Number
R. Warren -----	Aug. 21	Upper Mokelumne River.....	7,500
Geo. Neale -----	Sept. 3	South Side Park.....	6,000
Total -----			13,500

SAN BENITO COUNTY.**Distribution of Steelhead Trout.**

Fred W. Boyns.....	July 8	Los Viboras Creek.....	18,000
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Distribution of Eastern Brook Trout.

E. A. Pearce.....	July 7	San Juan Canyon Creek.....	5,000
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Distribution of Rainbow Trout.

E. A. Pearce.....	July 7	San Juan Canyon Creek.....	12,000
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SAN BERNARDINO COUNTY.**Distribution of Black Bass.**

S. Guasti -----	Oct. 13	Guasti Reservoir -----	45
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Distribution of Loch Leven Trout.

W. C. Malone.....	Oct. 6	Devil Canyon -----	4,000
W. C. Malone.....	Oct. 6	Forest Home Stream.....	4,000
F. Culver -----	Oct. 6	Fish Creek -----	6,000
L. M. King.....	Oct. 6	Mountain Home Stream, east fork.....	2,000
L. M. King.....	Oct. 6	Forsee Creek -----	2,000
L. M. King.....	Oct. 6	Upper Santa Ana.....	4,000
Total -----			22,000

Distribution of Eastern Brook Trout.

F. Culver -----	Oct. 6	Falls Creek, north fork.....	2,000
F. Culver -----	Oct. 6	Falls Creek, east fork.....	2,000
F. Culver -----	Oct. 6	South tributary Mill Creek.....	4,000
Total -----			8,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

Distribution of Rainbow Trout.

Applicant	Date	Water stocked	Number
W. C. Malone.....	Oct. 6	Lytle Creek	16,000
W. C. Malone.....	Oct. 6	Waterman Canyon	4,000
F. Culver	Oct. 6	Mill Creek, upper.....	4,000
F. Culver	Oct. 6	Alder Creek	2,000
Mark Krysto	Oct. 6	Cucamonga Canyon	4,000
L. M. King.....	Oct. 6	Barton Creek	4,000
L. M. King.....	Oct. 6	South Fork	2,000
L. M. King.....	Oct. 6	Upper Santa Ana.....	6,000
Total			42,000

SAN DIEGO COUNTY.

Distribution of Rainbow Trout.

Webb Toms	Oct. 13	Pine Creek	4,000
Webb Toms	Oct. 13	Boulder Creek	2,000
Webb Toms	Oct. 13	Cuyamaca Lake	2,000
S. C. Dickson.....	Oct. 13	Pauma Creek	10,000
S. C. Dickson.....	Oct. 13	Lion Creek	2,000
Ed Fletcher	Oct. 13	Cauda Verde Creek.....	2,000
Ed Fletcher	Oct. 13	Mataqual Creek	2,000
Ed Fletcher	Oct. 13	Dehr Creek	2,000
Ed Fletcher	Oct. 13	Cedar Creek	2,000
DeWitt C. Mitchell.....	Oct. 13	Cedar Creek	8,000
Total			36,000

Distribution of Eastern Brook Trout.

S. C. Dickson.....	Oct. 13	Pauma Creek	2,000
S. C. Dickson.....	Oct. 13	Lion Creek	2,000
Ed Fletcher	Oct. 13	Cauda Verde Creek.....	2,000
Ed Fletcher	Oct. 13	Mataqual Creek	2,000
Total			8,000

Distribution of Loch Leven Trout.

S. C. Dickson.....	Oct. 13	Pauma Creek	4,000
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SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

SAN LUIS OBISPO COUNTY.

Distribution of Steelhead Trout.

Applicant	Date	Water stocked	Number
Dr. C. S. Noble.....	June 26	Lopez Creek	20,000
Dr. C. S. Noble.....	June 26	Arroyo Grande Creek.....	30,000
Dr. C. S. Noble.....	June 26	Tar Spring Creek.....	10,000
San Luis G. and R. Club..	June 26	See Canyon Creek.....	15,000
San Luis G. and R. Club..	June 26	Ooon Creek	12,000
San Luis G. and R. Club..	June 26	Islay Creek	15,000
San Luis G. and R. Club..	June 26	Copper Mine Creek.....	3,000
San Luis G. and R. Club..	June 26	San Luis Creek.....	30,000
San Luis G. and R. Club..	June 26	Corral de Pedro.....	13,000
San Luis G. and R. Club..	June 26	Steiner Creek	12,000
San Luis G. and R. Club..	June 26	Upper Choro	12,000
San Luis G. and R. Club..	June 26	Lower Choro	12,000
San Luis G. and R. Club..	June 26	Morro	12,000
San Luis G. and R. Club..	June 26	Torro	12,000
San Luis G. and R. Club..	June 26	Old Creek	6,000
San Luis G. and R. Club..	June 26	Clark Valley Creek.....	6,000
Santa Maria R. and G. Club	June 26	Twin Lake	10,000
Santa Maria R. and G. Club	June 26	Celery Lake	20,000
Santa Maria R. and G. Club	June 26	Pipe Line Lake.....	10,000
H. J. Abels.....	July 8	Alamo	6,000
		Total	266,000

Distribution of Loch Leven Trout.

Colony Holding Corp.....	June 26	Santa Margarita	9,000
Colony Holding Corp.....	June 26	Graves Creek	3,000
Santa Maria R. and G. Club	June 26	Mud Lake	8,000
Santa Maria R. and G. Club	June 26	White Lake	7,000
		Total	27,000

Distribution of Eastern Brook Trout.

Colony Holding Corp.....	June 26	Atascadero Creek	9,000
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Distribution of Rainbow Trout.

P. H. Murphy.....	June 26	Atascadero Creek	7,500
P. H. Murphy.....	June 26	San Simeon Creek.....	10,000
P. H. Murphy.....	June 26	Berros Creek	3,500
Dr. C. S. Noble.....	June 26	Lopez Creek	3,000
Dr. C. S. Noble.....	June 26	Arroyo Grande Creek.....	3,000
Dr. C. S. Noble.....	June 26	Tar Spring Creek.....	3,000
San Luis G. and R. Club..	June 26	Islay Creek	3,000
San Luis G. and R. Club..	June 26	Copper Mine Creek.....	3,000
San Luis G. and R. Club..	June 26	San Luis Creek.....	15,000
San Luis G. and R. Club..	June 26	Corral de Pedro.....	3,000
San Luis G. and R. Club..	June 26	Steiner Creek	3,000
San Luis G. and R. Club..	June 26	Upper Choro	3,000
San Luis G. and R. Club..	June 26	Lower Choro	3,000
San Luis G. and R. Club..	June 26	Morro	3,000
San Luis G. and R. Club..	June 26	Torro	3,000
		Total	69,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

SAN MATEO COUNTY.

Distribution of Rainbow Trout.

Applicant	Date	Water stocked	Number
Ocean Shore R. R. Co.---	June 20	Purissima Creek -----	60,000
Ocean Shore R. R. Co.---	June 20	Corte Madera Creek-----	20,000
		Total -----	80,000

Distribution of Steelhead Trout.

Ocean Shore R. R. Co.---	June 20	Tobin Creek -----	32,000
Ocean Shore R. R. Co.---	June 20	Higgin Creek -----	44,000
Ocean Shore R. R. Co.---	June 20	Lobitos Creek -----	60,000
Ocean Shore R. R. Co.---	June 20	Tunitas Creek -----	40,000
Ocean Shore R. R. Co.---	June 20	Harrington Creek -----	60,000
Ocean Shore R. R. Co.---	June 20	San Gregoria Creek-----	84,000
Jos. B. Fleming.-----	June 20	San Pedro Creek -----	40,000
Butana L. and Dev. Co.---	Sept. 8	Butano Creek -----	10,000
McCormick & Son.-----	Sept. 8	Butano Creek -----	10,000
Herbert E. Law.-----	Oct. 6	Corte Madera Creek-----	20,000
		Total -----	400,000

SANTA BARBARA COUNTY.

Distribution of Quinnot Salmon.

H. J. Abels.-----	July 8	Santa Ynez River.-----	25,000
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Distribution of Steelhead Trout.

H. J. Abels.-----	July 8	Salsipuedes Creek -----	6,000
H. J. Abels.-----	July 8	Miguelito -----	6,000
H. J. Abels.-----	July 8	Santa Ynez River-----	30,000
H. J. Abels.-----	July 8	Tepusquet -----	6,000
H. J. Abels.-----	July 8	Guadalupe Creek -----	6,000
H. J. Abels.-----	July 8	Dos Pueblos -----	21,000
H. J. Abels.-----	July 8	Santa Ynez River -----	60,000
H. S. Deaderick.-----	Oct. 7	Arroyo Padaro -----	3,000
H. S. Deaderick.-----	Oct. 7	Rincon Creek -----	3,000
H. S. Deaderick.-----	Oct. 7	Carpinteria Creek -----	3,000
H. S. Deaderick.-----	Oct. 7	Gobenerdor Creek -----	3,000
		Total -----	147,000

Distribution of Loch Leven Trout.

H. J. Abels.-----	July 8	Sisquoc -----	7,500
H. J. Abels.-----	July 8	Manzana -----	2,500
H. J. Abels.-----	July 8	Tepusquet -----	2,500
		Total -----	12,500

Distribution of Eastern Brook Trout.

H. J. Abels.-----	July 8	Sisquoc -----	10,000
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SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

SANTA CLARA COUNTY.

Distribution of Steelhead Trout.

Applicant	Date	Water stocked	Number
Earle Downing	June 9	Calaveras Creek	10,000
Earle Downing	June 9	Bear Creek	8,000
Earle Downing	June 9	Valpe Creek	8,000
C. H. Squire	Aug. 3	Los Gatos	15,000
		Total	41,000

Distribution of Rainbow Trout.

I. L. Koppel	July 7	Smiths Creek	30,000
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SHASTA COUNTY.

Distribution of Rainbow Trout.

C. L. Watson	July 8	Clear Creek	10,000
C. L. Watson	July 8	Five Mile Gulch	2,500
C. L. Watson	July 8	Mill Creek	2,500
Hazel Gold Mining Co.	July 8	Crystal Creek	7,500
Hazel Gold Mining Co.	July 8	Klens Gulch	2,500
W. H. Logan	July 8	Eagle Creek	5,000
W. H. Logan	July 8	East Fork of Cottonwood	7,500
W. H. Logan	July 8	South Fork of Cottonwood	5,000
Alex Hansen	Aug. 22	Cedar Creek	2,500
Alex Hansen	Aug. 22	Cow Creek	2,500
Alex Hansen	Aug. 22	Willow Creek	2,500
Alex Hansen	Aug. 22	Montgomery Creek	2,500
H. O. Wicks	Aug. 25	Sacramento River	8,000
Harmon Bell	Aug. 26	Sacramento River	10,000
Dunsmuir Promotion Club ..	Aug. 29	Little Castle Creek	16,000
Dunsmuir Promotion Club ..	Aug. 29	Soda Creek	39,000
Dunsmuir Promotion Club ..	Aug. 29	Little Soda Creek	5,000
Seymour S. Bass	Aug. 29	McCloud River	40,000
Sacramento Valley East- ern R. R.	Aug. 29	Dedalles Creek	10,000
J. L. Barham	Sept. 8	Rock Creek	4,000
		Total	184,500

Distribution of Bass.

E. W. Ehmann	Nov. 1	Harbison Reservoir	40
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Distribution of Steelhead Trout.

H. O. Wicks	Aug. 25	Sacramento River	8,000
Harmon Bell	Aug. 26	Sacramento River	12,000
J. L. Barham	Sept. 8	Rock Creek	8,000
Dunsmuir Promotion Club ..	Oct. 17	Little Castle Creek	100,000
Dunsmuir Promotion Club ..	Oct. 17	Sacramento River	150,000
		Total	278,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

Distribution of Loch Leven Trout.

Applicant	Date	Water stocked	Number
C. L. Watson.....	July 8	Clear Creek	10,000
C. L. Watson.....	July 8	Five Mile Gulch.....	2,500
C. L. Watson.....	July 8	Mill Creek	2,500
Hazel Gold Mining Co.....	July 8	Crystal Creek	2,500
Hazel Gold Mining Co.....	July 8	Kliens Gulch	2,500
Dunsmuir Promotion Club	Aug. 29	Little Castle Creek.....	16,000
Dunsmuir Promotion Club	Aug. 29	Soda Creek	39,000
Dunsmuir Promotion Club	Aug. 29	Little Soda Creek.....	5,000
Sacramento Valley East- ern R. R.	Aug. 29	Dedalles Creek	10,000
		Total	90,000

SIERRA COUNTY.

Distribution of Steelhead Trout.

Webber Lake Club.....	Sept. 21	Webber Lake	16,000
Webber Lake Club.....	Sept. 21	Lake of the Woods.....	6,000
		Total	22,000

Distribution of Loch Leven Trout.

R. W. Thorne.....	July 15	Loyalton Creek	5,000
R. W. Thorne.....	July 15	Turner Creek	5,000
R. W. Thorne.....	July 15	Bodinach Creek	5,000
G. F. Edwards.....	July 21	Gold Lake	10,000
A. S. Nichols.....	Sept. 15	Cool Creek	6,000
A. S. Nichols.....	Sept. 15	Morgan Creek	2,000
A. S. Nichols.....	Sept. 15	Miller Creek	2,000
		Total	35,000

Distribution of Eastern Brook Trout.

W. B. Tubbs.....	July 1	Inlet to Webber Lake.....	18,000
G. F. Edwards.....	July 21	Gold Lake	5,000
		Total	23,000

Distribution of Rainbow Trout.

W. B. Tubbs.....	July 1	Inlet to Webber Lake.....	18,000
R. W. Thorne.....	July 15	Loyalton Creek	7,000
R. W. Thorne.....	July 15	Turner Creek	7,000
R. W. Thorne.....	July 15	Bodinach Creek	7,000
A. S. Nichols.....	Sept. 15	Cool Creek	2,000
A. S. Nichols.....	Sept. 15	Morgan Creek	2,000
A. S. Nichols.....	Sept. 15	Miller Creek	2,000
		Total	45,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

SISKIYOU COUNTY.

Distribution of Quinnat Salmon.

Applicant	Date	Water stocked	Number
Fish and Game Com.....	Jan. 23	Cold Creek, tributary to Sacramento River.....	597,000
Fish and Game Com.....	Jan. 25	Cold Creek, tributary to Sacramento River.....	692,000
Fish and Game Com.....	Jan. 26	Sullaway Creek, tributary to Sacramento River.....	603,000
Fish and Game Com.....	Jan. 27	Schoolhouse Creek, tributary to Sac. River.....	645,000
Fish and Game Com.....	Jan. 28	Sullaway Creek, tributary to Sacramento River.....	347,000
Fish and Game Com.....	Jan. 29	Spring Creek, tributary to Sacramento River.....	435,000
Fish and Game Com.....	Jan. 30	Cold Creek, tributary to Sacramento River.....	181,000
Fish and Game Com.....	Jan. 31	Sullaway Creek, tributary to Sacramento River.....	428,000
Fish and Game Com.....	Feb. 5	Spring Creek, tributary to Sacramento River.....	655,000
Fish and Game Com.....	Feb. 13	Schoolhouse Creek, tributary to Sac. River.....	400,000
Fish and Game Com.....	Feb. 15	Schoolhouse Creek, tributary to Sac. River.....	650,000
Fish and Game Com.....	Feb. 17	Spring Creek, tributary to Sacramento River.....	400,000
Fish and Game Com.....	Feb. 18	Sullaway Creek, tributary to Sacramento River.....	550,000
Fish and Game Com.....	Feb. 22	Sullaway Creek, tributary to Sacramento River.....	756,000
Fish and Game Com.....	Feb. 23	Spring Creek, tributary to Sacramento River.....	300,000
Fish and Game Com.....	Feb. 26	Sullaway Creek, tributary to Sacramento River.....	634,000
Fish and Game Com.....	Feb. 27	Schoolhouse Creek, tributary to Sac. River.....	500,000
Fish and Game Com.....	Mar. 1	Schoolhouse Creek, tributary to Sac. River.....	776,000
Fish and Game Com.....	Mar. 2	Spring Creek, tributary to Sacramento River.....	600,000
Fish and Game Com.....	Mar. 3	Cold Creek, tributary to Sacramento River.....	653,000
Fish and Game Com.....	Mar. 5	Cold Creek, tributary to Sacramento River.....	500,000
Fish and Game Com.....	Mar. 8	Cold Creek, tributary to Sacramento River.....	636,000
Fish and Game Com.....	Mar. 10	Spring Creek, tributary to Sacramento River.....	600,000
Fish and Game Com.....	Mar. 11	Cold Creek, tributary to Sacramento River.....	600,000
Fish and Game Com.....	Mar. 13	Schoolhouse Creek, tributary to Sac. River.....	605,000
Fish and Game Com.....	Mar. 16	Sullaway Creek, tributary to Sacramento River.....	500,000
Fish and Game Com.....	Mar. 17	Sullaway Creek, tributary to Sacramento River.....	500,000
Fish and Game Com.....	Mar. 18	Sullaway Creek, tributary to Sacramento River.....	389,000
Fish and Game Com.....	Mar. 30	Cold Creek, tributary to Sacramento River.....	500,000
Fish and Game Com.....	Mar. 31	Cold Creek, tributary to Sacramento River.....	692,000
Fish and Game Com.....	April 5	Cold Creek, tributary to Sacramento River.....	500,000
Fish and Game Com.....	April 6	Cold Creek, tributary to Sacramento River.....	500,000
Fish and Game Com.....	April 7	Spring Creek, tributary to Sacramento River.....	507,000
Fish and Game Com.....	April 11	Sullaway Creek, tributary to Sacramento River.....	500,000
Fish and Game Com.....	April 12	Sullaway Creek, tributary to Sacramento River.....	500,000
Fish and Game Com.....	April 14	Cold Creek, tributary to Sacramento River.....	506,000
Fish and Game Com.....	April 15	Sullaway Creek, tributary to Sacramento River.....	400,000
Fish and Game Com.....	April 17	Sullaway Creek, tributary to Sacramento River.....	500,000
Fish and Game Com.....	April 18	Sullaway Creek, tributary to Sacramento River.....	477,000
Fish and Game Com.....	April 20	Spring Creek, tributary to Sacramento River.....	309,000
Fish and Game Com.....	April 22	Sullaway Creek, tributary to Sacramento River.....	654,000
Fish and Game Com.....	April 25	Cold Creek, tributary to Sacramento River.....	600,000
Fish and Game Com.....	April 26	Cold Creek, tributary to Sacramento River.....	353,000
Fish and Game Com.....	April 27	Cold Creek, tributary to Sacramento River.....	300,000
Fish and Game Com.....	April 28	Cold Creek, tributary to Sacramento River.....	500,000
Fish and Game Com.....	April 29	Sullaway Creek, tributary to Sacramento River.....	555,000
Fish and Game Com.....	April 30	Cold Creek, tributary to Sacramento River.....	500,000
Fish and Game Com.....	May 2	Klamath River.....	450,000
Fish and Game Com.....	May 4	Klamath River.....	200,000
Fish and Game Com.....	Oct. 8	Cold Creek, tributary to Sacramento River.....	50,000
Fish and Game Com.....	Oct. 13	Klamath River.....	200,000
Fish and Game Com.....	Nov. 2	Sullaway Creek, tributary to Sacramento River.....	2,000,000
Fish and Game Com.....	Nov. 2	Cold Creek, tributary to Sacramento River.....	2,970,000
Fish and Game Com.....	Nov. 18	Klamath River.....	15,000
Fish and Game Com.....	Nov. 19	Klamath River.....	15,000
Total			80,295,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

Distribution of Silver Salmon.

Applicant	Date	Water stocked	Number
Fish and Game Com.....	May 2	Klamath River.....	200,000
Fish and Game Com.....	May 4	Klamath River.....	400,000
Fish and Game Com.....	May 5	*Cold Creek, tributary to Sacramento River.....	746,000
Total			1,346,000

*Silver Salmon planted in Cold Creek May 5 badly diseased; not considered worth hauling back to Klamath River.

Distribution of Black Spotted Trout.

Zick Abrams.....	Sept. 9	Abrams Lake.....	20,000
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Distribution of Steelhead Trout.

R. P. Wilson.....	July 16	Deer Creek.....	6,000
Fish and Game Com.....	July 18	Klamath River.....	350,000
McCloud River Lmbr. Co.	Aug. 9	McCloud River.....	27,500
McCloud River R. R. Co....	Aug. 9	McCloud River, east of Dry Creek.....	35,000
McCloud River R. R. Co....	Aug. 11	McCloud River, east of Dry Creek.....	37,500
McCloud River Lmbr. Co.	Aug. 11	McCloud River.....	25,000
Sisson Promotion Assn.....	Aug. 12	Wagon Creek.....	30,000
Sisson Promotion Assn.....	Aug. 12	Schoolhouse Creek	30,000
Sisson Promotion Assn.....	Aug. 12	Spring Creek.....	50,000
Sisson Promotion Assn.....	Aug. 12	Cold Creek.....	30,000
Sisson Promotion Assn.....	Aug. 12	Sullaway Creek.....	60,000
Montague Gun Club.....	Aug. 25	Little Shasta Creek.....	16,000
Yreka Chamber of Com.....	Aug. 25	Shasta River.....	20,000
F. O. Branstetter.....	Sept. 7	Sacramento River.....	10,000
Total			727,000

Distribution of Loch Leven Trout.

B. Casalta.....	July 2	Wagon Creek.....	8,000
Sisson Promotion Club.....	July 2	Wagon Creek.....	10,000
Sisson Promotion Club.....	July 2	Spring Creek.....	15,000
Sisson Promotion Club.....	July 2	Sullaway Creek at Rupps.....	25,000
Robert Rupp.....	July 12	Sullaway Creek	15,000
McCloud River Lmbr. Co.	Aug. 9	McCloud River.....	22,000
McCloud River R. R. Co....	Aug. 9	McCloud River.....	22,000
W. L. Falkner.....	Aug. 25	Shasta River, headwaters.....	12,000
W. M. Bray.....	Aug. 25	Antelope Creek.....	5,000
O. E. Pile.....	Aug. 25	Butte Creek.....	5,000
Montague Gun Club.....	Aug. 25	Little Shasta Creek.....	4,000
Yreka Chamber of Com.....	Aug. 25	Shasta River.....	16,000
Zick Abrams.....	Sept. 9	Abrams Lake.....	15,000
Dunsmuir Promotion Club.....	Aug. 29	Bear Creek.....	6,500
Dunsmuir Promotion Club.....	Aug. 29	Hedge Creek.....	4,500
Dunsmuir Promotion Club.....	Aug. 29	Soda Creek, Upper Branch.....	9,000
C. L. Lewis.....	Oct. 1	Cold Creek.....	35,000
Zick Abrams.....	Oct. 27	Abrams Lake.....	15,000
Sisson Promotion Club.....	Oct. 29	Cold Creek.....	5,000
Total			249,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

Distribution of Eastern Brook Trout.

Applicant	Date	Water stocked	Number
B. Casalta.....	July 2	Wagon Creek.....	8,000
Sisson Promotion Club.....	July 2	Wagon Creek.....	6,000
Sisson Promotion Club.....	July 2	Spring Creek.....	4,000
Robert Rupp.....	July 12	Spring Creek.....	25,000
C. Lewis.....	July 15	Cold Creek.....	30,000
McCloud River R. R. Co.....	Aug. 9	McCloud River, east of Dry Creek.....	14,000
McCloud River Lmbr. Co.....	Aug. 9	McCloud River, east of Dry Creek.....	16,000
C. S. Erickson.....	Sept. 1	Bear Creek.....	6,000
Total			109,000

Distribution of Rainbow Trout.

Sisson Promotion Club.....	July 2	Sullaway Creek.....	25,000
Sisson Promotion Club.....	July 2	Sullaway Creek at Rupps.....	35,000
R. P. Wilson.....	July 16	Deer Creek.....	20,000
McCloud River Lmbr. Co.....	Aug. 9	McCloud River.....	24,000
McCloud River R. R. Co.....	Aug. 9	McCloud River, east of Dry Creek.....	26,000
McCloud River R. R. Co.....	Aug. 11	McCloud River, east of Dry Creek.....	24,000
McCloud River Lmbr. Co.....	Aug. 11	McCloud River.....	26,000
Mrs. R. O. Ney.....	Aug. 21	Little Shasta Creek.....	8,000
J. A. Carton.....	Aug. 25	Shasta River.....	12,000
W. M. Bray.....	Aug. 25	Antelope Creek.....	18,000
O. E. Pile.....	Aug. 25	Butte Creek.....	9,000
Montague Gun Club.....	Aug. 25	Little Shasta Creek.....	10,000
C. S. Erickson.....	Sept. 1	Bear Creek.....	6,000
Silas Nicholson.....	Sept. 1	Bear Creek.....	8,000
F. O. Branstetter.....	Sept. 7	Sacramento River.....	15,000
Zick Abrams.....	Sept. 9	Abrams Lake.....	25,000
Dunsmuir Promotion Club.....	Aug. 29	Bear Creek.....	6,500
Dunsmuir Promotion Club.....	Aug. 29	Hedge Creek.....	6,500
Dunsmuir Promotion Club.....	Aug. 29	Soda Creek, Upper Branch.....	7,000
C. Lewis.....	Oct. 1	Cold Creek.....	40,000
Zick Abrams.....	Oct. 27	Abrams Lake.....	15,000
Total			366,000

SOLANO COUNTY.

Distribution of Steelhead Trout.

Winters Fish and Game Protective Association.....	July 21	Miller Creek.....	45,000
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SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

SONOMA COUNTY.

Distribution of Steelhead Trout.

Applicant	Date	Water stocked	Number
H. S. Gutermute.....	Aug. 6	Mark West Creek.....	20,000
W. R. Stearns.....	Sept. 27	Sonoma Creek.....	30,000
J. W. Wise.....	Sept. 27	Adobe Canyon.....	10,000
J. W. Wise.....	Sept. 27	Nuns Creek.....	10,000
J. W. Wise.....	Sept. 27	Johnson Creek.....	10,000
F. D. Trosper.....	Oct. 12	Austin Creek.....	35,000
F. D. Trosper.....	Oct. 12	Ward Creek.....	5,000
F. D. Trosper.....	Oct. 12	Bear Pen Creek.....	10,000
A. H. Richardson.....	Oct. 12	Stewart's Point Creek.....	20,000
A. H. Richardson.....	Oct. 12	Fort Ross Creek.....	5,000
H. C. McCaughey.....	Oct. 18	Salmon Creek.....	25,000
Total			180,000

Distribution of Rainbow Trout.

H. S. Gutermute.....	Oct. 12	Mark West Creek.....	6,000
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TEHAMA COUNTY.

Distribution of Steelhead Trout.

C. W. De Long.....	July 8	Mill Creek.....	9,000
J. A. Owen.....	July 8	South Fork of Cottonwood Creek.....	12,000
U. S. Forestry Service.....	Aug. 21	Battle Creek at Lower Bridge.....	5,000
U. S. Forestry Service.....	Aug. 21	Martin Creek at Mineral Co.....	5,000
U. S. Forestry Service.....	Aug. 21	Battle Creek at Upper Bridge.....	10,000
A. B. McCollum.....	Aug. 21	Deer Creek.....	7,500
Total			48,500

Distribution of Loch Leven Trout.

W. E. Hamlin.....	July 8	Mill Creek.....	12,500
Walter Stoll.....	Aug. 14	Elder Creek.....	6,000
H. H. Zimmerman.....	Aug. 28	Mill Creek.....	4,000
Total			22,500

Distribution of Eastern Brook Trout.

Geo. Neale.....	Aug. 21	Mill Creek.....	6,000
Geo. Neale.....	Aug. 21	Battle Creek.....	6,000
H. H. Zimmerman.....	Aug. 28	Mill Creek.....	4,000
Total			16,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

Distribution of Rainbow Trout.

Applicant	Date	Water stocked	Number
C. W. De Long.....	July 8	Mill Creek.....	5,000
J. A. Owen.....	July 8	South Fork of Cottonwood Creek.....	5,000
Casper Ehorn.....	July 8	Maple Creek.....	2,500
Walter Stoll.....	Aug. 14	Elder Creek.....	4,000
A. B. McCollum.....	Aug. 21	Deer Creek.....	5,000
H. H. Zimmerman.....	Aug. 28	Mill Creek.....	4,000
E. O. Powell.....	Aug. 28	Antelope Creek.....	14,000
Andrew Shafer.....	Sept. 8	Upper Antelope Creek.....	20,000
		Total	59,500

TRINITY COUNTY.

Distribution of Rainbow Trout.

C. E. Carr.....	Oct. 11	Trinity River.....	8,000
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TULARE COUNTY.

Distribution of Steelhead Trout.

Porterville Fish and Game Association	Sept. 3	South Tule River.....	10,000
Tule River Fishing and Shooting Association.....	Sept. 3	Tule River.....	16,000
Deer Creek Fish and Game Protective Association.....	Sept. 3	Tyler Creek.....	8,000
Deer Creek Fish and Game Protective Association.....	Sept. 3	Deer Creek.....	8,000
C. A. Kirkpatrick.....	Sept. 3	Tule River.....	8,000
Ed Cramer.....	Sept. 3	White River.....	3,000
Ed Cramer.....	Sept. 3	Upper Peale River.....	3,000
H. M. Berry.....	Sept. 3	Posey Creek.....	6,000
		Total	62,000

Distribution of Loch Leven Trout.

Porterville Fish and Game Association	Sept. 3	Kissing Creek.....	4,000
Deer Creek Fish and Game Protective Association.....	Sept. 3	Tyler Creek.....	5,000
Deer Creek Fish and Game Protective Association.....	Sept. 3	Deer Creek.....	5,000
Ed Cramer.....	Sept. 3	White River.....	3,000
Ed Cramer.....	Sept. 3	Upper Peale River.....	3,000
H. M. Berry.....	Sept. 3	Posey Creek.....	6,000
		Total	26,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

Distribution of Rainbow Trout.

Applicant	Date	Water stocked	Number
Porterville Fish and Game Association	Sept. 3	South Tule River.....	9,000
Porterville Fish and Game Association	Sept. 3	Kissing Creek.....	11,000
Tule River Fishing and Shooting Association....	Sept. 3	Tule River.....	18,000
Deer Creek Fish and Game Protective Association....	Sept. 3	Deer Creek.....	5,000
Deer Creek Fish and Game Protective Association....	Sept. 3	Tyler Creek.....	5,000
C. A. Kirkpatrick.....	Sept. 3	Tule River.....	8,000
		Total	56,000

TUOLUMNE COUNTY.

Distribution of Steelhead Trout.

Lewis Elliott.....	Sept. 9	Stanislaus River.....	10,000
Sierra & S. F. Power Co.	Sept. 9	Indian Creek.....	7,000
Geo. F. Conlin.....	Sept. 9	Stanislaus River, south fork.....	12,000
Board of Supervisors, Tuolumne County.....	Sept. 9	Tuolumne River, south fork.....	12,000
Board of Supervisors, Tuolumne County.....	Sept. 9	Tuolumne River, north fork.....	8,000
Board of Supervisors, Tuolumne County.....	Sept. 14	Tuolumne River, north fork.....	10,000
Board of Supervisors, Tuolumne County.....	Sept. 14	Sullivans Creek.....	12,000
Board of Supervisors, Tuolumne County.....	Sept. 14	Stanislaus River, main waters.....	4,000
		Total	75,000

Distribution of Black Spotted Trout.

Lewis Elliott.....	Sept. 9	Stanislaus River.....	3,000
Lewis Elliott.....	Sept. 9	Rose Creek.....	3,000
Sierra & S. F. Power Co.	Sept. 9	Stanislaus River, at power house.....	15,000
		Total	21,000

Distribution of Loch Leven Trout.

Lewis Elliott.....	Sept. 9	Stanislaus River.....	4,000
Geo. F. Conlin.....	Sept. 9	Stanislaus River, south fork.....	4,000
Board of Supervisors, Tuolumne County.....	Sept. 9	Stanislaus River, main waters.....	10,000
Board of Supervisors, Tuolumne County.....	Sept. 9	Releaf Stream.....	20,000
		Total	38,000

SISSON HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

Distribution of Eastern Brook Trout.

Applicant	Date	Water stocked	Number
Geo. F. Conlin.....	Sept. 9	Stanislaus River, south fork.....	4,000

Distribution of Rainbow Trout.

Lewis Elliott	Sept. 9	Main Fork of Stanislaus River.....	4,000
Sierra & S. F. Power Co.	Sept. 9	Forebay, Stanislaus River.....	15,000
Sierra & S. F. Power Co.	Sept. 9	Sand Bar Dam, Stanislaus River.....	15,000
Geo. F. Conlin.....	Sept. 9	Stanislaus River, south fork.....	8,000
Board of Supervisors, Tuolumne County.....	Sept. 9	Tuolumne River, south fork.....	20,000
Board of Supervisors, Tuolumne County.....	Sept. 9	Tuolumne River, north fork.....	16,000
Board of Supervisors, Tuolumne County.....	Sept. 14	Tuolumne River, north fork.....	6,000
Board of Supervisors, Tuolumne County.....	Sept. 14	Crow Creek.....	4,000
Board of Supervisors, Tuolumne County.....	Sept. 14	Stanislaus River, main waters.....	34,000
Total			122,000

VENTURA COUNTY.

Distribution of Quinnot Salmon.

J. J. Barnett.....	Oct. 8	Ventura River.....	25,000
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Distribution of Steelhead Trout.

Geo. Rissman.....	Oct. 7	Sisar Creek.....	4,000
G. C. Hollister.....	Oct. 8	Agua Blanca Creek.....	10,000
J. J. Barnett.....	Oct. 8	Ventura River.....	50,000
J. J. Barnett.....	Oct. 8	San Antonio Creek.....	25,000
J. J. Barnett.....	Oct. 8	Coyote Creek.....	25,000
J. J. Barnett.....	Oct. 8	Seesaw Creek.....	8,000
Elkins & Temple.....	Oct. 8	Hopper Creek.....	4,000
W. W. Wilcox.....	Oct. 8	North Fork of Matilya River.....	10,000
W. W. Wilcox.....	Oct. 8	North Fork of Matilya River.....	6,000
J. J. Barnett.....	Oct. 21	Ventura River.....	12,000
J. J. Barnett.....	Oct. 21	San Antonio Creek.....	48,000
H. I. Pritchard.....	Oct. 22	Sespe River.....	20,000
Total			222,000

Distribution of Loch Leven Trout.

W. W. Laidley.....	Sept. 8	Seymore Creek.....	6,000
T. E. Klipstein.....	Oct. 5	Seymore Creek.....	4,000
Total			10,000

SISSON HATCHERY—Continued.*Fish Distribution by Counties. Season 1915.***STATE OF NEVADA.****Distribution of Rainbow Trout.**

Applicant	Date	Water stocked	Number
W. W. Laidley.....	Sept. 8	Seymore Creek.....	4,000
T. E. Klipstein.....	Oct. 5	Lockwood Creek.....	4,000
J. J. Barnett.....	Oct. 8	North Fork.....	2,000
J. J. Barnett.....	Oct. 8	Reyes Creek.....	2,000
W. W. Wilcox.....	Oct. 8	North Fork of Matilya River.....	2,000
Total			14,000

Distribution of Silver Salmon Eggs.

Nevada State Fish Commission	Feb. 14	Planted in state of Nevada.....	100,000
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STATE OF OREGON.**Distribution of Black Spotted Trout.**

James Withycombe.....	July 2	Wallowa Lake in eastern Oregon.....	100,000
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PONDS, SISSON HATCHERY.**Rainbow Trout, Retained in Ponds.**

Fish and Game Com.....	Oct. 20	Retained in ponds at Sisson Hatchery.....	130,000
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TAHOE HATCHERY.*Fish Distribution by Counties. Season 1915.***ALPINE COUNTY.****Distribution of Black Spotted Trout.**

Grant P. Merrill.....	Aug. 17	East Carson (Silver Creek).....	6,000
Grant P. Merrill.....	Aug. 17	East Carson (Hot Spring Creek).....	6,000
Grant P. Merrill.....	Aug. 17	West Carson (Woodford Canyon).....	21,000
Grant P. Merrill.....	Aug. 17	West Carson (Hope Valley).....	12,000
Grant P. Merrill.....	Aug. 17	West Carson (near Woodfords).....	6,000
Chas. W. Tryon.....	Aug. 17	Silver Ring Creek.....	12,000
Chas. W. Tryon.....	Aug. 17	Wolf Creek.....	6,000
Chas. W. Tryon.....	Aug. 17	North Fork of Mokelumne River.....	6,000
Total			75,000

TAHOE HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

EL DORADO COUNTY.

Distribution of Black Spotted Trout.

Applicant	Date	Water stocked	Number
Fish and Game Com.	June 23	Power House Ditch	40,000
Fish and Game Com.	June 26	Tallac Creek	100,000
Fish and Game Com.	June 26	Power House Ditch	50,000
Fish and Game Com.	June 27	Taylor Creek	100,000
Fish and Game Com.	June 28	Tallac Creek Slough	95,000
Fish and Game Com.	June 29	Tallac Creek Slough	100,000
Fish and Game Com.	June 29	Green Bay, Fallen Leaf Lake	100,000
Fish and Game Com.	June 29	Cascade Lake	100,000
Fish and Game Com.	June 30	Tallac Creek Slough	74,000
Fish and Game Com.	July 8	Taylor Creek	100,000
Fish and Game Com.	July 11	Tallac Creek	100,000
Fish and Game Com.	July 11	Cascade Lake	100,000
Glen Alpine Co.	July 12	Susie Lake	40,000
Glen Alpine Co.	July 13	Grass Lake	40,000
Glen Alpine Co.	July 14	Cascade Lake	96,000
Glen Alpine Co.	July 14	Half Moon Lake	40,000
Fish and Game Com.	July 15	Fallen Leaf Lake	50,000
Fish and Game Com.	July 15	Little Truckee River	50,000
Glen Alpine Co.	July 15	Gilmore Lake	40,000
Fish and Game Com.	July 16	Little Truckee River	100,000
Glen Alpine Co.	July 16	Susie Lake	20,000
Glen Alpine Co.	July 16	Grass Lake	20,000
Fish and Game Com.	July 17	Tallac Creek Slough	100,000
Al Tahoe Co.	July 18	Trout Creek	25,000
Fish and Game Com.	July 19	Little Truckee River	90,000
Fish and Game Com.	July 19	Taylor Creek	24,000
Fish and Game Com.	July 29	Meiggs Bay Creek	25,000
C. T. Bradley	Sept. 20	Emerald Bay	25,000
E. G. Schmiedel	Oct. 3	Rabbit Lake	12,000
Total			1,856,000

NEVADA COUNTY.

Distribution of Black Spotted Trout.

James McIver	Aug. 31	Donner Creek	15,000
Truckee Chamber of Com.	Sept. 9	Donner Lake	25,000
Truckee Chamber of Com.	Sept. 10	Donner Lake	25,000
Truckee Chamber of Com.	Sept. 11	Donner Lake	25,000
E. J. Baldwin	Sept. 18	Donner Lake	30,000
E. F. Stewart	Sept. 23	West Lakes	15,000
H. N. Freeman	Sept. 24	Lakes on ridge above Lake Sterling	50,000
Joseph Gouling and John Sherrett	Sept. 24	Lake Sherrett	18,000
Total			203,000

TAHOE HATCHERY—Continued.*Fish Distribution by Counties. Season 1915.***PLACER COUNTY.****Distribution of Black Spotted Trout.**

Applicant	Date	Water stocked	Number
Fish and Game Com.....	Aug. 27	Slim Jim Creek.....	50,000
Tahoe Vista Hotel Co.....	Aug. 30	Griff Creek	25,000
Fish and Game Com.....	Sept. 13	Lake Tahoe, near Island Park.....	30,000
Fish and Game Com.....	Sept. 17	Lake Tahoe, near Island Park.....	50,000
Fish and Game Com.....	Sept. 21	Machine Shop Creek.....	30,500
E. R. Rees.....	Sept. 23	Crystal Lake	12,000
Fish and Game Com.....	Sept. 25	Burton Creek Slough.....	22,500
Fish and Game Com.....	Sept. 28	Burton Creek Slough.....	25,000
Fish and Game Com.....	Sept. 30	Lake Tahoe, near car barns.....	20,000
Fish and Game Com.....	Oct. 1	Lake Tahoe, source of Truckee River.....	30,000
Fish and Game Com.....	Oct. 4	Burton Creek Slough.....	20,000
Fish and Game Com.....	Oct. 6	Blackwood Creek	30,000
Fish and Game Com.....	Oct. 8	Ward Creek	35,000
Fish and Game Com.....	Oct. 11	Tahoe Lake, Island Park Tules.....	25,000
Fish and Game Com.....	Oct. 12	Ward Creek	25,000
H. N. Freeman.....	Oct. 12	Lake Stirling	20,000
Fish and Game Com.....	Oct. 12	Slim Jim Creek.....	14,000
Total			464,000

SIERRA COUNTY.**Distribution of Black Spotted Trout.**

Webber Lake Club.....	Sept. 7	Webber Lake and Inlet.....	60,000
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BROOKDALE HATCHERY.*Fish Distribution by Counties. Season 1915.***MONTEREY COUNTY.****Distribution of Steelhead Trout.**

J. L. Roberts.....	July 7	Garrapatis Creek	3,000
J. L. Roberts.....	July 7	Mill Creek	3,000
J. L. Roberts.....	July 7	Serra Hill Creek.....	2,000
J. L. Roberts.....	July 7	Rocky Creek	2,000
J. L. Roberts.....	July 7	North Fork of Little River.....	5,000
J. L. Roberts.....	July 7	South Fork of Little River.....	5,000
J. L. Roberts.....	July 7	Big Sur River.....	10,000
A. H. Abbott.....	July 13	Arroyo Seco	30,000
J. L. Roberts.....	Aug. 5	Lower Carmel	45,000
J. L. Roberts.....	Aug. 7	Pola Colorado	3,000
J. L. Roberts.....	Aug. 7	Rocky Creek	3,000
J. L. Roberts.....	Aug. 7	Mill Creek	4,500
J. L. Roberts.....	Aug. 7	Little Sur River.....	12,000
J. L. Roberts.....	Aug. 7	Big Sur River.....	22,500
Total			150,000

BROOKDALE HATCHERY—Continued.*Fish Distribution by Counties. Season 1915.***SANTA CLARA COUNTY.****Distribution of Steelhead Trout.**

Applicant	Date	Water stocked	Number
I. L. Koppel.....	July 15	Trout Creek	2,000
I. L. Koppel.....	July 15	Waible Creek	2,000
I. L. Koppel.....	July 15	Ysabel Creek	6,000
I. L. Koppel.....	July 15	Arroyo Honda	5,000
I. L. Koppel.....	July 17	Stevens Creek	15,000
I. L. Koppel.....	July 17	San Francisquito Creek.....	5,000
I. L. Koppel.....	July 19	Almaden and tributaries.....	15,000
I. L. Koppel.....	July 20	Saratoga and Quito	12,000
I. L. Koppel.....	July 20	Van Ness Creek.....	5,000
I. L. Koppel.....	July 20	Booker Creek	5,000
I. L. Koppel.....	July 21	Llagas and tributaries.....	22,000
I. L. Koppel.....	July 22	Lower Ooyote	8,000
I. L. Koppel.....	July 22	Los Animas	6,000
I. L. Koppel.....	July 22	Packwood	3,000
I. L. Koppel.....	July 22	Laurel Creek	3,000
I. L. Koppel.....	July 24	Stevens Creek	7,000
I. L. Koppel.....	July 24	Borde Creek	5,000
I. L. Koppel.....	July 24	Right Fork	5,000
I. L. Koppel.....	July 24	Left Fork	5,000
I. L. Koppel.....	July 25	Silver Creek	2,000
I. L. Koppel.....	July 25	San Felipe	10,000
I. L. Koppel.....	July 25	Dry Creek	3,000
I. L. Koppel.....	July 26	Alum Rock and Penetentia.....	18,000
I. L. Koppel.....	July 26	Bonita	3,000
I. L. Koppel.....	July 26	Ysabel and Arroyo Honda.....	6,000
I. L. Koppel.....	July 27	Uvas	15,000
I. L. Koppel.....	July 27	Little Arthur	3,000
I. L. Koppel.....	July 29	Long Bridge Creek.....	6,000
I. L. Koppel.....	July 29	Sweigert Creek	4,500
I. L. Koppel.....	July 29	Little Uvas Creek.....	4,500
I. L. Koppel.....	July 29	Ayer's Creek, Sargent.....	3,000
I. L. Koppel.....	July 29	Coyote Creek, Gilroy Hot Springs Branch.....	4,000
I. L. Koppel.....	July 29	Murphy Creek and Bodfish.....	4,000
F. Marriott.....	July 25	Uvas Creek	10,000
Los Gatos Fish and Game Protective Association ..	July 11	Cavanaugh Creek	5,000
Los Gatos Fish and Game Protective Association ..	July 11	Lyndon Creek	3,000
Los Gatos Fish and Game Protective Association ..	July 11	Austin	3,000
Los Gatos Fish and Game Protective Association ..	July 11	Hooker	5,000
Los Gatos Fish and Game Protective Association ..	July 24	Guadalupe Creek	12,000
E. L. Coldron.....	July 21	Los Gatos Creek	10,000
Total			265,000

SANTA CRUZ COUNTY.**Distribution of Silver Salmon.**

Santa Cruz Co.....	Mar. 21	San Lorenzo River.....	28,000
Santa Cruz Co.....	April 11	Scott Creek	25,000
Santa Cruz Co.....	April 12	San Lorenzo River.....	18,000
Total			71,000

TAHOE HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

Distribution of Steelhead Trout.

Applicant	Date	Water stocked	Number
Santa Cruz Co.....	May 20	Love Creek	10,000
Santa Cruz Co.....	May 21	Upper San Lorenzo River.....	18,000
Santa Cruz Co.....	May 22	Kings Creek	12,000
Santa Cruz Co.....	May 22	Two Bar Creek.....	6,000
Santa Cruz Co.....	May 23	Fall Creek	17,000
Santa Cruz Co.....	May 23	Newell Creek	16,000
Santa Cruz Co.....	May 24	Bear Creek	12,000
Santa Cruz Co.....	May 24	Deer Creek	8,000
Santa Cruz Co.....	May 25	Jamison Creek	8,000
Santa Cruz Co.....	May 25	Boulder Creek	12,000
Santa Cruz Co.....	May 25	Scotts Creek	10,000
Santa Cruz Co.....	May 26	Wadell Creek	22,000
Santa Cruz Co.....	May 26	Sempervirens	8,000
Santa Cruz Co.....	May 27	Zayante No. 5.....	2,000
Santa Cruz Co.....	May 27	Felton Reservoir Creek.....	2,000
Santa Cruz Co.....	May 27	Bean Creek	8,000
Santa Cruz Co.....	May 27	Granite Creek	6,000
Santa Cruz Co.....	May 28	Lompico Creek	10,500
Santa Cruz Co.....	May 28	Gold Gulch Creek	4,500
Santa Cruz Co.....	May 29	Branciforte Creek	15,000
Santa Cruz Co.....	May 29	Laurel Glenn Creek.....	10,000
Santa Cruz Co.....	May 30	Big Creek	10,000
Santa Cruz Co.....	May 30	Mill Creek	10,000
Santa Cruz Co.....	June 2	Wilders Creek	5,000
Santa Cruz Co.....	June 2	Majors Creek	3,000
Santa Cruz Co.....	June 2	Santa Cruz City Reservoir.....	2,000
Santa Cruz Co.....	June 4	Hubbard Gulch Creek.....	7,500
Santa Cruz Co.....	June 4	Shingle Mill Creek.....	2,500
Santa Cruz Co.....	June 4	Big Tree Creek	2,000
Santa Cruz Co.....	June 6	Laguna Creek	18,000
Santa Cruz Co.....	June 6	Lidell Creek	9,000
Santa Cruz Co.....	June 6	Coja Creek	6,000
Santa Cruz Co.....	June 8	Glenn Canyon Creek.....	4,500
Santa Cruz Co.....	June 8	Branciforte Creek, west fork.....	7,500
Santa Cruz Co.....	June 9	Tunnel Creek	4,000
Santa Cruz Co.....	June 9	Soquel Creek, west fork.....	14,000
Santa Cruz Co.....	June 10	Amaya Creek	8,000
Santa Cruz Co.....	June 10	Hester Creek	8,000
Santa Cruz Co.....	June 11	Bean Creek	10,000
Santa Cruz Co.....	June 11	Zayante Creek	12,000
Santa Cruz Co.....	June 13	Big Creek	7,000
Santa Cruz Co.....	June 13	San Vincente Creek.....	18,000
Santa Cruz Co.....	June 14	Big Creek	6,000
Santa Cruz Co.....	June 14	Boyer Creek	9,000
Santa Cruz Co.....	June 14	Mill Creek	6,000
Santa Cruz Co.....	June 17	Shingle Mill Creek.....	10,000
Santa Cruz Co.....	June 18	Eureka Canyon Creek.....	4,000
Santa Cruz Co.....	June 18	Shingle Mill Creek.....	2,000
Santa Cruz Co.....	June 18	Diablo Creek	6,000
William McGrath.....	June 18	Cassuly	6,000
Santa Cruz Co.....	June 19	Brown Valley Creek.....	10,000
Santa Cruz Co.....	June 21	Soquel Creek	12,000
Santa Cruz Co.....	June 22	Brown Valley Creek.....	14,000
Santa Cruz Co.....	June 23	Pescadero Creek	12,000
Santa Cruz Co.....	June 25	Aptos Creek	10,000
Santa Cruz Co.....	June 25	Valencia Creek	8,000
Santa Cruz Co.....	July 21	Hester Creek	2,000
Fish and Game Com.....	Aug. 2	Scotts Creek	45,000
Fish and Game Com.....	Aug. 3	Scotts Creek	45,000
S. C. Marcus.....	Aug. 5	Soquel Creek	14,000
S. C. Marcus.....	Aug. 5	Diablo Creek	2,000
Fish and Game Com.....	Aug. 9	San Lorenzo River.....	47,000
Total			655,000

BEAR VALLEY STATION.

Fish Distribution by Counties. Season 1915.

SAN BERNARDINO COUNTY.

Distribution of Black Spotted Trout.

Applicant	Date	Water stocked	Number
Fish and Game Com.....	July 18	Bear Lake, Big.....	120,000
Fish and Game Com.....	July 20	Bear Lake, Big.....	120,000
		Total	240,000

Distribution of Rainbow Trout.

Fish and Game Com.....	July 8	Grays Meadows	3,000
Fish and Game Com.....	July 8	Deer Creek	9,000
Fish and Game Com.....	July 8	Upper Santa Ana.....	21,000
Fish and Game Com.....	July 9	Bear Creek, below the dam.....	50,000
Fish and Game Com.....	July 10	Bear Creek, below the dam.....	10,000
Fish and Game Com.....	July 10	Deer Creek	30,000
Fish and Game Com.....	July 11	Bear Lake	10,000
Fish and Game Com.....	July 11	Huston Creek	25,000
Fish and Game Com.....	July 11	Seeley Creek	5,000
Fish and Game Com.....	July 11	Dark Canyon	10,000
Fish and Game Com.....	July 18	Bear Lake, Big.....	120,000
Fish and Game Com.....	July 20	Bear Lake, Big.....	120,000
		Total	413,000

PRICE CREEK HATCHERY.

Fish Distribution by Counties. Season 1915.

HUMBOLDT COUNTY.

Distribution of Quinnat Salmon.

Arcata Chamber of Com..	Mar. 31	Mad River	70,000
Humboldt Chamber Com.	April 1	Freshwater	70,000
Arcata Chamber of Com..	April 3	Mad River	70,000
Eureka Chamber of Com..	April 4	Jacoby Creek	70,000
Fish and Game Com.....	April 5	Price Creek	300,000
Eureka Chamber of Com..	April 6	Elk River	70,000
Arcata Chamber of Com..	April 7	Mad River	70,000
Eureka Chamber of Com..	April 8	Elk River	70,000
Fish and Game Com.....	April 8	Price Creek	200,000
Arcata Chamber of Com..	April 9	Mad River	70,000
Fish and Game Com.....	April 9	Price Creek	143,500
Humboldt Chamber Com..	April 10	Freshwater	70,000
Arcata Chamber of Com..	April 12	Mad River	70,000
Humboldt Chamber Com..	April 13	Jacoby Creek	70,000
Humboldt Chamber Com..	April 14	Elk River	70,000
Fish and Game Com.....	April 15	El River	100,000
Fish and Game Com.....	April 15	Price Creek	50,000
Fish and Game Com.....	April 16	El River	250,000
Fish and Game Com.....	April 16	Price Creek	50,000
Fish and Game Com.....	April 17	El River	250,000
Fish and Game Com.....	April 17	Price Creek	50,000
Fish and Game Com.....	April 18	El River	250,000
Fish and Game Com.....	April 18	Price Creek	50,000
Fish and Game Com.....	April 19	Price Creek	200,000
Fish and Game Com.....	April 20	Price Creek	234,650
		Total	2,968,150

PRICE CREEK HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

Distribution of Steelhead Trout.

Applicant	Date	Water stocked	Number
Humboldt Chamber Com.	April 1	Jacoby Creek	70,000
Eureka Chamber of Com.	April 3	Elk River	30,000
Eureka Chamber of Com.	April 4	Elk River, South Fork and Little South Fork..	40,000
Fish and Game Com.	April 5	Freshwater	70,000
Eureka Chamber of Com.	April 6	Elk River	70,000
Arcata Chamber of Com.	April 7	Freshwater	70,000
Eureka Chamber of Com.	April 8	Elk River	70,000
Fish and Game Com.	April 8	Mad River	70,000
Arcata Chamber of Com.	April 9	Mad River	70,000
Fish and Game Com.	April 9	Maple Creek	70,000
Humboldt Chamber Com.	April 10	Huntly Creek	70,000
Arcata Chamber of Com.	April 12	Redwood Creek	70,000
Humboldt Chamber Com.	April 13	Price Creek	27,000
Humboldt Chamber Com.	April 14	Howe Creek	50,000
Total			847,000

UKIAH HATCHERY.

LAKE COUNTY.

Distribution of Steelhead Trout.

Mountain Imp. Club.....	June 30	Cold Creek	15,000
Mountain Imp. Club.....	July 7	Cold Creek and tributaries.....	15,000
Fish and Game Com.....	July 29	Little Sulphur Creek.....	25,000
J. B. Robinson.....	July 31	Clover Creek	30,000
Total			85,000

MENDOCINO COUNTY.

Distribution of Steelhead Trout.

B. M. Bucknell.....	June 13	Robinson Creek	30,000
Fish and Game Com.....	June 14	Jack Smith Creek.....	40,000
W. A. Graham.....	June 15	Walker Creek	20,000
Fish and Game Com.....	June 16	Russian River (below mouth of Cold Creek).....	25,000
Bob Jones	June 16	Vichy Creek	25,000
Fish and Game Com.....	June 17	Cold Creek	25,000
Fish and Game Com.....	June 22	Orr Creek	30,000
Mendocino State Hospital.	June 22	Mill Creek	30,000
J. W. Harris.....	June 29	Feliz Creek	25,000
Fish and Game Com.....	June 30	Seward Creek	30,000
Fish and Game Com.....	July 1	Reeves Canyon Creek.....	30,000
Fish and Game Com.....	July 2	Ackerman Creek	25,000
J. W. Harris.....	July 3	Cumiskey Creek	8,000
J. W. Harris.....	July 3	Vassar Creek	17,000
Fish and Game Com.....	July 12	Walker Valley Creek.....	35,000
Mendocino State Hospital.	July 13	Mill Creek, south.....	15,000
Fish and Game Com.....	July 15	Big River (Orrs Hot Springs).....	35,000
Fish and Game Com.....	July 16	Redwood Valley Creek.....	30,000
W. A. Graham.....	July 16	Walker Creek	15,000
F. W. Harrison.....	July 17	Sherwood Creek	15,000
C. E. Black.....	July 23	Woodman Creek	12,000
Total			507,000

UKIAH HATCHERY—Continued.

Fish Distribution by Counties. Season 1915.

SONOMA COUNTY.

Distribution of Steelhead Trout.

Applicant	Date	Water stocked	Number
J. A. McMinn.....	June 23	Little Sulphur	20,000
J. A. McMinn.....	June 23	Warm Spring	26,000
J. A. McMinn.....	June 23	Mill Creek	24,000
J. M. Alexander.....	July 7	Mill Creek	17,500
J. M. Alexander.....	July 7	Warm Spring	17,500
J. M. Alexander.....	July 7	Little Sulphur	15,000
Fish and Game Com.....	July 21	Sulphur Creek	40,000
Fish and Game Com.....	July 27	Sulphur Creek	24,000
		Total	184,000

SNOW MOUNTAIN STATION.

LAKE COUNTY.

Distribution of Steelhead Trout.

Fish and Game Com.....	June 19	Soda Creek	10,000
Fish and Game Com.....	June 19	Panther Creek	10,000
		Total	20,000

MENDOCINO COUNTY.

Distribution of Steelhead Trout.

Fish and Game Com.....	June 6	Whitney Creek (above fourth falls).....	12,000
Fish and Game Com.....	June 17	Whitney Creek	35,000
Fish and Game Com.....	June 18	Trout Creek (two miles above dam).....	40,000
Fish and Game Com.....	June 18	Eel River (above fork from Snow Mountain).....	75,000
Sam Holms	June 18	Mill Creek	50,000
Fish and Game Com.....	June 20	Whitney Creek	50,000
Fish and Game Com.....	June 20	Russian River (near power plant).....	30,000
		Total	292,000

**Summary of the Number of Fish Eggs Taken and the Number of Fry Which
Will be Available for Distribution During the Season 1916.**

Sisson Hatchery.

Species	Eggs	Estimated loss	Shipped to other stations	Estimated number available for dis- tribution	Estimated total available for dis- tribution
Rainbow trout	2,227,740	287,740	-----	1,940,000	
Eastern brook trout.....	2,227,000	155,000	-----	2,072,000	
Loch Leven trout.....	1,839,000	109,000	125,000	1,605,000	
Black spotted trout.....	975,000	25,000	-----	950,000	
Steelhead trout	8,036,000	95,000	-----	2,941,000	
German brown trout.....	100,000	11,000	-----	89,000	
Quinnat salmon	18,398,340	398,340	-----	18,000,000	9,597,000
					18,000,000
Total					27,597,000

Tahoe Hatcheries.

Black spotted trout.....	4,102,700	217,700	1,116,000	2,769,000	
Rainbow trout	240,000	25,000	-----	215,000	
					2,984,000

Fort Seward Hatchery.

Steelhead trout	1,002,000	77,000	-----	925,000	
Black spotted trout.....	141,000	8,000	-----	133,000	
Rainbow trout	105,000	10,000	-----	95,000	
					1,153,000

Brookdale Hatchery.

Steelhead trout	1,994,000	439,000	678,000	-----	877,000
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Ukiah Hatchery.

Steelhead trout	556,000	111,000	-----	445,000	445,000
Quinnat salmon	1,000,000	44,000	-----	956,000	956,000

Snow Mountain Station.

Steelhead trout	4,642,000	543,000	3,915,000	184,000	184,000
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Bear Valley Hatchery.

Rainbow trout	1,286,000	536,000	-----	750,000	750,000
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Almanor Hatchery.

Rainbow trout	1,635,000	148,212	1,285,000	201,788	201,788
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Marlett Lake-Carson Hatchery.

Eastern brook trout.....	694,000	57,000	527,000	110,000	110,000
Total trout					16,301,788
Total salmon					18,956,000

STATE GAME FARM, HAYWARD.

Distribution, Sale, Liberation, etc., of Game Birds. July 1, 1914, to June 30, 1916.

Date	Applicant	Address	Pheasants	Quail	Miscellaneous
July 1, 1914	P. Verzie	Hayward, Alameda County	2		
Aug. 28, 1914	Mrs. M. Stephens	Alameda, Alameda County	2		
Aug. 31, 1914	A. H. Hesse	Mt. Eden, Alameda County	2		
Jan. 6, 1915	John Penke	Mt. Eden, Alameda County	2		
Jan. 7, 1915	Mrs. D. Gansberger	San Lorenzo, Alameda County	2		
Jan. 12, 1915	Jacob Harder, Jr.	Hayward, Alameda County	5		
Jan. 27, 1915	Miss C. Pestdorf	Hayward, Alameda County	1		
Feb. 10, 1915	R. H. Heger	Oakland, Alameda County	1		
Feb. 28, 1915	John Penke	Mt. Eden, Alameda County	2		
Mar. 5, 1915	Jacob Harder, Jr.	Hayward, Alameda County	1		
Mar. 9, 1915	Mr. Stevens	Alameda, Alameda County	2		
Mar. 10, 1915	A. H. Hesse	Mt. Eden, Alameda County	1		
Mar. 11, 1915	C. R. King	Hayward, Alameda County	1		
April 11, 1915	A. Vanderbilt	Oakland, Alameda County	1		
May 17, 1915	A. H. Hesse	Mt. Eden, Alameda County	1		
May 18, 1915	Jos. Sanders	Oakland, Alameda County	*15		
May 23, 1915	Percy Oliveira	San Lorenzo, Alameda County	*12		
July 29, 1915	M. Curtiss	Oakland, Alameda County		12	
Aug. 2, 1915	E. W. Gifford	Oakland, Alameda County			1
Oct. 11, 1915	Peoples Water Co.	Oakland, Alameda County	50		
Nov. 28, 1915	Peter M Verzie	Hayward, Alameda County	2		
Dec. 23, 1915	A. H. Hesse	Mt. Eden, Alameda County	1		
Feb. 9, 1916	Bert L. Curtiss	Oakland, Alameda County	1		
Mar. 12, 1916	Bert L. Curtiss	Oakland, Alameda County	1		
Mar. 11, 1916	Dr. J. A. Plunkett	Oakland, Alameda County		1	
Mar. 18, 1916	J. I. Sedgley	Alameda, Alameda County	3		
Mar. 24, 1916	Jacob Harder, Jr.	Hayward, Alameda County	12		
Mar. 25, 1916	Dr. C. J. Schilling	Oakland, Alameda County	1		
Mar. 25, 1916	Heger & Harris	Oakland, Alameda County	2		
April 3, 1916	Arthur Manter	Hayward, Alameda County	2		
May 15, 1916	Dr. C. J. Schilling	Oakland, Alameda County		1	
Feb. 3, 1915	Chas. R. Wells	Fourth Crossing, Calaveras County	1		
Oct. 21, 1915	A. V. Lisenby	Fresno, Fresno County	1		
Nov. 9, 1915	A. D. Ferguson	Fresno, Fresno County	25		
April 25, 1916	A. H. Brown	Fresno, Fresno County	2		
Mar. 1, 1915	C. W. Kellogg	Bakersfield, Kern County		1	
Mar. 18, 1915	S. K. Tevis	Bakersfield, Kern County	6		
Mar. 29, 1915	T. C. Dodge	Bakersfield, Kern County	2		
Aug. 30, 1915	E. W. Smalley	Hanford, Kings County	4		
Mar. 17, 1916	W. H. Roberts	Seigler Springs, Lake County	8		
Aug. 11, 1914	A. G. Wild	Los Angeles, Los Angeles County	2		
Aug. 28, 1914	A. G. Wild	Los Angeles, Los Angeles County	3		
Oct. 14, 1915	J. B. Lampman	Pasadena, Los Angeles County		1	
Feb. 14, 1916	S. A. Denker	Los Angeles, Los Angeles County	8		
Mar. 2, 1916	S. M. Morgan	Los Angeles, Los Angeles County	2		
Mar. 20, 1916	J. B. Lampman	Pasadena, Los Angeles County	1		
May 1, 1916	S. A. Denker	Los Angeles, Los Angeles County	1		
Dec. 1, 1915	Madera County Park	Madera, Madera County	2		
Aug. 8, 1915	A. J. Molera	Monterey, Monterey County	50		
Aug. 16, 1915	P. H. Oyer	Pacific Grove, Monterey County	25		
Nov. 10, 1915	P. H. Oyer	Pacific Grove, Monterey County	1		
Nov. 15, 1915	J. H. Hill	Watsonville, Monterey County	30		
Mar. 2, 1915	F. W. Kiesel	Sacramento, Sacramento County	12		
July 12, 1915	F. W. Kiesel	Sacramento, Sacramento County	100		
July 30, 1915	Geo. Thibby	Walnut Grove, Sacramento County	25		
Aug. 12, 1915	State Agr. Society	Sacramento, Sacramento County	6		
Aug. 27, 1915	State Agr. Society	Sacramento, Sacramento County		6	
Dec. 27, 1915	F. W. Kiesel	Sacramento, Sacramento County	10		
Mar. 22, 1916	Jack Hinters	Sacramento, Sacramento County	1		
Jan. 25, 1915	Tom Hawkins	Hollister, San Benito County	5		
Mar. 15, 1916	Jas. N. Colomb	San Francisco (liberated in San Benito County)	10		

STATE GAME FARM, HAYWARD—Continued.

Distribution, Sale, Liberation, etc., of Game Birds. July 1, 1914, to June 30, 1916.

Date	Applicant	Address	Pheasants	Quail	Miscellaneous
Mar. 29, 1916	Paicines Ranch Co.-----	Paicines, San Benito County-----	77		
April 9, 1915	J. Kappler-----	San Francisco-----		1	
Aug. 18, 1915	Dr. Stephen Piper-----	San Francisco-----		1	
Oct. 8, 1915	U. S. Naval Station-----	Goat Island, San Francisco County--	22		
Oct. 22, 1915	Federal Laboratory-----	San Francisco-----		12	
Feb. 25, 1916	Chas. F. Breidenstein-----	San Francisco-----			3
April	Theo. Kytka-----	San Francisco-----			1
Oct. 31, 1914	J. P. Andrews-----	San Luis Obispo, San Luis Obispo Co.	12		
Dec. 8, 1914	J. P. Andrews-----	San Luis Obispo, San Luis Obispo Co.	4		
Jan. 2, 1915	Wm. Hagedorn-----	Menlo Park, San Mateo County-----	4		
Feb. 10, 1915	Wm. Hagedorn-----	Menlo Park, San Mateo County-----	1		5
Aug. 20, 1915	Herbert S. Rothechild-----	San Mateo, San Mateo County-----	2		
Dec. 9, 1914	H. M. Noble-----	San Jose, Santa Clara County-----	1		
Dec. 22, 1914	Geo. Dellwigg-----	San Jose, Santa Clara County-----		1	
Feb. 26, 1915	G. E. Rea-----	Gilroy, Santa Clara County-----	2		
Nov. 10, 1915	I. L. Koppel-----	San Jose, Santa Clara County-----	40		
Oct. 13, 1914	H. A. Hyde-----	Watsonville, Santa Cruz County-----	2		
Jan. 11, 1915	H. A. Hyde-----	Watsonville, Santa Cruz County-----	1		
April 17, 1916	A. J. Nakken-----	Santa Cruz, Santa Cruz County-----	2		
Oct. 18, 1915	F. G. Baum-----	Cassel, Shasta County-----	36		
Nov. 15, 1915	J. W. Long-----	Baird, Shasta County-----	12		
Aug. 29, 1915	Fish and Game Com.-----	Liberated in Siskiyou County-----	100		
Mar. 18, 1915	Gene M. Simpson-----	Corvallis, Oregon-----	12		
Dec. 6, 1915	S. Thurston Ballard-----	Louisville, Kentucky-----		12	
Dec. 20, 1915	Wm. J. Mackensen-----	Yardley, Pennsylvania-----			6
Jan. 28, 1916	Wm. J. Mackensen-----	Yardley, Pennsylvania-----		24	
Mar. 27, 1916	F. B. Stewart-----	Paradise Valley, Nevada-----	8		
Totals-----			777 *27	73	16

*Eggs.

**Statement of Lion Bounties Paid by Fish and Game Commission, from
October, 1907, to June 30, 1916.**

Counties	1907	1908	1909	1910	1911	1912	1913	1914	1915	Jan- uary 1 to June 30, 1916	Total
Alameda		1								1	2
Alpine									1		1
Amador		3		1	2	2					8
Butte	2	11	5	2	4	3	2	1			30
Calaveras		1	4	1		1		1	3		11
Colusa		3		3	3	1	1	2	1		14
Del Norte		10	12	4	11	11	23	4	2	3	80
Eldorado	2	7	2	1	8	9	6	1		1	37
Fresno		1	3	1		4		1	1		11
Glenn		13	6	6	1	4	5	1			36
Humboldt	10	113	67	71	42	50	41	46	26	27	493
Imperial										1	1
Inyo						1		1	3	1	6
Kern		8	10	12	5	9	10	5	15	7	81
Lake	2	14	11	13	9	10	7	5	8	1	80
Lassen			1		2	1	2				6
Los Angeles		7	1	2	2		2	5	5		24
Madera		3	5	1		1	1	9	10		30
Mariposa	2	4	3	6	2	1	4	9	2	13	46
Mendocino	5	44	18	11	16	17	24	15	7	7	164
Merced				1							1
Modoc			1	1	1						3
Monterey		14	11	7	1	3	9	3	8	4	60
Mono								2		5	7
Napa				1		2					3
Nevada		1	1	1						2	5
Orange			1	1	1		1				4
Placer		5	4	1	2	7	3	3	1	3	29
Plumas		2		3		1	2				8
Riverside		2	5			4	2			1	14
San Benito		1	2	1	2	11	3	2	2	3	27
San Bernardino		5	2	1	2		2	1	1		14
San Diego		3	5	5	8	3	1	2	1	1	29
San Joaquin									2		2
San Luis Obispo		11	5	9	4	4	5	7	10	1	56
San Mateo				1							1
Santa Barbara		7	24	7	3	5	11	4	4	1	66
Santa Clara			4			1	1	1	1	2	10
Santa Cruz				1							1
Shasta	1	25	32	31	29	28	22	9	7	7	191
Sierra		1				3	2				6
Siskiyou	1	31	35	45	25	25	22	31	9	5	229
Sonoma			2	4	1	4	1	2			14
Stanislaus			2		1				1		4
Sutter						1					1
Tehama	3	31	19	25	10	22	27	5	4		146
Trinity	9	86	34	32	22	15	14	13	4	2	231
Tulare		6	8	11	4	5	3	10	8	5	60
Tuolumne		6	10	5	2	4	1	2	7	8	45
Ventura		1	6	4	6	2		1	7		27
Tuba		1			2						3
Totals	37	482	361	333	233	275	260	204	162	111	2,458

Total bounty paid, at \$20 per scalp.....\$49,160

**Seizures of Fish, Game, and Illegally Used Fishing Apparatus, July 1, 1914, to
June 30, 1916.**

Ducks	6,695	
Rabbits, cottontail, hare	468	
Deer meat	3,802	pounds
Deer hides and horns	83	
Doves	122	
Quail	432	
Nongame birds	558	
Geese	1,265	
Shore birds	120	
Tree squirrels	9	
Antelope	55	pounds
Traps	3	
Miscellaneous game	60	
Sea otter skin	1	
Illegally used fishing apparatus, nets, lines, etc.*	337	
Trout	5,293	pounds
Striped bass	3,900	pounds
Salmon	4,195	pounds
Sturgeon	195	pounds
Black bass	271	pounds
Crabs	4,546	
Crawfish or lobsters	386	
Crawfish traps	8	
Clams	2,291	
Abalones	1,576	
Fish traps	3	
Shrimp and shrimp shells	5,041	pounds
Miscellaneous fish	2,231	pounds

Illegally used fishing apparatus, after condemnation in superior courts, is destroyed or sold by the board in accordance with law. All wholesome fish and game is donated to public and charitable institutions, from whom many grateful letters of acknowledgment have been received.

During the period from July 1, 1914, to June 30, 1916, there were 512 searches of markets, restaurants, private individuals, conveyances, etc., for illegal fish and game, made by deputies.

*337 nets, lines, etc., represent about 12,668 fathoms or 76,008 feet.

Summary of Prosecutions for Violations of State Game Laws, July 1, 1914, to June 30, 1916.

Offense	Number of arrests	Convicted	Acquitted and dismissed	Pending	Sentence suspended and probation	Number of days limitation	Fines imposed	Fines collected
Violations hunting license law	424	384	34	6	19	140	\$6,335 00	\$5,897 50
Deer—killing, pursuing, possession, close season; excess bag limit.	150	112	30	8	3	513	3,355 00	3,072 00
Female deer and fawns—killing and possession	60	41	17	2	3	168	2,725 00	1,732 00
Spiked bucks—killing and possession	17	15	2	—	1	200	650 00	450 00
Deer hides—female; evidence of sex removed; buying or selling (hides and meat); not exhibiting on request of officer (hides and horns)	27	23	3	1	1	180	814 00	749 00
Ducks—killing and possession, close season	30	22	8	—	3	68	595 00	452 00
Ducks—excess bag limit.	44	27	16	1	7	—	615 00	610 00
Ducks—using a trained animal for taking; night shooting; shooting from power boat in motion.	59	43	12	4	13	—	835 00	755 00
Quail—killing and possession, close season.	83	78	5	—	1	45	2,115 00	1,920 00
Quail—excess bag limit; buying and selling	7	6	1	—	1	—	130 00	130 00
Doves—killing and possession, close season; excess bag limit.	27	27	—	—	2	6	620 00	589 00
Snipe, curlew, rail, plover and other shore birds—killing, possession, close season; excess bag limit.	33	33	—	—	1	—	800 00	775 00
Pheasants, swans; killing	10	9	1	—	—	—	240 00	240 00
Grouse, sage hen; killing and possession, close season; excess bag limit.	12	12	—	—	—	—	300 00	275 00
Wild pigeons—killing and possession, close season.	4	3	1	—	1	3	50 00	47 00
Antelope—killing	1	—	1	—	—	—	—	—
Nongame birds—killing and possession	127	115	11	1	12	123	1,504 50	1,380 50
Illegal trapping and possession of birds, without permit.	6	6	—	—	1	—	110 00	110 00
Illegal shipping of game—not properly marked; concealed package.	3	—	3	—	—	—	—	—
Cottontail and bush rabbits—killing and possession, close season; excess bag limit	63	59	4	—	13	25	1,035 00	910 00
Tree squirrels—killing and possession, close season	16	10	6	—	1	—	250 00	225 00
Wild geese—killing and possession, close season	1	1	—	—	—	—	25 00	25 00
Sea otter in possession.	1	—	1	—	—	—	—	—
Total game cases.	1,205	1,026	156	23	82	1,364	\$23,101 50	\$20,394 00

Summary of Prosecutions for Violations of State Fish Laws, July 1, 1914, to June 30, 1916.

Offense	Number of arrests	Convicted	Acquitted and dismissed	Pending	Sentence suspended and probation	Number of days imprisonment	Fines imposed	Fines collected
Fishing (market) without a license.....	140	124	16		31	95	\$1,480 00	\$1,015 00
Fishing (angling) without a license.....	111	131	10		11	10	2,830 00	2,512 00
Wholesale dealing in fish without a license; not keeping a register of fish purchased.....								
Illegal fishing apparatus (nets, lines, spears, etc.).....	14	12	2		1		215 00	105 00
Salmon, catching or possession, close season; underweight for sale.....	174	105	61	8	34	805	9,135 00	4,264 00
Saturday and Sunday fishing with net for salmon, shad, or striped bass.....	7	7			4		370 00	70 00
Striped bass, close season; underweight; exporting.....	8	8			1	180	335 00	35 00
Black bass, close season; excess bag limit; undersized.....	35	24	6	5	4	45	435 00	390 00
Trout, close season; excess bag limit.....	9	5	4		2	270	120 00	20 00
Catfish, undersized, buying or selling.....	100	93	5	2	7	10	1,929 00	1,559 00
Sturgeon, undersized.....	12	6	5	1	1	2	170 00	108 00
Salt water perch, buying or selling.....	4	4					80 00	80 00
Taking fish within fifty feet of a fishway.....	6	3	3				40 00	40 00
Using explosives to take fish.....	1	1						
Polluting waters—oil, sawdust, etc.....	6	4	2					
Failure to screen ditches when ordered.....	2	1	1	2		250	950 00	250 00
Young of fish, taking or possession.....	14	13	1				35 00	35 00
Taking shellfish in Monterey Fish Reservation.....	2	2			5		245 00	195 00
Crabs, close season; undersized; female.....	70	57	13		1		50 00	25 00
Clams, excess bag limit; undersized.....	35	35			28	50	510 00	435 00
Abalone, close season; undersized; other than for food purposes.....	61	55	3	3	4		400 00	340 00
Crawfish, close season; undersized and oversized.....	19	18	1		7	20	1,105 00	875 00
California dried shrimp and shells.....	16	14	2			26	475 00	379 00
Total fish cases.....	882	721	140	21	148	1,743	\$21,049 00	\$13,022 00
Total fish and game cases.....	2,087	1,747	296	44	220	3,103½	\$4,150 50	\$33,416 00

Recapitulation.

Arrests—			
Fish cases	882		
Game cases	1,205		
Total			2,087
Convictions—			
Fish cases	721		
Game cases	1,026		
Total		1,747	
Acquittals and dismissals—			
Fish cases	140		
Game cases	156		
Total			296
Pending cases—			
Fish cases	21		
Game cases	23		
Total			44
Total			2,087
Fines imposed—			
Fish cases	\$21,049 00		
Game cases	23,101 50		
Total			\$44,150 50
Fines collected—			
Fish cases	\$13,022 00		
Game cases	20,394 00		
Total			\$33,416 00
Number of days imprisonment—			
Fish cases	1,743		
Game cases	1,360½		
Total			3,103½

Total Arrests for a Period of Fourteen Years.

1902-1904	550
1904-1906	774
1906-1908	1,192
1908-1910	1,771
1910-1912	2,063
1912-1914	1,993
1914-1916	2,087
Total	10,430

Hunting and Angling License Sales.

	Angling January 1 to December 31		Hunting July 1 to June 30	
	1914	1915	1914-15	1915-16
Alameda	\$2,895 00	\$2,856 00	\$8,183 00	\$7,509 00
Alpine	198 00	158 00	60 00	56 00
Amador	520 00	690 00	1,647 00	1,569 00
Butte	2,219 00	2,026 00	2,828 00	2,462 00
Calaveras	748 00	906 00	1,559 00	1,450 00
Colusa	461 00	392 00	1,588 00	1,553 00
Contra Costa	616 00	524 00	2,257 00	2,117 00
Del Norte	72 00	187 00	223 00	506 00
Eldorado	1,051 00	1,218 00	1,488 00	1,434 00
Fresno	3,053 00	3,556 00	6,402 00	6,774 00
Glenn	294 00	237 00	1,017 00	1,016 00
Humboldt	3,232 00	3,086 00	3,907 00	3,517 00
Imperial	22 00	15 00	598 00	539 00
Inyo	1,576 00	1,553 00	1,154 00	1,189 00
Kern	1,270 00	1,262 00	5,251 00	5,068 00
Kings	459 00	715 00	1,335 00	1,549 00
Lake	342 00	344 00	1,316 00	1,155 00
Lassen	1,152 00	1,272 00	1,323 00	1,274 00
Los Angeles	10,318 00	11,259 00	22,212 00	19,489 00
Madera	496 00	501 00	1,019 00	*205 00
Marin	387 00	314 00	1,111 00	-----
Mariposa	111 00	73 00	269 00	264 00
Mendocino	2,098 00	1,803 00	3,451 00	*2,400 00
Merced	496 00	488 00	1,992 00	1,953 00
Modoc	476 00	574 00	943 00	1,038 00
Mono	413 00	402 00	225 00	221 00
Monterey	656 00	739 00	1,742 00	1,734 00
Napa	1,061 00	1,255 00	2,283 00	2,060 00
Nevada	1,442 00	1,526 00	1,694 00	1,535 00
Orange	1,007 00	970 00	2,879 00	2,692 00
Placer	1,571 00	1,568 00	2,055 00	2,435 00
Plumas	1,463 00	1,605 00	862 00	941 00
Riverside	665 00	944 00	3,223 00	3,158 00
Sacramento	2,616 00	2,199 00	5,546 00	3,075 00
San Benito	165 00	214 00	1,085 00	1,088 00
San Bernardino	2,166 00	3,196 00	3,820 00	3,177 00
San Diego	1,185 00	887 00	5,688 00	5,359 00
San Joaquin	1,758 00	1,927 00	4,240 00	3,969 00
San Luis Obispo	678 00	904 00	1,365 00	1,439 00
San Mateo	640 00	683 00	1,813 00	1,552 00
Santa Barbara	1,740 00	1,964 00	2,441 00	2,410 00
Santa Clara	2,460 00	3,339 00	4,747 00	4,807 00
Santa Cruz	2,052 00	2,004 00	2,541 00	1,690 00
Shasta	1,590 00	1,448 00	2,167 00	1,995 00
Sierra	523 00	478 00	331 00	306 00
Siskiyou	2,722 00	2,990 00	3,749 00	3,576 00
Solano	646 00	849 00	2,385 00	2,245 00
Sonoma	2,583 00	2,825 00	5,923 00	5,713 00
Stanislaus	1,140 00	1,273 00	1,807 00	2,195 00
Sutter	120 00	131 00	777 00	738 00
Tehama	551 00	589 00	1,397 00	1,335 00
Trinity	442 00	368 00	924 00	913 00
Tulare	2,050 00	2,463 00	3,378 00	3,862 00
Tuolumne	920 00	1,021 00	1,187 00	1,275 00
Ventura	1,373 00	1,547 00	1,972 00	2,184 00
Yolo	385 00	394 00	2,035 00	2,036 00
Yuba	448 00	437 00	1,233 00	1,128 00
San Francisco office	8,736 00	8,561 00	13,557 00	15,567 00
Los Angeles office	959 00	819 00	575 00	1,021 00
Sacramento office	291 00	537 00	580 00	2,443 00
Fresno office	599 00	547 00	742 00	911 00
Totals	\$84,417 00	\$89,620 00	\$166,307 00	\$153,930 00

*Account not closed.

FINANCIAL STATEMENT, FISCAL YEARS 1914-1915 and 1915-1916.

REVENUES AND DISBURSEMENTS.

Receipts for Fiscal Year 1914-1915.

June 30, 1914—Balance in state treasury.....		\$9,885 70
<i>Receipts.</i>		
Sale of hunting licenses, 1913-1914.....	\$6,056 00	
Sale of hunting licenses, 1914-1915.....	153,073 00	
		159,129 00
Sale of anglers' licenses, 1914.....	\$71,521 00	
Sale of anglers' licenses, 1915.....	8,209 00	
		79,730 00
Sale of wholesale fish and game dealers' licenses, 1913-1914.....	\$30 00	
Sale of wholesale fish and game dealers' licenses, 1914-1915.....	1,420 00	
		1,450 00
Sale of market fishing licenses, 1914-1915.....	\$39,210 00	
Sale of market fishing licenses, 1915-1916.....	12,070 00	
		51,280 00
Sale of trout farm licenses.....	10 00	
Sale of game farm products.....	415 03	
Received from importers of crawfish for inspecting.....	992 97	
Sundry sales, refunds, rebates, etc.....	253 28	
Fines paid into state treasury for violations of fish, game and license laws.....	15,937 50	
Total		\$319,083 48
Less exchange and express charges paid state treasurer on remittances made by county clerks and justices of the peace.....		60 92
Total		\$319,022 56

Receipts for Fiscal Year 1915-1916.

Sale of hunting licenses, 1914-1915.....	\$13,517 00	
Sale of hunting licenses, 1915-1916.....	150,346 00	
		\$163,863 00
Sale of anglers' licenses, 1914.....	\$108 00	
Sale of anglers' licenses, 1915.....	81,474 00	
Sale of anglers' licenses, 1916.....	16,682 00	
		98,264 00
Sale of wholesale fish and game dealers' licenses, 1914-1915.....	\$90 00	
Sale of wholesale fish and game dealers' licenses, 1915-1916.....	1,535 00	
		1,625 00
Sale of market fishing licenses, 1915-1916.....	\$26,240 00	
Sale of market fishing licenses, 1916-1917.....	9,820 00	
		36,060 00
Sale of trout farm licenses.....	20 00	
Sale of game farm products.....	182 50	
Received from importers of crawfish for inspecting same.....	1,100 00	
Received from importers of abalone for inspecting same.....	1,010 00	
Sundry sales, refunds, rebates, etc.....	199 09	
Fines paid into state treasury for violations of fish, game and license laws.....	18,187 00	
Total		\$320,510 59
Less exchange and express charges paid state treasurer on remittances made by county clerks and justices of the peace.....		48 20
Total		\$320,462 39

Recapitulation.

Receipts for fiscal year, 1914-1915.....	\$319,022 56	
Receipts for fiscal year, 1915-1916.....	320,462 39	
		\$639,484 95
Disbursements, fiscal year 1914-1915.....	271,996 10	
Disbursements, fiscal year 1915-1916.....	320,808 19	
		592,804 29
July 1, 1916—Balance in state treasury.....		\$46,680 66

Disbursements for Fiscal Year 1914-1915.

GENERAL ADMINISTRATION.

Commissioners' traveling and other expenses.....	\$735 03	
Salaries of administrative assistants.....	12,081 50	
Traveling expenses of administrative assistants.....	832 24	
Rentals, office and other supplies.....	3,991 71	
		\$17,640 48

GENERAL FISH AND GAME PATROL.

San Francisco Division.

Salaries of deputies and employees.....	\$33,756 80	
Traveling expenses of deputies and employees.....	13,540 02	
Rentals, office and other supplies.....	2,200 11	
		49,496 93

Sacramento Division.

Salaries of deputies and employees.....	\$29,355 31	
Traveling expenses of deputies and employees.....	14,196 77	
Rentals, office and other supplies.....	1,564 51	
		45,116 59

Los Angeles Division.

Salaries of deputies and employees.....	\$12,870 67	
Traveling expenses of deputies and employees.....	3,954 94	
Rentals, office and other supplies.....	1,792 78	
		18,618 39

Fresno Division.

Salaries of deputies and employees.....	\$12,843 84	
Traveling expenses of deputies and employees.....	6,439 12	
Rentals, office and other supplies.....	1,077 89	
		20,360 85

Miscellaneous Expenditures.

Prosecutions and allowances.....	4,398 12	
General printing.....	2,058 13	

Subtotal, general administration and patrol..... \$157,689 49

Cost general administration and game patrol (60 per cent).....	\$91,613 69	
Cost general administration and fish patrol (40 per cent).....	63,075 80	

\$157,689 49

Fishery Expenditures.

Administration.

Salaries of superintendent of hatcheries and assistants.....	\$3,967 82	
Traveling expenses of superintendent of hatcheries and assistants.....	1,512 99	
Office and other supplies.....	620 64	
		6,101 45

Fishery Research and Publicity.

Salaries.....	\$3,610 30	
Traveling expenses.....	1,285 22	
Supplies and general expenses.....	1,366 95	
		6,262 47

Stream and Fishway Surveys.

Salaries.....	\$2,620 34	
Traveling expenses.....	1,422 70	
Supplies and general expenses.....	26 51	
		4,069 55

Fish Transplanting (Pack Train, Messengers, etc.).

Salaries.....	\$1,361 08	
Traveling expenses.....	2,717 22	
Supplies and general expenses.....	159 69	
		4,237 99

Fish Distribution Cars.

Salaries	\$2,001 89	
Traveling expenses and mess allowance.....	1,158 40	
General expenses and supplies.....	1,118 67	
Repairs	959 21	
		5,238 17

Fish Patrol (Launches, etc.),

Salaries	\$2,717 84	
Traveling expenses and mess allowance.....	713 31	
Repairs	552 43	
Supplies (oil, etc.) and general expenses.....	1,032 89	
		5,016 47

Sisson Hatchery.

Salaries	\$17,996 18	
Traveling expenses	27 35	
Construction and repairs.....	2,788 74	
Fish food and ice for meat.....	4,628 97	
General expenses and supplies.....	1,084 07	
		26,525 31

Sisson Hatchery Auxiliary Stations.

Salaries	\$2,177 37	
Traveling expenses	262 33	
Construction and repairs.....	425 68	
General expenses and supplies.....	186 88	
		3,052 26

Tahoe Hatcheries.

Salaries	\$1,933 67	
Traveling expenses	167 70	
Construction and repairs.....	34 36	
General expenses and supplies.....	370 83	
		2,506 56

Price Creek Hatchery.

Salaries	\$1,764 17	
Traveling expenses	154 55	
Construction and repairs.....	58 54	
General expenses and supplies.....	890 78	
		2,868 04

Ukiah and Snow Mountain Hatchery.

Salaries	\$2,259 87	
Traveling expenses	167 89	
Construction and repairs.....	581 99	
General expenses and supplies.....	426 20	
		3,435 95

Wawona Hatchery.

Salaries	\$120 00	
Traveling expenses	50 35	
Construction and repairs.....		
General expenses and supplies.....		
		170 35

Scott Creek and Brookdale Hatchery.

Salaries	\$1,139 50	
Traveling expenses	7 50	
Construction and repairs.....	14 88	
General expenses and supplies.....	415 95	
		1,577 83

Bear Valley Hatchery.

Salaries	\$602 66	
Traveling expenses	199 60	
Construction and repairs.....		
General expenses and supplies.....	29 56	
		831 82

Miscellaneous Expenditures.

Printing and lithographing fishing licenses.....	630 26	
Anglers' license commissions and refunds.....	8,573 65	
Market fishing license commissions.....	692 25	
Crawfish and abalone inspection.....	904 08	

Subtotal, fishery expenditures.....	\$82,724 41
-------------------------------------	-------------

Game Expenditures.

Hayward Game Farm.

Salaries	\$2,566 00	
Traveling expenses	141 15	
Rent	450 00	
Construction and repairs	378 31	
Feed for birds	651 64	
General expenses and supplies	775 43	
		\$4,966 53

Game Research and Publicity.

Salaries	\$8,636 08	
Traveling expenses	678 22	
General expenses and supplies	3,026 37	
		7,340 67

Miscellaneous Expenditures.

Printing and lithographing of hunting licenses	\$567 50	
Hunting license commissions and refunds	15,287 50	
Mountain lion bounties	3,420 00	

Subtotal, game expenditures..... \$31,582 20

Grand total of all expenditures..... \$271,996 10

Segregation.

Total of fish expenditures	\$145,800 21	
Total of game expenditures	126,195 89	
Total	\$271,996 10	

Disbursements for Fiscal Year 1915-1916.

GENERAL ADMINISTRATION.

Commissioners' traveling and other expenses	\$740 91	
Salaries of administrative assistants	14,872 17	
Traveling expenses of administrative assistants	1,582 56	
Rentals, office and other supplies	4,847 05	
		\$22,042 69

GENERAL FISH AND GAME PATROL.

San Francisco Division.

Salaries of deputies and employees	\$39,653 85	
Traveling expenses of deputies and employees	18,399 08	
Rentals, office and other supplies	2,888 54	
		60,911 42

Sacramento Division.

Salaries of deputies and employees	\$29,481 00	
Traveling expenses of deputies and employees	14,185 99	
Rentals, office and other supplies	1,737 47	
		45,424 46

Los Angeles Division.

Salaries of deputies and employees	\$15,201 16	
Traveling expenses of deputies and employees	5,059 90	
Rentals, office and other supplies	2,079 29	
		22,340 35

Fresno Division.

Salaries of deputies and employees	\$9,699 54	
Traveling expenses of deputies and employees	5,353 10	
Rentals, office and other supplies	794 74	
		\$15,847 38

Miscellaneous Expenditures.

Prosecutions and allowances	2,005 08	
General printing	6,488 08	
Accident claims	3,082 25	

Subtotal, general administration and patrol..... \$179,711 61

Cost general administration and game patrol (65 per cent)	\$116,812 55	
Cost general administration and fish patrol (33 per cent)	62,899 06	

\$179,711 61

Special Fishery Expenditures.

Administration.

Salaries of superintendent of hatcheries and assistants.....	\$4,890 67	
Traveling expenses of superintendent of hatcheries and assistants.....	1,081 99	
Office and other supplies.....	1,135 77	\$7,708 43

Fishery Research and Publicity.

Salaries	\$3,991 66	
Traveling expenses	662 05	
General expenses and supplies.....	1,053 31	5,707 02

Screen and Fishway Surveys.

Salaries	\$2,799 00	
Traveling expenses	1,949 56	
General expenses and supplies.....	112 70	4,861 26

Fish Transplanting.

Salaries	\$485 00	
Traveling expenses	866 95	
General expenses and supplies.....	45 31	1,397 76

Fish Distribution Cars.

Salaries	\$2,473 92	
Traveling expenses and mess allowance.....	1,537 72	
Repairs	2,064 88	
General expenses and supplies.....	2,688 31	8,764 83

Special Fish Patrol (Launches, etc.).

Salaries	\$4,247 02	
Traveling expenses and mess allowance.....	1,181 02	
Repairs	579 48	
Supplies (oil, etc.) and general expenses.....	1,868 16	7,875 68

Sisson Hatchery.

Salaries	\$18,083 70	
Traveling expenses	132 70	
Construction and repairs.....	932 49	
Fish food and ice for meat.....	5,098 16	
General expenses and supplies.....	1,853 22	26,100 27

Sisson Hatchery Auxiliary Stations.

Salaries	\$1,322 23	
Traveling expenses	55 00	
Construction and repairs.....	155 76	
General expenses and supplies.....	247 74	1,780 73

Tahoe Hatcheries.

Salaries	\$2,369 67	
Traveling expenses	199 08	
Construction and repairs.....	67 72	
General expenses and supplies.....	589 18	3,225 65

Price Creek Hatchery.

Salaries	\$43 10	
Traveling expenses		
Construction and repairs.....		
General expenses and supplies.....	1 45	44 55

Ukiah and Snow Mountain Hatchery.

Salaries	\$2,426 50	
Traveling expenses	200 27	
Construction and repairs.....	101 20	
General expenses and supplies.....	757 53	3,185 50

Scott Creek and Brookdale Hatcheries.

Salaries	\$1,782 80	
Traveling expenses	30 85	
Construction and repairs.....	6 70	
General expenses and supplies.....	590 15	
		\$2,410 50

Inyo County Hatchery.

Construction	\$12,993 94	
Equipment	6,916 39	
		19,910 33

Bear Valley Hatchery.

Salaries	\$1,143 65	
Traveling expenses	299 40	
Construction and repairs.....	53 64	
General expenses and supplies.....	364 55	
		1,861 24

Marlett Lake and Carson Hatchery.

Salaries	\$528 22	
Traveling expenses		
Construction and repairs.....	2 50	
General expenses and supplies.....	272 37	
		803 09

Fort Seward Hatchery.

Salaries	\$480 00	
Traveling expenses	9 30	
Construction	3,374 69	
General expenses and supplies.....	97 52	
		3,961 51

Almanor Station.

Salaries	\$572 02	
Traveling expenses	53 50	
Construction and repairs.....	66 69	
General expenses and supplies.....	115 48	
		807 69

Miscellaneous Expenditures.

Printing and lithographing fishing licenses.....	562 22
Anglers' license commissions and refunds.....	9,299 40
Market fishing license commissions.....	778 00
Crawfish and abalone inspection.....	2,100 00

Subtotal, fishery expenditures..... \$113,445 66

*Special Game Expenditures.**Hayward Game Farm.*

Salaries	\$2,254 50	
Traveling expenses	336 96	
Rent	412 50	
Construction and repairs.....	51 62	
Feed for birds.....	518 92	
General expenses and supplies.....	686 18	
		\$4,260 68

Game Research and Publicity.

Salaries	\$2,679 25	
Traveling expenses	221 85	
General expenses and supplies.....	735 08	
		3,636 18

Miscellaneous Expenditures.

Printing and lithographing of hunting licenses.....	805 60
Hunting license commissions and refunds.....	14,844 70
Mountain lion bounties	3,800 00
Winter game feeding	303 76

Subtotal, game expenditures..... \$27,650 92

Grand total of all expenditures..... \$320,808 19

Segregation.

Total of fish expenditures.....	\$176,344 72
Total of game expenditures.....	144,463 47

Total \$320,808 19

REPORT

OF THE

Commission on Land Colonization and Rural Credits

OF THE

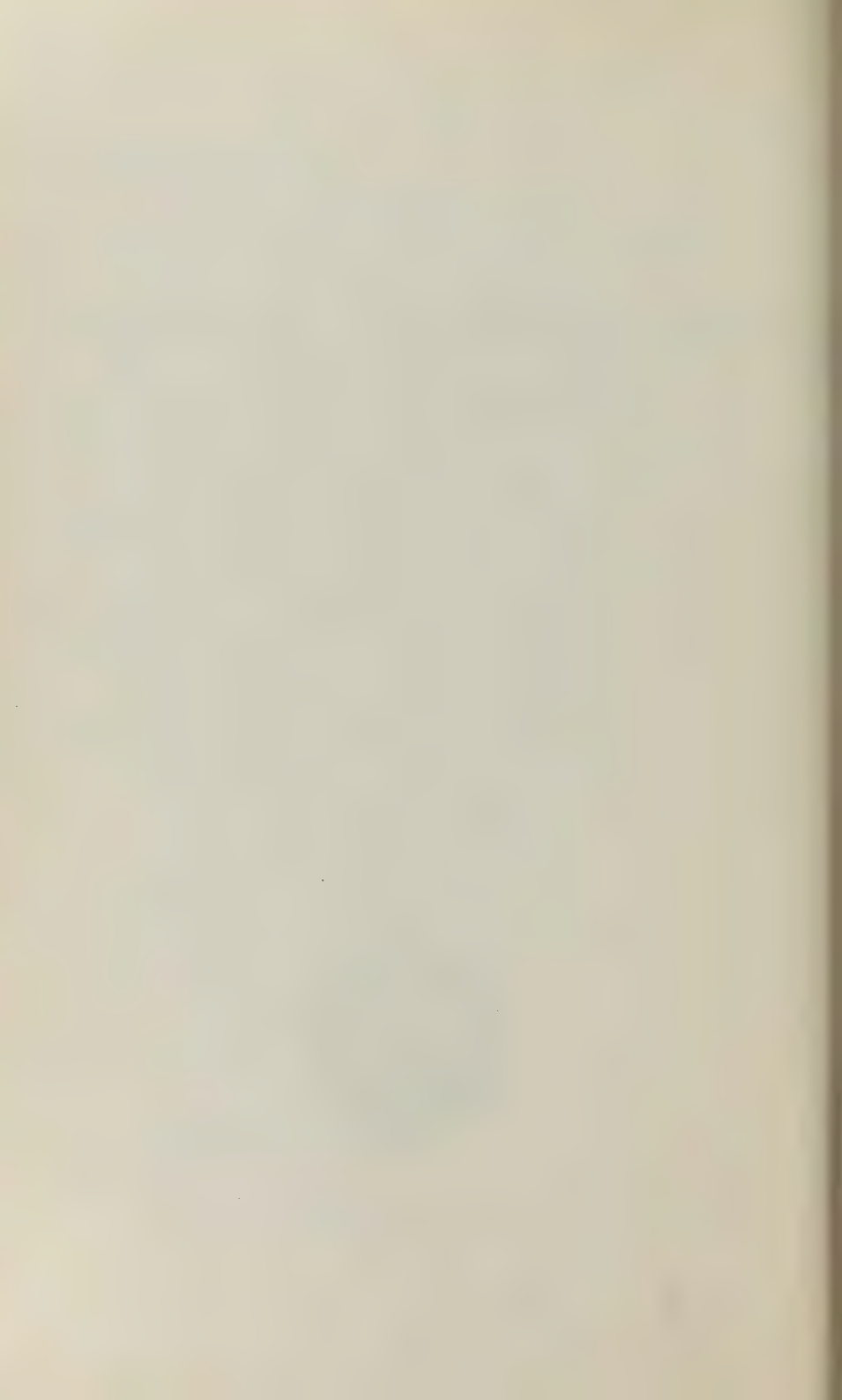
State of California

NOVEMBER 29, 1916



CALIFORNIA STATE PRINTING OFFICE
SACRAMENTO

1916



LETTER OF TRANSMITTAL

November 29, 1916.

*To His Excellency, HIRAM W. JOHNSON, Governor,
State Capitol, Sacramento, California:*

Your commission appointed to "investigate and consider the question of land colonization and the various forms of land banks, cooperative credit unions, and other rural credit systems adopted or proposed in this country or elsewhere, with especial view to the needs of the rural communities of this state," has the honor to transmit herewith its report.

Respectfully,

ELWOOD MEAD, *Chairman.*
HARRIS WEINSTOCK.
DAVID P. BARROWS.
MORTIMER FLEISHHACKER.
CHESTER ROWELL.

DAVID N. MORGAN, *Secretary.*

REPORT OF THE COMMISSION ON LAND COLONIZATION AND RURAL CREDITS

INTRODUCTION

The legislature of California, in 1915, passed a law providing for a commission to *"Investigate and consider the question of land colonization, and the various forms of land banks, cooperative credit unions, and other rural credit systems adopted or proposed in this country or elsewhere, with especial view to the needs of the rural communities of this state."* In accordance with this measure the following report has been prepared.

Within the last five years questions of land tenure and land settlement have assumed a hitherto unthought of importance in the United States. The causes for this are the disappearance of free, fertile public land; the rising prices of privately-owned farm lands; the increase in tenant farming and a clearer recognition of its dangers; and the increasing attractions of city life which threaten the social impairment of rural communities by causing young people to leave the farms.

Some of the most enlightened nations of the world have gone far toward solving the problems created by such undesirable conditions by the adoption of new attitudes on the part of the government towards land ownership and land settlement. In such countries the state has taken an active part in subdividing large estates and in creating conditions which will enable farm laborers and farmers of small capital to own their homes. They have adopted this policy because experience has shown that nonresident ownership and tenant farming are politically dangerous and socially undesirable; that ignorant and nomadic farm labor is bad; and that the balance between the growth of city and country can be maintained only through creating rural conditions which will make the farm as attractive as the office or factory for men and women of character and intelligence.

The state of California has had no state land settlement policy. The subdivision of land for settlers, the character of settlers sought, and the kind of agriculture created, as well as the conditions of purchase, have all been left to unregulated private enterprise. There has been no public control over the selection of colonists to insure that they would be effective agents in rural development. There has been no public scrutiny of soil and conditions of purchase to render it certain that colonists would find an opportunity here rather than a temptation.

The task of this commission has been to study the methods and the results of private colonization in California in recent years, and to

Purpose: study compare these with what is being accomplished in
methods and countries where land settlement is being carried out
results of private under state aid and direction. In gathering data
colonization regarding local development, the endeavor has been to get as much first-hand information as possible. Statements have been taken from a great many settlers in nearly all the sections of the state where colonization has been active in recent years. Conferences have been held with men active in colonization matters, and with commercial bodies interested in the results of settlement. It is believed that the information gathered is sufficiently authentic and extensive to enable us and the public to reach definite conclusions.

In this report the results of the investigations have been arranged under five heads.

- (1) Conditions in California.
- (2) The methods of land settlement enterprises and the conditions of settlers in colonies recently established.
- (3) The problems of tenantry and farm labor.
- (4) Methods and policies of other countries.
- (5) Conclusions and recommendations.

PART I

CONDITIONS IN CALIFORNIA

ARRESTED RURAL DEVELOPMENT

The state has an immense area of fertile and unpeopled land. Only eleven million acres out of the twenty-eight million acres of farm land are being cultivated. However, comparatively few settlers are coming here, and many who came in recent years have left. Costly advertising and still more costly personal solicitations have not served to attract colonists. The result is that progress in the country is not keeping pace with progress in the city. During five years, from 1910 to 1915, the gain in the population of California cities and towns was three times the gain of the country.

The principal causes for this arrested development seem to be high prices of land, high interest rates, and short terms of payment given in colonization contracts. These make it practically impossible to earn the money required to pay for a farm out of the soil in the time usually given. Many complain, moreover, that opportunities have been so exaggerated and the expenses of developing a farm so minimized as to induce settlers to undertake what on trial has proved to be impossible.

It is to the interest of the whole state that its fertile lands should be cultivated and that active colonization should be promoted. The state now buys a large part of its meat and many other farm products abroad. Increased production would lessen the cost of living and keep at home money now sent to other sections to pay for food products. Moreover, great properties, owned by non-residents, are being cultivated by tenants or by nomadic and unsatisfactory hired labor. These great properties ought to be subdivided and cultivated by residents. From statistics furnished by C. L. Seavey, tax commissioner, it appears that 310 landed proprietors own over four million acres of land suited to intensive cultivation and capable of supporting a dense population. This would make 100,000 forty-acre farms. One firm owns nearly one million acres; one railroad owns 500,000 acres. In Kern County four companies own over 1,000,000 acres, or more than half the land in private ownership. The Kern County Land Company alone owns 356,000 acres. In Merced County Miller & Lux own 245,000 acres. The evils of such ownership are every year becoming more apparent. We have at one end of the social

scale a few rich men who as a rule do not live on their estates, and at the other end either a body of shifting farm laborers or a farm tenantry made up largely of aliens, who take small interest in the progress of the community. Political stability, the best results in agriculture, and satisfactory social conditions require that this inheritance from a Mexican land system and former land laws of the United States be abolished.

PUBLIC HEARINGS OF THE COMMISSION

The Commission on Land Colonization began its investigations in 1915 with a series of public hearings at Sacramento, Willows, Stockton, San Francisco, Fresno, Los Angeles, and El Centro. At these hearings much attention was given to the need for a better system of rural credits as the Federal Farm Loan Act had not then been enacted.

The meetings were well attended. Valuable first-hand knowledge, based on personal experience, was furnished by landowners, settlers, public officials, bankers, and representatives of commercial organizations. There was a general agreement that settlers were finding it difficult to meet their payments on land and that colonization would be easier and safer if longer periods of time for payments and lower rates of interest could be secured. The testimony showed that the cost of preparing land for cultivation, especially in the irrigated districts, is more than has been recognized, and that, because of this, it is impossible for settlers to borrow money to equip farms properly for intensive cultivation.

THE FEDERAL FARM LOAN ACT

While this investigation was in progress, congress passed the "Federal Farm Loan Act," which will give farmers who own land as favorable conditions for borrowing money as could be expected under a state law. A board which has been appointed to administer the federal act is arranging to begin business in the near future. Since nothing could be gained either in time, conditions of payment, or in rates of interest by the enactment of a state law, it seemed desirable that our future investigations should deal mainly with methods and policies of land settlement.

The benefits of the Federal Farm Loan Act are, however, restricted to farmers who can give first mortgage security on land worth double the amount of the loan. It is generally conceded that in order to enable tenant farmers to become farm owners, or in order to give adequate assistance to colonists of small capital, a separate credit system based in some measure on the character of the borrower must be provided. A federal measure known as the Crosser Bill, designed to

finance settlers on public land, is now pending in congress. But this will not help to colonize private land in California. On the contrary, it will be an obstacle to colonization here, through creating more favorable opportunities elsewhere. It seemed necessary, therefore, that this investigation give considerable attention to the amount of money needed by settlers; the time required to earn that money by farming; the terms and conditions under which land is sold to settlers here; and the terms and conditions under which land is sold in countries in which a state system of land settlement has been in operation long enough for the benefits to be manifest.

PART II

METHODS OF LAND SETTLEMENT ENTERPRISES
AND EXPERIENCES OF SETTLERS

STUDY OF TYPICAL COLONIES

The public hearings of the commission were followed by a study of conditions in what were regarded as typical colonies. Settlers in the colonies these were seen on their farms. Data were procured studied from land selling agencies and commercial bodies, and a number of special investigators visited the following colonies or sections and studied conditions in them:

Colony or project	County
Atascadero.....	San Luis Obispo
Carmichael.....	Sacramento
Chowchilla.....	Madera
Clay.....	Sacramento
Clovis.....	Fresno
California Traction Colonies.....	Sacramento and San Joaquin
Fairmead.....	Madera
Fontana Subdivision.....	San Bernardino
Kerman.....	Fresno
Imperial Valley.....	Imperial
Laguna de Tache.....	Fresno
Laton.....	Fresno
Lemoore (north of, on "island").....	Fresno
Little Landers Colonies.....	San Diego, Los Angeles, and Alameda
Los Molinos.....	Tehama
Merced.....	Merced
Modesto.....	Stanislaus
Montague.....	Siskiyou
Oakdale Irrigation District.....	Stanislaus
Orland.....	Glenn
Patterson.....	Stanislaus
Rio Linda.....	Sacramento
Placer County Fruit Belt.....	Placer
Paul Rossier Colony.....	Nevada
Shafter.....	Kern
Turlock Irrigation District.....	Stanislaus
Van Nuys.....	Los Angeles
Wasco.....	Kern
Willows (Sacramento Valley Irrigation Company).....	Glenn and Colusa
Winton.....	Merced
Yuba City.....	Yuba
Delta Lands.....	San Joaquin

In its studies the commission has had the valuable cooperation and aid of the Commonwealth Club of California. Recognizing the economic significance of land settlement, the club set aside \$1,000 to help meet the expenses of these studies. A special section of the club has given much attention to the subject. Three members, Messrs. Frank Adams, D. N. Morgan and Elwood Mead, were made a special committee to direct the investigation on behalf of the Commonwealth Club; and Messrs. A. L. Cowell, Edwin E. Cox, R. L. Adams and M. S. Wildman have carried on special inquiries and submitted reports, which are referred to later.

Fifteen students of the University of California, either graduates or members of the senior class, have aided in field studies. Many of these young men had been raised on California farms and nearly all had had farming experience. They were well equipped, therefore, to aid in gathering information and in interpreting its significance.

It has been the practice, followed in nearly all instances, to have the settlers' statements supplemented by a study of conditions in the colonies, either by a member of the commission or by some one else having experience and maturity of judgment to prevent the publication of anything misleading or incorrect. One or two of the special reports made for the commission have been incorporated with ours, because of the side lights they throw on some of the special problems of colonization and rural development.

The colonies or sections included are believed to be fairly typical. The settlers' experiences represent on an average the methods and the results of recent colonization.

In order to secure uniformity in statements and to be able to compare results in different sections, the commission prepared a form of inquiry concerning the essential facts of the settlers' operation during the developing period. A copy of one of these statements is inserted to show their character.

STATEMENT OF SETTLER.

For information of Cooperative Land Settlement Investigations being jointly conducted by the Commonwealth Club of California, the California State Commission on Rural Credits and Land Colonization, and the University of California.

Name	_____	Post office	_____
Age	47	Year of settlement	1912
Occupation prior to purchasing farm	Farming—Minnesota		
If married, number in family, with ages of children 2 children aged 17 and 20			
Area in farm, acres	20	Area cultivated, acres	20
Capital at time of purchase:	Cash \$7,000	Equipment	_____
Real estate \$	_____	Other capital \$	_____
		Total \$	_____

Purchase price of land, per acre \$300 Terms of purchase: Cash 1/5—\$1,200
 Time allowed for future payments, years 10 Interest rate, per cent 6
 What improvements on farm when purchased *None*
 Estimated total value of these improvements \$-----

Cost of improvements made since purchase:

House	\$1,600	Barn	\$600	Outbuildings	\$400	Well	\$100
Fences	\$-----	Corral	\$25	Clearing land	\$-----		
Leveling and checking land	\$300	Seeding	\$68	Orchard	\$75		
Family garden	\$-----	All other improvements	\$-----				

Amount spent annually, by years on improvements itemized above:

First year	\$3,142	Second year	\$-----	Third year	\$50
Later years	\$-----	Total	\$3,192		

Estimated cost of all necessary improvements when completed, including those already made \$-----

Cost of farm equipment:

Farm implements and tools	\$200	Horses	\$325	Cows	\$1,200
All other live stock	\$40	Household furniture	\$200	All other equipment	\$120

Acreage brought into production by years and crops:

	Acreage	Crop	Value
First year -----	16½	alfalfa	\$200
Second year -----	20	alfalfa	\$500
Third year -----			
Fourth year -----			
Fifth year -----			
1915 -----	20	alfalfa	\$600

Number of years required to bring your land into complete production 1

Present value of land per acre, including improvements \$500

Stock census of 1915:

	Number	Total market value in 1915	Gross returns in 1915
Dairy cattle -----	10	\$800	\$800
Beef cattle -----			
Hogs -----	6	\$60	\$60
Poultry -----	50	\$25	couldn't say
Horses -----	2	\$325	
Other -----			

Present indebtedness:

	Amount	When payable	Interest rate
Bank loan, unsecured -----	\$200	1917	8 per cent
Private loan, unsecured -----			
Mortgage on land or stock -----			

Have you had difficulty in borrowing money for the improvement or equipment of your farm? *None*

Rate of interest you think you could afford to pay (a) for long term loans 5 per cent (b) for short term loans 6 per cent

Time needed to repay (a) long term loans 10 (b) short term loans 4-5

What payments are you now able to make on your indebtedness, and how many years do you think it will require to complete your payments? *Will pay out on time. Regular payments.*

State number of acres you think a farm should contain to be a living area:
 (a) for fruit growing 10 (b) for dairying 20 (c) for general farming under irrigation 40 (d) for general farming without irrigation -----

State amount of capital you think settler should have to undertake the purchase, improvement, and equipment of each of the above areas (a) for fruit growing \$----- (b) for dairying \$5,000 (c) for general farming under irrigation \$3,000 (d) for general farming without irrigation \$-----

If you have had outside income during period covered by this report, please give particulars and state amount \$500 in the last three years

Remarks: (Here please add any additional data regarded as important, including what you may have to say about your present outlook for success not covered in report)

The land was sold at too high a price. It is worth about \$150 to \$200 an acre. Mr. ————— is treating the settlers fairly and has been of great help to them. I bought from the ————— Company and am contented and expect to succeed. To irrigate this country requires a large amount of water. In my case from 3 to 3 1/2 acre feet per acre.

STATISTICS OF COLONIZATION IN CALIFORNIA

Table I is a financial summary of the settlers' statements in colonies investigated. Table II shows the estimated outlay of settlers, furnished the commission by commercial organizations. Table III gives a summary of the terms on which land may be bought in countries which have a state land settlement policy and the average of terms in the colonies studied here. Table IV indicates the ages of settlers and the value of crops grown the first year after settlement. Table V indicates land prices.

TABLE I.
Summary of Data Relating to Financial Condition of Settlers.

Name of colony	Number of settlers interviewed	Average area of farm	Average price paid for unimproved land	Average time of payment	Average capital of settler	Average cost of improvements	Number of debtors	Average amount of indebtedness	Average rate of interest	
									Bank and private	Contract
Carmichael	23	15	\$184	7.8	\$6,025	\$2,221	18	\$2,209	7.2	6.2
Chowchilla	77	49	156	7.7	5,900	1,263	74	6,001	7.9	6.2
Clovis	18	22	118	4.9	2,077	1,125	12	2,283	9	7.6
Fontana	9	11	272	5.5	5,244	6,615	6	2,796		6.6
Imperial	14	132	93		7,797	6,466	13	4,481		8.5
Kerman	50	30	144	4.2	5,554	1,726	38	3,808	9.0	7.4
Kuhn	18	37	129	11	9,360	2,710	17	3,665	7.1	6.5
Laguna de Tache	27	29	93	7.0	3,503	898	18	1,720	10	7.2
Laton	31	53	56	7.4	2,508	1,479	20	2,087	8	6.9
Los Molinos	20	24	163	7.0	6,988	1,436	16	3,261	7.1	6.2
Modesto-Turlock large units	19	59	*107		6,254	4,843	6	3,016		7.3
Modesto-Turlock small units	20	19	*166		3,179	1,790	2	1,950		7.5
Newcastle, Auburn, Penryn	77	78	68				26	2,386		7.0
Oakdale	42	28	147	4.7	4,253	1,506	28	2,735	7.8	6.8
Orland	134	28	*136	3.6	3,227	1,536	112	2,374		7.1
Patterson	128	26	249	9.1	6,821	1,985	116	4,489	7.3	6.0
Rio Linda	26	23	250	5.2	5,407	1,878	17	2,499	10.2	6.3
Shafter	29	57	85	4.2	3,738	2,352	24	3,893	8.2	6.9
Van Nuys	5	6	512	3.2	2,050	4,066	4	4,000	7.5	7.0
Wasco	59	46	76	4.2	3,746	2,355	39	2,626	8.5	7.6
Wilton	45	25	98	4.7	2,804	1,122	31	1,563	7.0	6.9
Winton	40	25	133	4.0	5,599	1,404	39	1,766	7.6	6.9
Yuba City	76	51	171	3.5	3,617	2,890	41	2,514	7.5	7.4
Yucaipa	4	9	236	4.5	5,150	890	2	2,225		7.0
Totals or averages	991	37	\$160	5.8	\$4,814	\$2,367	719	\$2,931	8.0	6.9

*In a few cases prices averaged included some improvements on farms when purchased.

NOTE.—In Tables I and II, the prices paid by settlers for land in California colonies, in nearly all cases are for unimproved land. The principal exceptions are cases in which one settler sells his land partly improved to another settler.

TABLE II.
Reports of Commercial Organizations.

Section from which data obtained	Cost of unimproved land per acre	Terms of payment allowed	Interest rate on payments, per cent	Estimated total cost per acre of improving a 20-acre fruit farm	Estimated per acre of improving a 40-acre dairy or mixed farming	Estimate of living expenses for first year	Capital a settler should have	Amount should have for first payment	Where money can be borrowed to improve implements and equipment	Time of repayment
San Diego	\$200 to \$250	3 years	7	\$275	\$506	\$300 to \$600	75%	60 to 75%	Hard to get; high rates	Usually 3 years; interest 7, 8 and 10%
Woodland	\$50 to \$150	Certain amount annually	6 to 8	\$201	\$402		\$2,500	Depends on man	Don't know	7% and not more than 3 years
Corning	\$25 to \$100	10% down and rest in 36 equal parts. No interest or taxes.	6	\$178	\$150	\$500 to \$700	\$10,000	Vary; pay $\frac{1}{2}$ and have \$1,000 to \$2,000 in bank	Local banks	10% interest at local banks; private loans usually 8%; some 3 years and some 5 years
San Dimas	Practically none	Practically none					Improved land and \$1,000 to \$2,000 in bank		Banks, 40% on property	3 years, 7%
Covina	\$600 to \$700	$\frac{1}{4}$ down, balance 3 years.	7	\$184	\$52	\$500		$\frac{1}{4}$ to $\frac{1}{2}$ down, balance reasonable	Not from bank	3 years, 7%
Claremont	\$300	Any	7	\$286	None	Depends on man	\$5,000	All he can get	Private individuals	5 years, 7%
Placer	\$25 to \$150	Liberal	6 to 8	\$178	\$80	\$600	$\frac{1}{4}$ to $\frac{1}{2}$ down	Half	Local bank, local people	
Dinuba	\$25 to \$300	$\frac{1}{4}$ down, balance 3 to 8 years	7 to 8	\$70	\$85	\$250 up	\$4,500 on 20 acres	All	Usually can not be done	

TABLE II—Continued.

Reports of Commercial Organizations.

Section from which data obtained	Cost of unimproved land per acre	Terms of payment allowed	Interest rate on deferred payments, per cent	Estimated total cost per acre of improving a 20-acre fruit farm or mixed farming	Estimated total cost per acre of improving a 40-acre dairy farm or mixed farming	Estimate of living expenses for first year	Capital a settler should have	Amount settler should have for first payment	Where money can be borrowed to complete improvements and equipment	Time of repayment
Ontario, S. Bdnno---	\$150	On 20 acres \$500 down, terms long.	7	\$240	\$210	\$800 family of five	Depends on person	\$1,000 to \$1,500; ½ down and balance in 3 years	Banks, private	8 to 12%; time mostly 90-day notes
Sunnyvale -----	\$350 to \$500	½ cash and 3 to 5 years -----	7	\$82		\$300	\$4,000	\$2,000	Bank	7 and 8%; and loans for 1 year
Petaluma -----	\$200	¼ down -----	6							
Hendelsburg -----	\$50 to \$300	Usually cash -----	6 to 7	\$225			\$4,000 to buy farm 20 acres	\$4,000		7% loans are permitted to stand for some time
Orland -----	\$90 to \$140	20% cash and 20% annually -----	7	\$115	\$153	\$400	\$5,000	\$1,000	30% settlers accommodated by local bank	7% on land; 8% on cattle
Grass Valley -----	\$15 to \$100	10 to 25% down -----	6, 7 and 8	\$210	\$81	\$300	\$4,000	\$2,000	From banks	7% and notes usually run 6 months with renewals
Corona -----	\$250 to \$350	One-fifth cash, balance in 5 or 6 annual payments.	6	\$96			\$5,000	\$2,000	Banks, mortgage company	Probably 8 to 10%
Nuevo -----	\$250 to \$275	¼ cash, balance 2 to 5 years -----	7	\$88		Living some higher than Los Angeles	\$2,500	\$1,250	Nowhere	
Marin -----	\$50 to \$1,000	No general plan. -----	6 to 7						Local banks	
Averages -----	\$260.97	3 to 8 years -----	6.73	\$181.25						

NOTE.—The average cost of land according to the estimates of commercial organizations (Table II), is considerably higher than the average according to the statements of settlers (Table I). This is due to the fact that in the localities included in Table II land is better improved and has considerable residence value due to earlier development in the districts.

TABLE III.

Rate of Interest and Time Given to Pay for Land Under Colonization Systems of Different Countries.

Country	Rate of Interest, per cent	Time given to pay for land or repaying loan
Denmark	3 to 4	65 years.
Italy	2.5	50 years.
Holland	4.7	
Norway	3.5 to buy land and 4 to owners.	
Hungary	4	50 years.
Austria	4 to 4.5	54½ years.
Russia	4.5 principal and interest	55½ years.
Germany	3.5 to 4	56½ years.
France	4 to 4.5	75 years.
England	4	50 years.
Ireland	3.5	68 years.
Belgium	4.5	30 years.
Switzerland	4.5	57 years.
New Zealand	4	36½ years.
Victoria, Australia	4.5	36½ years.
New South Wales	3 to 5	30 to 40 years.
Other Australian states	4 to 5	30 to 40 years.
British and German South Africa	4	
Chile	4	33 years.
Argentina	4	
British Columbia	1 per cent more than the interest on state bonds; 5 per cent at present.	36½ years.
California	6 to 10	3 to 8 years.

TABLE IV.

Summary of Ages of Settlers and of Gross Returns for the First Year for Nineteen California Projects.

Name of colony	Number of settlers interviewed	Average age of colonists at date of settlement	Average gross value of production, first year	Average gross return per acre, first year
Carmichael	23	43.7	Orchard	Orchard
Chowchilla	77	41.5	\$279	\$5.70
Clovis	18	44.8	307	Orchard and vineyard
Fontana	9	40.1	Orchard	Orchard
Kerman	50	46.5	204	\$6.85
Kuhn	18	46	123	3.34
Laguna de Tache	27	42.9	357	12.20
Laton	31	43	526	9.88
Los Molinos	20	43.6	284	11.71
Oakdale	42	44.3	131	4.64
Patterson	128	42.7	193	7.36
Rio Linda	26	45.2	Orchard	Orchard
Shafter	29	42.1	231	4.06
Van Nuys	5	36.2	Orchard	Orchard
Wasco	59	42.1	201	4.32
Wilton	45	42.7	77	3.02
Winton	40	46.2	118	4.74
Yuba City	76	44	758	14.93
Yucaipa	4	51.7	Orchard	Orchard
Averages		43.6	270	\$7.13

TABLE V.

Average Price Per Acre of Farm Lands in the United States 1916.

Division	Improved	Unimproved
North Atlantic states.....	\$64 30	\$38 71
South Atlantic states.....	38 02	23 79
North central east of Mississippi River.....	100 67	74 95
North central west of Mississippi River.....	78 21	59 68
South central.....	33 38	24 09
Far western.....	102 58	58 40
California.....	180 00	110 00

Prices Paid for Land by Colonists in Other Countries.

Country	Average price per acre
Switzerland.....	\$254.23 (intensive holdings).
Finland.....	\$2.50 to \$175.73; average, \$7.60.
Ireland.....	\$50.
England.....	\$150.
Denmark.....	\$88.93.
Germany.....	\$95 to \$135.
Russia.....	\$21.01.
Australia (general land).....	\$78.00.
Victoria, Australia (irrigated land).....	\$60.00.
California settlers' statements.....	\$190.72.
California commercial bodies' statements.....	\$260.97.

NOTE.—Table V gives the prices of land in other sections of the United States as compiled by the United States Department of Agriculture in 1916, and the prices paid for farm land in other countries of the world as compiled by the state or semi-public authorities engaged in colonization. In Germany, Ireland, England, and Denmark, much of the land purchased is highly improved, with costly residences and farm buildings. The land in Australia is cleared and fenced; it is in about the same state of improvement as the large wheat ranches of California.

Summarized, these tables show: That the purchase price of unimproved land is higher in California than in other parts of the United States or in those countries which have a state system of land settlement. This does not reflect on the desirability of California land because the climate makes land here more valuable than in any other part of this country.

What it does show is: That we have reached a period in our development when settlers here need all the assistance that is given them in **Settlers need** countries which have adopted state aid in land settlement assistance as a public policy.

That the rate of interest in California is also higher; and that the settlers in countries with state systems have from four to ten times **Interest too high**; as long to pay for their land as have the settlers **time too short** under private colonization contracts in California.

But the tables do not tell the whole story. In Ireland, England, Denmark, Germany, Italy, Australia, and South Africa the settler **Value of expert assistance in other countries** is given expert direction and competent financial advice in making his initial improvements. This enables a settler to bring his farm into full production at a lower cost and in a shorter time than is possible where each individual must make his initial improvements without such direction or advice. Organization in the development of a colony and preliminary training or direction of settlers are as valuable as is the preliminary training of workmen in their duties in a great industrial undertaking.

CONDITIONS OF LAND SELLING CONTRACTS IN CALIFORNIA SHOULD BE MORE LIBERAL

The comparison of land prices and conditions of payment here and in other countries raises the question, "How it is possible for settlers **Settlers of limited capital are not purchasing land in California** in California to pay for farms in periods of from three to ten years, while in other countries periods of from thirty to seventy-five years have been found necessary." The answer is that in California the settler who has not had a large cash capital or some outside income *has not been able to purchase a farm.* We have not found a single settler who, bringing with him only the limited capital accepted by state systems in other countries, has been able to pay for his land in the time agreed upon in his contract.

The experience of practically every colonization company, no matter what degree of success it has attained, shows that it would have been **Colonies show that longer terms for payment would be better** better for both the settler and the company if the original enterprise had been organized on a financial basis which would have given the settler more money for improvements and a longer time in which to pay for his farm.

INFORMATION ABOUT SPECIFIC COLONIES

The information about the colonies listed below has been obtained from the managers and confirmed by the settlers:

Los Molinos. This colony is now a success. A majority of the settlers have overcome the obstacles which at first threatened to overwhelm them. But there was a time when it seemed as though the enterprise would fail. The settlers had bargained to pay a high price for unimproved land in the short period of seven years. In addition to meeting land payments they had to provide the money for improvements and equipment, which on small irrigated farms are very heavy. The operating expenses included taxes of about \$3.00 an acre, water

charges of \$2.00 an acre, and interest on land which cost from \$75 to \$300 an acre. The amount of money required to meet the payment of interest, principal, and taxes was somewhere between \$35 and \$40 an acre. At the outset the land did not produce anything approaching this sum.

Fortunately, the company which founded the colony had financial resources which enabled it to assist the settlers by buying cows, which cost \$60,000, and allowing the settlers to pay for them by giving to the company one-half of each cream check. Each settler paid 8 per cent interest on the loan.

The following figures show to what extent the anticipated payments of settlers have not been made. The 375 contracts outstanding at this time represent:

\$48,763 arrears of interest,
\$651,001 arrears of principal,
\$15,689 ledger account, and
\$13,446 unpaid balance on purchase of cows.

It would have been better for this company, and certainly better for the settlers, if the original contracts had given the settlers time to earn out of the land enough money for their payments.

Orland. Few settlers of limited means have been able to meet their land payments and some have had to borrow money to meet their water charges. Many of the notes given to banks for money advanced to pay for cows are overdue. Settlers have asked for the creation of a federal farm loan association in order to obtain thirty years time with a lower rate of interest. Orland is another colony which is going to succeed. But progress would have been more rapid and settlers would have been relieved from a heavy burden of anxiety, if the time of payment had been in accord with the profits of agriculture.

Willows, S. V. I. Co. The testimony taken at Willows showed that fully 90 per cent of the settlers in this colony are behind with their payments. The reorganized company (Superior California Farm Lands Company) has this year, voluntarily and generously, given all resident colonists new contracts. In them credit is given for all payments made and *all arrears of interest are written off*. That is, many settlers have had their land rent free for several years. Many others who were unable to wait for a revision of the contracts have, however, had to leave the colony, losing all they paid.

Carmichael. This has been mainly planted to orchards, which are not yet producing. Few settlers have a living income from the land; a considerable number earn this by working for wages. If strict compliance with contracts had been insisted upon, very few resident

colonists would be left. Many who have made no payments since the first have been given more time; and some have borrowed back the first payments to carry on the cultivation of their orchards.

Wiltqn. The settlers in this colony lacked both capital and experience. Many have had to leave because they lacked capital to complete improvements and to meet deferred payments on land. Even if they had had sufficient capital, success would not have been possible without irrigation. No facilities for irrigation were provided.

Patterson. In the Patterson Colony the earlier settlers and later ones with ample capital have done well, but the capital of many settlers was absorbed in making the first payment. They were, therefore, unable to buy stock or equip their farms. A large number have given up. Some have succeeded because they rented, at a nominal rate, the farms of nonresident owners. But many are able to remain only because the owners of the colony lands are not insisting on payments in accordance with their contracts.

The Oakdale District Colonies. There are twenty-seven colonies in the Oakdale irrigation district. Some of these are prospering. In some only two or three colonists remain. In the successful colonies land was sold at a reasonable price and settlers who needed it were given more time. The colonies established by Rodden Brothers, local landowners and bankers, are successful. The Avery and Leitch colonies have failed. Inexperienced settlers, poor soil, inflated land prices, and lack of either financial help or practical advice for beginners have compelled many settlers to leave.

Winton. At Winton the price of land was \$142 an acre, and the colonists agreed to pay this within four years. In addition the land had to be leveled, ditched, fenced, and planted before a crop could be grown. There are plenty of attractive homes at Winton, but the owners have not paid for them in contract time. If the company had not been able to give better than contract terms, these settlers would have had to leave.

Kerman. The Kerman colony has two very different classes of soil. Adjacent to the river and running south for two or three miles the soil is good; and the settlers on the good soil have prospered. But from there to the southern boundary of the company's land much of the soil is poor and affected by hardpan and alkali. The settlers who bought this poor land and agreed to pay for it in five years undertook an impossible task. A considerable part of this colony was bought by non-residents. Among the settlers, who lacked experience and adequate capital, there have been many failures. Some old people lost in this colony the savings of years.

The Fairmead Colonies. Interviews with the officers of the colonization company and with the settlers, and personal observations of members of the commission seem to justify the following conclusions:

Settlers with ample capital or outside incomes have generally succeeded, but a large percentage have abandoned their farms on account of discouragement, due to lack of capital. Many settlers in arrears are being carried by the company, which is endeavoring to assist them in securing loans from outside sources.

Laguna de Tache. This colony started ten years ago, the land selling at \$50 an acre. Settlers who bought land at this price have usually succeeded. Colonization today presents a harder problem, because the price of land has been raised to \$110 an acre. Whether settlers of small capital can pay this higher price within the time limit given has yet to be determined.

A leasing system has recently been inaugurated by the company. The lessee rents the land at \$3.00 an acre the first year, \$4.00 the second, and \$5.00 the third. At the end of the third year the lessee must have the land in alfalfa, vines, or some specified crop. In addition to the rental money, if the lessee decides to purchase, he must pay an advance of 5 per cent in the price for each year the option runs. Thus land which sells at \$110 an acre will cost \$115.50 the first year, \$121 the second year, and \$126.50 the third year. The system gives an opportunity for young men of small capital to make a start, but even these payments seem larger than the profits of agriculture generally warrant.

Chowchilla. The time given to pay for the land in the different Chowchilla subdivisions varies from five to ten years. Only a part of the payment period has elapsed since settlement began; but this has been enough to make it clear that the settlers will not earn any considerable part of the payment money out of the land within the contract period. The land requires irrigation, and the settler has to provide his own water supply by pumping from wells. This requires a large initial outlay and a considerable annual expense per acre for irrigation.

Wasco and Shafter. In these two colonies the price of land varies from \$70 to \$90 an acre, and the contract time of payment averages four and one-half years. The actual time, under the present management, is whatever the settler needs. Some of the Wasco settlers bought their farms for \$32 an acre. But all settlers who are in debt would feel more secure and be in better position to plan for the future if the time of payment were made 20 years instead of less than one-fourth that time.

Fontana. Fontana is an orchard colony, mainly devoted to citrus fruits. Much of the land is sold with a water right and already planted. The average price of planted land is \$354 per acre and the average time

of payment four and one-half years. This payment period is only possible for settlers who have large capital, as there can be no income from the orchards during the first four years. The company is now offering to lend money to settlers to enable them to become poultry raisers and so secure an immediate income. The average capital of the settlers interviewed at Fontana, however, is great enough to enable them to pay for the land in cash. Thus there is no question of terms.

Van Nuys. Van Nuys can not be considered as either an agricultural or a horticultural colony. It is so near Los Angeles and so well provided with transportation facilities that the land has a large prospective residence value entirely independent of what can be grown on it. The greater number of the settlers here are persons of independent means. Much of the land has been bought by people who believe that the growth of Los Angeles will enhance its residence value. Considered on a productive basis, the average price of \$540 an acre, to be paid in less than four years, is prohibitive. This has been proved by the experience of settlers who bought, expecting to complete the payments for their land by returns from crops. They were unable to do so. If members of the colonization company had not been able to lend \$60,000 to buy poultry and equip poultry farms, many would have failed. The company is now assisting settlers in other ways. It builds houses and sells them to settlers on time payments; it has advanced large sums of money to establish local markets; it has organized a cooperative cannery; and it has otherwise helped finance beginners.

READJUSTMENT IN LAND SELLING METHODS INEVITABLE

The inability of settlers to meet their payments in these different colonies does not necessarily mean that the land is not valuable for agriculture or horticulture or that, in most cases, it is not worth the price asked for it. What it does mean is that we have been carrying **Colonization** on colonization enterprises on an impossible financial **plans financially** plan. If the settlers in these colonies where the soil **impossible** is good and the water supply satisfactory, had been given the time, the interest rate, and the assistance in other directions given settlers in Denmark, Ireland, Germany, or Australia, the percentage of successes here would have been as large as in those countries.

Many with whom this commission has talked do not think that any changes are needed in colonization methods. They say, "In the past men paid for land in five years. Why can they not do it today?" They seek to explain the large percentage of failures by the settlers' lack of industry and frugality. They tend naturally but unwisely to **Greater cost** continue along old lines, even if they have to be con- **of farm land** tent with settlers of low ideals and a debased standard of living. The fact is that today men can not pay for land in five years from the profits from the soil.

That the task of paying for a farm out of its products has become much harder in the last ten years is shown by the following statistics:

When colonization began at Orland, land was selling for from \$10 to \$40 an acre. The same land with no improvements now sells for \$75 to \$150 an acre, with a water right costing \$40 an acre still to be added.

The lands of the Sacramento Valley Irrigation Company were bought at an average price of \$37 an acre. The settlers interviewed paid an average price of \$130 an acre, part of which represented expenditures on the irrigation works, but settlers are still confronted with additional expenses for completing the works and meeting the interest on the bonds of an irrigation district.

The Haggin Grant, on which part of the Carmichael Colony is located, sold before subdivision for less than \$50 an acre. The same land after subdivision sold for \$200 an acre.

The early settlers in Modesto and the Oakdale districts bought land for less than \$50 an acre. The same kind of land in these districts now sells for \$100 and \$150 an acre—in some cases for \$250 and \$300 an acre.

The early settlers at Wasco paid \$32 an acre, while present settlers are paying an average of \$91.

The Mexican Grant on which the Van Nuys colony is located was sold a few years ago for about \$50 an acre. The present re-sale prices of the same land, after sharing the costs of subdivision, roads, and other improvements, is \$540 an acre.

The first settlers at Patterson paid about half the price paid by later settlers.

The first settlers at Laguna de Tache paid less than half the price now asked.

Throughout the area where land is being colonized, land prices have been multiplied by from two to ten, while the profits of farming have increased but little if at all. Hence some years ago men who bought land at \$50 an acre could pay high interest rates and get out of debt; while those who have bought recently are struggling to meet interest payments alone.

These higher prices for land have made intensive cultivation a necessity; and that in turn requires costlier improvements and higher-priced equipment. The investigations of the United States Greater cost of farm improvements census showed that while the area of the farm had diminished between 1900 and 1910, the average capital invested in it had increased 86 per cent.

The acreage cost of improvement and equipment also increases as the size of the farm diminishes. The cost of a house and a stable on a

twenty-acre farm may be today no greater than was formerly the cost on a farm of 160 acres; but the acreage cost is about eight times as great.

The estimates made by the commercial organizations show the ultimate cost of improvements on the small intensively cultivated farms in some of the older settled districts. The average in Table II is \$180 an acre. In Orland, where the colony is six years old, the average cost of improvements already made is about \$100 an acre. The cost of all improvements needed will be about \$125 an acre.

Recently some of the colonization companies have been studying the feasibility of providing ready-made farms for settlers. In doing this they have made estimates of what it would cost to of ready-made prepare farms for cultivation. Three of these estimates are given. The first was prepared by Balfour, Guthrie & Company of San Francisco, the second by the San Joaquin Valley Farm Lands Company, and the third by Kendrick & Company of the Chowchilla Ranch.

Estimated Cost of 40-Acre Dairy Farm.

Contra Costa County, California.

Land: Forty acres with water right, consisting of one share of stock in Mutual Water Company to each acre of land. Land leveled and checked, with irrigation ditches and boxes, and planted to alfalfa, at \$300 per acre-----		\$12,000 00
Buildings:		
Dwelling house—5 rooms-----	\$1,200 00	
Milking shed for 40 cows-----	1,500 00	
Milk house-----	650 00	
Well, windmill and tank-----	200 00	
Sundries-----	100 00	
		<hr/> \$3,650 00
Equipment:		
40 cows at \$75-----	\$3,000 00	
2 work horses at \$100-----	200 00	
2 driving horses at \$150-----	300 00	
Harness-----	100 00	
Sundry implements, tools, milk cans, etc.-----	500 00	
Allowance for incidentals-----	250 00	
		<hr/> \$4,350 00
Total estimated cost of land, buildings and equipment-----		<hr/> \$20,000 00
Total cost per acre-----		<hr/> \$500 00

Income.

Milk—40 cows—average 2½ gallons each per day (36,500 gallons per annum) at 16 cents-----	\$5,800 00
40 calves at \$5.00-----	200 00
Sundries-----	200 00
	<hr/> \$6,200 00

Outlay.

Wages—2 men at \$65 per month (including board)-----	\$1,560 00
Feed—winter feed for cows, barley for horses-----	700 00
Water—water charges \$5.00 per acre per annum, based on using 2 acre feet per acre-----	200 00
Taxes-----	160 00
Insurance-----	50 00
Depreciation: 5 per cent on buildings; 10 per cent on equipment----	600 00
	<hr/>
	\$3,270 00

Summary.

Estimated income-----	\$6,200 00
Estimated outlay-----	3,270 00
	<hr/>

Surplus-----	\$2,930 00
Percentage of surplus to investment, 14.65.	

The above surplus would not provide for the expenses of the settler's family, the paying of interest, and the paying of installments large enough to cover the principal in five years. However, there seems little doubt that buying one of these ready-made farms would be a safe undertaking on a payment plan extending over twenty years, and giving the privilege of paying off at an earlier date, providing a market for fresh milk could be assured. If product were to be disposed of as butter fat, margin of profit would be greatly reduced.

Estimated Cost of 40-Acre Dairy Farm.

San Joaquin Valley, California.

40 acres of land at \$200-----	\$8,000 00
Cost of improvements-----	3,000 00
20 cows at \$100-----	2,000 00
5 brood sows at \$15-----	75 00
50 chickens-----	25 00
One team, wagons, implements, etc.-----	500 00
	<hr/>

Total selling price-----	\$13,600 00
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Estimated revenue as follows:

Returns from 20 cows at \$72 per annum-----	\$1,440 00
Annual increase from cows-----	200 00
Annual return from hogs at \$30-----	150 00
Annual return from 50 chickens at \$1-----	50 00
	<hr/>

Total receipts-----	\$1,840 00
---------------------	------------

The selling plan proposed is as follows:

Total purchase price-----	\$13,600 00
First payment on purchase-----	1,600 00
	<hr/>

Total indebtedness-----	\$12,000 00
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From the 20 cows there should be a monthly return of \$6.00 per head, or \$120, of which \$96 is to be paid to the company to meet interest charges, and reduce principal indebtedness; this is at the rate of \$8.00 per month per \$1,000 of indebtedness; and this payment, continued through a period of 197 months, or 16 years, 5 months, will wipe out the entire indebtedness, if the interest rate is 6 per cent.

Subsequent to furnishing this estimate the manager of the enterprise has decided that it would be safer both for the settler and for the company to provide for smaller payments during the first three years and make the payment period twenty years instead of sixteen and a half years. On this basis, the plan seems to be a safe undertaking for settler and colonization company.

Estimated Cost of 40-Acre Dairy Farm.

On the Chowchilla Ranch.

<i>Cost.</i>		<i>Cash required to start.</i>	
40 acres at \$125-----	\$5,000 00	10 per cent down payment-----	\$500 00
Improvements and equipm't	2,175 00	Payment on account-----	1,230 00
2 horses -----	200 00	Cash payment -----	200 00
30 cows -----	2,100 00	Company furnishes cows without cash.	
3 brood sows-----	45 00	Cash payment -----	45 00
50 chickens -----	25 00	Cash payment -----	25 00
	<hr/>		<hr/>
	\$9,545 00		\$2,000 00
Less paid on account-----	2,000 00		
	<hr/>		
Balance -----	\$7,545 00		
Balance due -----			\$7,545 00
Interest at 6 per cent per annum-----			452 70
Taxes -----			40 00
			<hr/>
Amount due at end of first year-----			\$492 70
<i>Minimum income first year.</i>		<i>Minimum income second year.</i>	
30 cows at \$36-----	\$1,080 00	30 cows at \$72-----	\$2,160 00
18 hogs at \$10-----	180 00	60 hogs at \$10-----	600 00
	<hr/>		<hr/>
	\$1,260 00		\$2,760 00
Less interest and taxes----	492 70	Less interest and taxes----	492 70
	<hr/>		<hr/>
Surplus -----	\$767 30		\$2,267 30
		Payment on land, 10 per cent on balance-----	450 00
			<hr/>
		Surplus -----	\$1,817 30

NOTE.—No account is taken from income on chickens, as these are expected to help carry running expenses. It is, of course, presumed that during the first and second years, surplus will be used to wipe out floating indebtedness, and for the next three years to provide more comforts and better improvements.

The above estimate does not include any provision for wages, nor for payments on cows, nor repaying local dealers or others who advanced No provision money for improvements and equipment. To care for for wages, etc. 30 cows and cultivate 40 acres of land intensively, as must be done to grow feed enough for over 50 head of livestock, would require the labor of two or three men; so that wages and living expenses alone could easily absorb the first year's surplus.

Unless a considerable part of the land were leveled and prepared for irrigation, 30 cows could not be supported the first year.

These estimates are published mainly to show one significant fact, that to buy and equip a farm so as to pay for it in ten years requires an almost immediate investment of over \$100 an acre in addition to the cost of the land.

Professor R. L. Adams prepared for the commission a valuable report on the equipment required on an intensively cultivated farm. In this he gives the total cost of equipping a 30-cow dairy farm at \$6,500. Assuming this farm to have an area of 40 acres, the cost would be \$160 an acre. He estimates the cost of equipping a 40-acre general farm at about \$4,500, or a little over \$100 an acre.

The Fresno Suburban Homes Company, which has recently made a thorough study of the cost of developing a fig orchard, has fixed the cost of preparing and cultivating the land for the first five years at \$127 an acre. If to this is added the cost of a house and other accessory buildings, the cost on a 20-acre orchard at the end of five years would be over \$200 an acre.

The estimate of Professor Adams does not include water rights or a number of other expenditures which can not be avoided on an irrigated farm. The first two estimates include in the price of the land some of the expenditures on its improvement. All the estimates agree, therefore, that the cost of preparing a 40-acre irrigated farm in California so that it will be habitable and in condition to be fully productive will be from \$100 to \$200 an acre.

On pages 30 and 31 is given the cost of bringing an orange orchard into full production. The total is between \$400 and \$600 an acre.

Some credit system more liberal than that of the Federal Farm Loan Act or that provided by colonization enterprises is therefore indispensable if we are to attract and retain many homeseekers who have all the elements of experience and character essential to success but who, lacking capital, must depend on their frugality and industry to earn the money to pay for their homes.

THE RETURNS FROM THE INTENSIVELY CULTIVATED FARM

The short time given to pay for land in most colonization contracts implies a profit from cultivation of between 20 per cent and 25 per cent

Implied profit:	of the cost of land and equipment. Such profits
20 to 25 per cent;	are occasionally made, but they are not the rule.
actual profit:	Investigations of the United States Department of
5 per cent	Agriculture show that the fully improved farm

rarely pays more than 5 per cent on the investment, if a reasonable allowance is made for the wages of the farmer and his family.

The United States Reclamation Service has kept a careful census of the yield and the value of crops on the federal projects since their inception. In the thirteenth annual report the Value of crops on federal projects average values of crops are as follows:

1910	-----	\$31 00 per acre
1911	-----	27 00 per acre
1912	-----	26 60 per acre
1913	-----	24 50 per acre

The following table gives a more detailed report for 1914. The reductions in acreage value of crops were mainly due to the declining prices of products. For the last two years prices have been higher.

TABLE VI.

Crop Report for Various Projects, Compiled From the Fourteenth Annual Report of Reclamation Service.

Page in report.	Project	Cropped acreage	Value	
			Total	Per acre
15	All government reclamation projects-----	703,424	\$16,475,517	\$23 50
53	Salt River project, Arizona-----	169,719	4,039,079	23 80
60	Yuma project, Arizona-California-----	22,568	709,409	31 43
70	Orland project, California-----	6,540	176,331	26 99
85	Uncompahgre Valley, Colorado-----	33,091	870,381	26 30
93	Boise project, Idaho-----	58,034	1,033,147	17 80
102	Minidoka project, Idaho-----	39,138	661,796	16 91
118	Black Foot project, Montana-----	474	3,890	8 20
122	Flathead project, Montana-----	6,204	81,025	13 06
129	Fort Peck project, Montana-----	1,604	10,653	10 61
134	Huntley project, Montana-----	17,068	454,583	26 63
148	Milk River project, Montana-----	2,163	34,618	16 00
107	Sun River project, Montana-----	6,560.5	103,594	16 25
165	Tower Yellowstone project, Montana-----	5,621	96,707	17 20
175	North Platte project, Nebraska-Wyoming-----	59,536	890,202	14 95
188	Truckee-Carson project, Nevada-----	39,225	441,018	11 23
204	Carlsbad project, New Mexico-----	10,731	237,663	22 15
212	Honda project, New Mexico-----	1,172	21,458	18 31
218	Rio Grande project, Mesilla Valley-----	18,555	726,222	39 14
218	Rio Grande project, El Paso Valley-----	8,747	434,498	49 67
227	Williston project, North Dakota-----	1,045	36,440	34 87
246	Umatilla project, Oregon-----	3,013.4	88,613	29 41
250	Klamath project, Oregon-California-----	24,440	347,344	14 22
258	Belle Fourche project, South Dakota-----	36,709	461,188	12 56
285	Okanogan project, Washington-----	3,180	104,575	32 88
299	Yakima project, Washington-----	49,273	2,858,845	58 02
301	Yakima project, Washington-----	15,920	472,480	29 60
318	Shoshone project, Wyoming-----	20,905	313,826	15 00
	Totals -----	1,364,149.9	\$32,183,398	\$656 69
	Average -----			\$23 45

In all districts exceptional single farms and single acres brought far more than average returns. For example, single acres of citrus fruits **Payment plans** at Orland have brought a return of \$249 each; and **must be based** single acres of small fruits have brought a return of **on averages** \$252 each. Single acres devoted to truck farming in California colonies have brought returns of over \$100 each. The payment plans for colony farms should not, of course, be based on the returns of the exceptional acre or the exceptional farm, but on averages.

The gross value of crops grown on irrigated land in California given in the United States census as \$43.50 an acre is higher than can be **Census estimates** expected by beginners, because it includes the highly **too high** improved orchards and vineyards in full bearing. But even at this rate, a 20-acre farm would give little more than a living income for the settler's family if there were no expenses for taxes, water, and repairs. Furthermore, the census figures quoted include the acreage devoted to tropical and semitropical fruits, with an average gross value of \$154.32 an acre, and to orchards of other fruits with an average value of \$77.18 an acre. Alfalfa, which is the beginner's main dependence, had an average acreage value of only \$22.94.

CITRUS FRUITS: COST OF PRODUCTION AND INCOME

Even in industries like the growing of citrus fruits, which require a large investment in land, a long wait for returns, and an exceptional skill and care in cultivation and marketing, the net profits over and above expenses of cultivation only average 4.3 per cent on land valued at \$1,000 an acre, according to a report prepared by the California Citrus Growers' Association.

Professor R. S. Vaile of the Citrus Experiment Station at Riverside, has prepared the following tables on the cost and production of citrus fruits:

TABLE VII.

Cost of Developing Orange Orchards.

Land with water, ready to plant-----	\$400 00	
Trees planted -----	75 00	
Pipe lines -----	15 00	
		\$490 00
<i>Cost for first four years, per year.</i>		
Labor and team work-----	\$20 00	\$80 00
Fertilizer, including covercrop-----	6 00	24 00
Taxes -----	5 00	20 00
Water charges -----	14 00	56 00
Miscellaneous—tree care, depreciation, etc.	7 00	28 00
Administration, superintendence, etc.-----	8 00	32 00
Total per acre-----	\$60 00	\$240 00
		240 00

Cost for fifth to seventh years, inclusive.

Labor and team work-----	\$25 00	\$75 00	
Fertilizer, including covercrop-----	20 00	60 00	
Taxes -----	7 00	21 00	
Water charges -----	20 00	60 00	
Pest control -----	6 00	18 00	
Miscellaneous—tree care, depreciation, etc.	8 00	24 00	
Administration, superintendence, etc.----	9 00	27 00	
<hr/>			
Total per acre-----	\$95 00	\$285 00	285 00

Cost, eighth to tenth years, inclusive.

Labor and team work-----	\$30 00	\$90 00	
Fertilizer, including covercrop-----	40 00	120 00	
Taxes -----	11 00	33 00	
Water charges -----	20 00	60 00	
Pest control -----	10 00	30 00	
Miscellaneous—tree care, depreciation, etc.	12 00	36 00	
Administration, superintendence, etc.----	12 00	36 00	
<hr/>			
Total per acre-----	\$135 00	\$405 00	405 00
<hr/>			
Total cost for 10 years, per acre-----			\$1,420 00

TABLE VIII.

Yields and Values of Oranges.

5th year-----	30 packed boxes at \$1.30 on trees-----	\$39 00
6th year-----	60 packed boxes at \$1.30 on trees-----	78 00
7th year-----	90 packed boxes at \$1.30 on trees-----	117 00
8th year-----	120 packed boxes at \$1.30 on trees-----	156 00
9th year-----	130 packed boxes at \$1.30 on trees-----	169 00
10th year-----	140 packed boxes at \$1.30 on trees-----	182 00

TABLE IX.

Financial Summary of Oranges to 10 Years of Age.

	Cost	Credit	Net cost	Net credit	Accumulated cost without interest	Interest at 5 per cent	Total accumulated cost
Original cost-----	\$490 00	-----	\$490 00	-----			
Cost first 4 years, at \$60.00..	240 00	-----	240 00	-----	\$730 00	\$122 00	\$852 00
Fifth year-----	95 00	\$39 00	\$56 00	-----	786 00	42 60	950 60
Sixth year-----	95 00	78 00	17 00	-----	803 00	47 53	1,015 13
Seventh year-----	95 00	117 00	-----	\$22 00	781 00	50 75	1,043 88
Eighth year-----	135 00	156 00	-----	21 00	760 00	52 19	1,075 07
Ninth year-----	135 00	169 00	-----	34 00	726 00	53 72	1,094 79
Tenth year-----	135 00	195 00	-----	60 00	666 00	54 74	1,089 52

TABLE X.

Cost of Developing Lemon Orchards.

Land with water, ready to plant-----	\$400 00	
Trees planted -----	75 00	
Pipe lines -----	15 00	
		<hr/> \$490 00

Cost for first four years.

Labor and team work-----	\$20 00	\$80 00	
Fertilizer, including covercrop-----	3 00	24 00	
Taxes -----	5 00	20 00	
Water charges -----	14 00	56 00	
Miscellaneous—tree care, etc. -----	9 00	36 00	
Administration, superintendence, etc.-----	8 00	32 00	
		<hr/>	
Total per acre-----	\$62 00	\$248 00	248 00

Cost, fifth to seventh years, inclusive.

Labor and team work-----	\$25 00	\$75 00	
Fertilizer -----	30 00	90 00	
Taxes -----	7 00	21 00	
Water -----	24 00	72 00	
Miscellaneous—tree care, etc.-----	16 00	48 00	
Administration -----	9 00	27 00	
Pest control; frost protection-----	25 00	75 00	
		<hr/>	
Total per acre-----	\$136 00	\$408 00	408 00

Cost, eighth to tenth years, inclusive.

Labor and team work-----	\$32 00	\$96 00	
Fertilizer -----	60 00	180 00	
Taxes -----	11 00	33 00	
Water -----	24 00	72 00	
Miscellaneous—tree care, pruning, etc.-----	23 00	69 00	
Administration -----	15 00	45 00	
Pest control; frost protection-----	30 00	90 00	
		<hr/>	
Total per acre-----	\$195 00	\$585 00	585 00

Total cost for 10 years, per acre-----		<hr/> \$1,731 00
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TABLE XI.

Yields and Values of Lemons.

5th year-----	25 packed boxes at \$1.70 net on trees-----	\$42 50
6th year-----	50 packed boxes at \$1.70 net on trees-----	85 00
7th year-----	80 packed boxes at \$1.70 net on trees-----	136 00
8th year-----	120 packed boxes at \$1.70 net on trees-----	204 00
9th year-----	140 packed boxes at \$1.70 net on trees-----	238 00
10th year-----	150 packed boxes at \$1.70 net on trees-----	255 00

TABLE XII.

Financial Summary of Lemons to 10 Years of Age.

	Cost	Credit	Net cost	Net credit	Accumu- lated cost without interest	Interest at 5 per cent	Total accumu- lated cost
Original cost -----	\$490 00		\$490 00		\$490 00		
First year -----	62 00		62 00		552 00	\$24 50	\$576 50
Second year -----	62 00		62 00		614 00	28 82	667 32
Third year -----	62 00		62 00		676 00	33 36	762 68
Fourth year -----	62 00		62 00		738 00	38 13	862 18
Fifth year -----	136 00	\$42 50	93 50		831 50	43 14	956 31
Sixth year -----	136 00	85 00	51 00		882 50	47 81	1,055 12
Seventh year -----	136 00	136 00			882 50	52 75	1,107 87
Eighth year -----	195 00	204 00		\$9 00	873 50	55 39	1,154 26
Ninth year -----	195 00	238 00		43 00	830 50	57 71	1,168 97
Tenth year -----	195 00	255 00		60 00	770 50	58 44	1,167 41

The letter transmitting the statistics given in Tables VII to XII contains the following paragraph relative to the size of the orchard required to give a living income and the capital required by the settler:

“There is one other factor which I would call attention to in connection with citrus statistics, and that has to do with the size of unit to be desired. The total labor cost, including management, on bearing citrus groves will vary between \$20 and \$50 per acre, the average being in the neighborhood of \$30 for oranges and \$45 for lemons. These figures include the labor of fumigation and other pest control which practically no growers can handle for themselves, and also the pruning expense which comparatively few growers handle for themselves. Figuring on that basis, a farm unit should have no less than thirty acres of land in order to be justified in expecting a labor income of from \$800 to \$1,000 for the entire family. Incidentally our study of orchards of various sizes indicates that one animal on the average will care for from 13 to 18 acres, or one team will take care of about 30 acres.”

TESTIMONY REGARDING COLONIZATION METHODS AND RESULTS

Some of the best informed men of the state appeared before the commission at its public hearings and gave their views of existing conditions. Their conclusions were free from any bias and were based in each case on an extended experience. We can give extracts from the testimony of only a few of these witnesses but the few represent fairly the views of nearly all of them.

MR. C. F. DILLMAN, president of the D. O. Mills Bank, Sacramento, testified as follows regarding colonization:

Q. Have there been any number of failures, so far as you know?

A. Yes, there is no question of that.

Q. Have you been able to determine the cause of these failures and a remedy, if there is any remedy?

A. One of the principal causes, I think, is the high price of the land. People charge too much for the land. Then again, colonists are put on land that is not suitable for what they came to raise. And some Eastern people have made failures because the land was different from what they were used to in the East.

Q. They have gone into this without counting the cost and lost?

A. People have lost a great deal of money.

Q. Have they failed despite being properly financed, or has lack of proper financing been the cause of their failure?

A. I think you might say both. I have known people with enough money to keep themselves going, that after a while have abandoned their farms and left, and are working in the cities at some kind of labor. And then again, I have known people without proper financing to fail too.

Q. From what causes did lots of them fail?

A. They had a dry year, or a flood, or grasshoppers, or the price of fruit was poor. There were a number of things. It depended on the year, conditions, etc.

Q. In how far is the city bank affected by the prosperity or adversity of the small farmer?

A. If he is close to the city bank, the bank is very vitally interested in his success, though he is not, as a rule, much of a depositor.

Q. His adversity is felt by the city bank?

A. Yes, it is very noticeable, as the merchant is probably carrying the farmer; and if he can not pay the merchant, the merchant has to go to the bank.

Q. Then the prosperity of the small farmer is very material, as he is really the foundation?

A. Surely.

Q. And if the foundation is strong the whole community will be better and stronger?

A. The community lives off the farmer, either from what he produces or what he brings into the country.

Q. Anything that tends to aid in the prosperity of the small farmer reflects itself to all about him?

A. Very much. I think particularly the small farmer; the large farmer does not seem to have been so much of a benefit. The large farmer manages to get along without much trouble, while the small farmer, the man who really develops the country and perhaps pays an improper share of the taxes, receives little benefit or assistance from the banks.

Q. Looking at it from the eye of the banker, what is likely to produce the better results, a community tilled by farm tenants, or a community tilled by small landed proprietors with an interest in the soil they till?

A. The small landed proprietors, by a very large measure. I think you will remember the time when a lot of our American people were at Newcastle and Florin and the farmers and the boys did most of the work, with a few Chinamen. Now the Americans are sitting on the fence and seeing Orientals handle their property for them. I remember that a man with a small farm ten years ago told me that about 10 per cent of his gross receipts went for help, and now he tells me that 60 per cent goes for help.

Q. Then anything and everything that can be done to discourage farm tenantry, and on the other hand encourage the small landed proprietor, ought to be done?

A. Certainly.

Q. You have given more or less study to this system of rural credits. What are your ideas regarding it?

A. Well, I have studied the development and the troubles in England and Ireland, and also have looked into the German system and the Australian success, and it seems to me it would be a great benefit to the country if the small farmer, with proper safeguards and proper restrictions, could be helped to get himself going. After he has possession of his land I think the small farmer will be able to make good. What he needs is that \$600 Mr. Walton was telling about.

Q. You heard more or less of the testimony yesterday?

A. Yes, sir.

Q. You remember the question was raised as to whether it was wise for the state to father a system of rural credits; also the question was brought out whether, if the state did father a system of rural credits by standing behind the bonds, it would be helpful to the banker?

A. I think it would help the banker from the general prosperity, and it does not compete with the banker in any way. So I should think it would all be in line of a general help to the bankers, because what we need is population. Why, we have thousands of acres in great tracts in northern California that ought to be cut up in tracts of 40 or 80 acres. It would be the greatest blessing we could have to get this done.

Q. I take it your attitude is that a movement of this kind on behalf of the state would create depositors for the banks?

A. Surely.

Q. Assuming that the system could be surrounded by proper safeguards and other protection given the state, can you see any objection to the state lending its credit to a movement of this kind?

A. I know that this thing of the state lending its credit is a thing about which there is a great deal of difference of opinion. You no doubt know that the state loaned its credit in the early days of development and I am satisfied that the general opinion was that it was abused; and the constitution was amended to prevent anything like that in the future. But times have changed now, and if things can be safeguarded, it would be a good thing to have the state lend its credit to the small landowner who has proven his ability to use it right. I think it would be a great benefit to the state.

Q. Do you regard the fact that we have the referendum at our command, a safeguard which did not exist in earlier history? Would that not be an added safeguard? Suppose we should have a corrupt or unwise legislature that would unwisely or corruptly loan the credit of the state. Is it not a fact that we could stop it with the referendum?

A. Yes, but I do not think we would ever be called upon to do that, as the farmers are spread all over the country and could not get

together and work any injury to the state as a large corporation could. I can not imagine where the legislature could use this power to the injury or detriment of the state.

Q. In other words, if the proposition were to loan the credit of the state to what is termed "big business" you would be opposed to it?

A. Yes, in that case I believe that corruption would be possible, but I can not see why it is not all right to loan it to the small farmer or to the young man to give him a start as a farmer.

Q. I take it you are in favor of the proposed constitutional amendment?

A. I am in favor of the amendment.

Q. Suppose there were a tract of 10,000 acres purchased here, what would the purchaser pay for that to sell in small tracts?

A. I would say that a person buying 10,000 acres of land at from \$50 to \$60 an acre would pay a small portion down and undoubtedly cut it up into small tracts and put it on the market at \$200 or more per acre, right off.

Q. Then the increase might be 400 per cent instead of 15 per cent?

A. Yes.

Q. Is it a difficult matter to sell the land at that price? What commission is paid?

A. I have had some land to sell, and we have taken the matter up with competent real estate men. They wanted 25 per cent for advertising here and in the East.

Q. In that case it is possible that the settler with very small capital will pay more to the land salesman than the land cost originally in the beginning of this development?

A. Twenty-five per cent would be more than was originally paid for the land in many cases.

Testimony of A. HOCHHEIMER, merchant, Willows, California.

A good many colonists exhausted their resources with the initial payment. A man, who through paying 50 per cent of the cost of his land thus exhausts his resources, has little chance of winning out. He may by industry, self-sacrifice, strict economy, and self-denial, possibly succeed, and in a few years be able to extricate himself. He may possibly get out a portion of his equity or even a little more. The average American is not well adapted to the present system. The people who are making a success are foreigners—Italians, Portuguese and Swiss. They will possibly succeed where Americans will not. It is impossible for the colonist in his early struggle to be generous, to better social conditions, and to take an interest in politics, good roads or public affairs. His struggle for existence takes up his undivided attention.

Raw land, previous to opening colonization, was worth from \$20 to \$50 an acre. Average \$35 to \$40. Was sold to colonists at \$125 to \$275, average \$175. Initial payment \$15, with 6 per cent on deferred payments. Period 10 years. Absolute failure is certain. It is impossible to pay interest on deferred payments and support a family off the land. The chief trouble of farmers is that they can not get a loan at fair rate and can not market their products.

Testimony of JUDGE N. P. CHIPMAN, Sacramento California.

One trouble has been in these colonization schemes the sale of subdivisions to clerks and nonresidents—clerks scattered around over the state, who have been induced to buy on the representation that they could farm by hiring the work done, and in four or five years they would have an income, and in a short time might retire—all that sort of representation, which has no foundation in truth. I am told that the old system meant not only failure to those who were selling the land, but failure to the purchaser, because the land came back on the agents' hands, retarded sales and discouraged those who had made purchases. One who has sold land to colonists told me he hoped that the ten year installments plan might work out successfully.

Q. Must not that mean, General, the following: Isn't it the fact that the state pays for this unsuccessful man? The settler with his small capital is exploited by the system. He finds himself in due course penniless. He is thrown back into the city, perhaps, an unskilled, unemployed laborer who may become an occasional worker. And, on top of it all, in the minds of this man and his friends, farming is likely to receive a black eye.

A. The state is suffering from that condition of things today. It can not be otherwise. A stranger coming into this country, visiting one of these tracts that have been colonized, tracing the purchasers and seeing the number of subdivisions which nothing is being done with, finding that they are owned by persons living in the city and that others have gone back to the owners, and observing the state of development, a stranger can not help but come to the conclusion that he does not want to settle in this tract. And the state is suffering from it. There is a certain amount of discredit thrown upon honest representation nowadays by reason of this condition that is found in various parts of the state.

Testimony of L. A. NARES, manager colonization enterprises, Fresno, California.

It would certainly be a benefit to the whole state of California if land could be colonized on 6 per cent basis instead of 10 or 12 per cent basis as it is now for interest charges practically. And the price of land averages in the whole state 100 per cent over what it should be.

The fact is that it is more than 100 per cent in a great many cases. I am familiar with all the land propositions in California. I have had expert examinations made since the big failure up near San Francisco. In most of those cases the price is two or three hundred per cent higher than it should be. * * *

I think that, barring our getting rural credits, there should be some state supervision of all colonization enterprises.

Q. Sort of state colonization blue-sky law?

A. Yes; it should not be left even to as strong a board as the California Development Board. It should have for its object restriction of exploitation of land and better colonization methods. It is very difficult for even very large and influential corporations or boards of associations to any way regulate some of the exploitations that are taking place.

Q. I presume the explanation lies in the fact that these privately-organized boards have only moral influence and no legal power. You would locate legal power somewhere?

A. Yes. There has been an act before the legislature which, for some reason or other, was not approved by the Governor and not signed. The bill was introduced at the instance of the State Realty Federation; that is, the real estate men themselves wanted some power created in the state to regulate colonization enterprises. I blame the exploiters of land for a great deal of the present condition of our real estate marketing. Much exploitation has been done. In many cases the owners or exploiters of these lands were themselves taken in for not understanding conditions themselves, but they passed it on to others. A great deal of money was lost to California by exploited land enterprises; it hurt the fair name of the state very much in the East.

Testimony of ROBERT NEWTON LYNCH, secretary Chamber of Commerce, San Francisco, California.

Q. It has been pointed out by various witnesses that the underlying causes for much of the failure of our colonization schemes are as follows: First, the selection of unfit land; second, the selection of unfit settlers; third, ignorance on the part of the promoters of land colonization as to proper colonization methods, and ignorance on the part of many of the settlers or homeseekers in knowing how to plant, what to plant, and when to plant it; fourth, the excessive cost of land; fifth, insufficient capital on the part of the settlers; sixth, excessive rates of interest on borrowed money or on deferred payments; seventh, short term payments that would embarrass the settlers who were unable to

meet their obligations; and eighth, improper marketing facilities. In how far do these underlying causes that have been named by various witnesses agree with your observations?

A. All of them to some extent enter into the difficulties of proper location of the right settler on the right piece of land in California. California is a state of very great resources and very great differences of quality of lands. There has been a lack of proper and accurate information on the part of the communities themselves in regard to the exact character of this land and its possibilities, and there have been many glaring cases of poor land being bought under wrong apprehensions as to its quality. The Development Board has been seeking, as almost its main work, to secure accurate information in regard to the exact quality and productiveness and types of lands throughout the state.

Q. When you speak of unfit settlers, you mean that promoters in their eagerness to dispose of land have taken anybody who had enough to make the first payment on the land, regardless of his fitness.

A. There has been a well-defined "back to the land" movement, which has been emphasized in California so as to bring many persons of no agricultural experience upon the land; generally they have gotten by very painfully or not at all; and that has contributed very much to many of the failures.

Q. The third cause is all-around ignorance on both sides.

A. California has been in the habit of advertising widely, without discretion, and has brought people upon all sorts of land in California without much regard to their adaptability.

Q. The next cause is excessive overcost of land.

A. There has been a constant, upward tendency in the price of land in California due to the fact that much land has been in the hands of promoters who sought to realize far in advance of the productiveness of the land.

Q. It has been stated to us that it has cost as much as \$60 an acre for selling expense, pure and simple, to dispose of the land, the value of which in its raw state is all the way from \$35 to \$50 an acre.

A. The prices have been quite chaotic on some projects. They have been putting an undue burden on agriculture.

Q. The next cause is said to be insufficient capital on the part of the settler. That is, many settlers have been led to believe by literature and representations made them by promoters, that if they had money enough to make the first payment on the land, the land would do the rest.

A. Conditions in California very plainly demonstrate that under present conditions making small payments upon impossible land has

almost invariably led to disaster; that people without capital have not been able to take up even government land, acquired without practically any cost at all, and make good on it, however good is the land; that the period of development requires capital, so that California, while widely advertising her land and her resources throughout the country, has no real opportunities to offer the people who must capitalize themselves; that many eager people with small capital, who have had agricultural experience, have been utterly unable to avail themselves of the opportunities offered; and that California has been denied a great many very valuable settlers.

Testimony of Mr. E. E. MANHEIM, vice president, Farmers National Bank, Fresno, California.

Q. Do you know of any man who conscientiously could invite a friend to settle in California today with a limited capital of \$2,000 or \$2,500, which represents his life's savings? Could he invite this friend to settle here and avail himself of the opportunities that are usually offered by the land colonization scheme, that is, 40 acres at \$200 an acre, one-fifth down and the balance at two or three or four years with interest at 7 per cent or 8 per cent?

A. No.

Q. Then we know of no man that would invite a friend who was a homeseeker to come here; and on the other hand, we have the fact that there is no capitalist who would be willing to invest his money in a land colonization enterprise in California. Have we not arrived at a state of arrested rural development?

A. Yes, we are at the end. * * *

A. I have known instances almost parallel with the case you cite. In one instance the land was sold at \$250 an acre; it cost originally less than \$75 an acre, with 30 per cent as the cost of selling, 20 per cent for agents, and 10 per cent overhead for the cost of offices and maintaining the organization; and the seller figured that he should have 25 per cent on the sale of the land for the risk he took. Thus land that cost originally less than \$75 cost the settler \$250, and there were conditions under which the settler could not exist.

Q. This land then cost originally less than \$75 an acre, and had added to it a burden of \$75 an acre for selling cost. That would make the selling cost greater than the first cost.

A. I have owned land in another district that was divided ten or twelve years ago. It was bought and sold without selling expense; no advertising and no brokerage, and the land was sold at an average price of approximately \$50 an acre for 12,000 acres. It was sold in less than two years to settlers; and most of them have made good.

Q. It has been pointed out that despite all these handicaps some have succeeded. Is it not a fact that a much greater percentage would have succeeded if they had had a different proposition?

A. I think that when excessive prices are paid by the first man and he has to relinquish the land, the next man, or at least the third man, will get the land at the proper price and be able to go ahead with the development and make a success. * * *

A. Judging from my experience, and it is practically the same as the experience of other bankers, I think that among men who have bought land here with sufficient money to get fairly started, there have been remarkably few cases of foreclosure. There were times when the farmers were slow, but it was simply a matter of giving them time.

Q. Your territory is particularly fortunate.

A. The development of the land should be on a different basis. It is almost all wrong. At present it is generally giving no chance to the settler, for the plan of repayment on short loans is impracticable and expensive. Some other method will have to be found that will not subject the settler to repayment in a few years at a high rate of interest.

Testimony of Mr. C. B. MESSENGER, editor California Cultivator, Los Angeles, California.

Q. Do you feel, Mr. Messenger, that private capital can advance sufficient credit to this field of rural credit to meet its needs?

A. No. At least, it has not. It may be that the reason the farmers could not meet the commercial rates was because of the circumstances in which they were placed. But if there is some way in which farmers can get assurances of their security, and if they can get their payments spread in a reasonable way, they will be all right; but it will have to be different from now. I had hoped the building and loan associations would help out, but they must establish a credit. When they can establish the worth of their stock they will be all right, but I do not think that their loans will be a drop in the bucket compared with the needs of development. A report of an investigation of the equipment of farmers shows that not half of them were properly equipped as to stock and implements, so that if the need for equipment should be met, you can see how much capital would be required.

Testimony of Mr. MARSHALL STINSON, lawyer and landowner, Los Angeles, California.

In this land development, first, there is the raw land, where men start out; this generally attracts a class of speculative farmers who go to the land in the hope of selling at a profit. Then comes the class of homeseekers who want to make homes; their struggles are terrific, but

as a rule they fail. Third comes the type of farmer who moves to a new town. You will see him go to the bank and pretty soon he will be located on a piece of land and will be getting along. That man is the man you want to benefit. I do not know whether this plan will benefit him directly, but it will indirectly. If there is any way in which funds could be provided for the country banker I think it would be a help to let him wrestle with the problems. It all goes back to the question of marketing. I have had some experience in the last month with a man who borrowed some money to market his crop. When he had harvested the crop, the loan took all his money.

It is a serious thing to get a loan at the present time on account of the cost. For instance, if you get money from the insurance companies, you have to pay a big fee to have them look over the title; in many instances there is a loan broker who has to have a commission; and other expenses absorb all the money the man has or gets out of the crops. The man I am speaking of wanted to borrow money to harvest his crop also, and after he had the money I advised him to go down to the land himself. He did. Then I told him to go right to the local bank and explain the situation. He did, but they would not let him have money even to purchase his cans and other little things.

Testimony of EDWIN F. HARRIS, bank cashier, Commercial and Savings Bank of Stockton.

Q. I take it you are more or less familiar with the delta land. Can you tell us how much acreage there is there?

A. No, it would only be a guess on my part.

Q. The delta lands include the lands bordering on the Sacramento and San Joaquin rivers and the islands between them. Roughly speaking, about what acreage does that embrace?

A. About 500,000.

Q. What is the value of the delta lands?

A. That is pretty hard to answer.

Q. What is the minimum?

A. From \$75 up.

Q. What is the maximum?

A. \$300.

Q. Would the average be \$200?

A. I think so.

Q. Then the value of the land is about \$100,000,000. About what proportion of the land is farmed by owners and what proportion by tenants?

A. I can only guess, but I think only 25 per cent by owners and 75 per cent by tenants.

Q. Can you estimate what proportion of that 75 per cent are Orientals?

A. I should think possibly 75 per cent Orientals.

Q. 75 per cent of the 75 per cent are Orientals?

A. Yes.

Q. The farms are rented at an annual rental from year to year?

A. Yes.

Q. Has the renter any assurance of the renewal of the lease?

A. No, the average land lease is made for one year.

Q. Then, his lease of life being brief, it is reasonable to assume that he takes all that he can get out of the soil and puts back just as little as he can?

A. That is absolutely the fact.

Q. Is not that steadily depreciating the quality of the soil?

A. It surely is.

Q. What must be the ultimate?

A. Any one can see that.

Q. Then there is \$100,000,000 worth of property steadily depreciating in value?

A. Yes.

Q. What is the minimum number of acres in the delta that would support in decency a white family?

A. Well, I do not know exactly.

Q. Take land in your vicinity; take a man with a wife and two or three babies. What would be the least number of acres to support him in the same manner he would support himself if he lived in the city and earned \$800 a year, which is the average earning of the unskilled laborer? In other words, how many acres will he have to have to earn \$800 a year?

A. Five acres.

Q. Then he certainly can on ten?

A. Well, one family can not handle ten without outside help.

Q. Suppose you have ten acres to the family; there might be 50,000 families there, might there not?

A. Yes.

Q. In other words, the land can well support 50,000 families.

A. That is right.

Q. Those could live there if they handled the land properly. It is reasonable to assume that if the man owns the land he is going to take care of it.

A. That depends on the man.

Q. Let us assume we have the right man.

A. The right man will improve the land and not let it depreciate.

Q. Then we have a great land there. How does it compare with what is said to be the richest land in the world, the land along the Nile?

A. I think, from the reports, that it runs about the highest.

Q. Then we have, practically within a stone's throw from the State Capitol, 500,000 acres of the richest land in the world, which when improved would support a very large number of people. It appears, then, that the present situation is unfortunate with this richest land in the world being steadily depreciated.

A. I feel that way about it.

Q. Would it be worth while for the state to take up and endeavor to solve the problem? If there were a way by which these renters could be replaced by white families, do you feel that it would be an advantage to the state?

A. It surely would.

Q. As you doubtless know, the commission is going through the state, seeking information and endeavoring to come in touch with those who are interested in this movement, looking at the matter from every angle so that it may use the highest intelligence in making suggestions. Now, if you have any suggestions that you would like to make to the commission that will be helpful we shall be glad to have them.

A. No, I do not know that I have. I am heartily in favor of the movement. I think the delta land is suffering a great deal from the lack of that particular thing. We have these renters, who only get a lease for one year at a very high figure, and they naturally attempt to get every dollar from the soil they can regardless of the effect on the soil. Those who are not fortunate enough to rent their land to these Orientals, in a great many cases do not farm the land at all.

Q. The present system is then impoverishing the state instead of enriching it?

A. That is the way I feel about it. There is a lack of proper cultivation, a lack of proper farmers, and a lack of proper handling.

Testimony of J. A. AGGLER, farmer, Stockton, California.

Q. For your information let me read from the record, and see if you agree with the views of Mr. Harris [began reading in the testimony of Mr. Harris, October 6, 1915, at "I take it you are more or less familiar with the delta lands"].

A. I do not think there are 25 per cent of owners.

Q. What is your estimate of the proportion farmed by owners?

A. I would not want to say; but it is very little.

Q. Ten per cent?

A. Well, I am not well acquainted with the situation, but I think 90 per cent and 10 per cent would be about right.

Q. How does his estimate of Orientals impress you?

A. I would say there are more Hindus and Italians. It is a fact that these renters only take what they can out of the soil. However, a potato farmer wants his land but one year, and then he has to move to rotate the crop; so it is not a hardship to move. They raise potatoes a year, and then beans and barley. That is the way they rotate from year to year. The Italians and the Portuguese raise beans and the Chinamen raise the potatoes, while the Americans raise the grain. Sometimes the Chinamen raise beans. [At this point Mr. Weinstock read the rest of the testimony of Mr. Harris that refers to conditions in the delta.]

Q. Is it your opinion that these lands are steadily depreciating?

A. Yes, I asked a man the other day what he was going to do when he could not raise potatoes.

Q. What acreage would support a family here, in your estimation?

A. Twenty acres would be plenty.

Q. What is your idea of the tenant situation?

A. I think that if you have farmers or settlers they would be better than these tenants. Most of the tenants are poor farmers, and an ordinary camp in the delta is 200 acres. On the Rindge tract and others there are about 200 acres in each camp, and that is too big to farm right. They make big money if they get a good crop, but if they pay cash rent and don't get a crop they will not harvest at all.

Q. Then if the renter sees that he is not going to make anything he throws up the sponge?

A. Yes, if the potatoes do not pay he will not dig the crop. Some of them rent for cash and then sublet on shares, and some of them pay a cash rental.

Q. Do you consider the present conditions satisfactory?

A. No, they are not good for the country or the man or the land.

Q. Do you agree with Mr. Harris that there is a valuable asset in the form of this rich land that is being steadily depreciated?

A. Yes, I do. A man asked me a while ago why my land was better than my neighbors and I told them it was because it was better worked. You can not burn your straw or weeds, for the land will burn up; and others don't take the trouble to get rid of them.

Q. Have you any remedy in mind to meet these problems—something which will bring about the best conditions in place of the worst conditions?

A. Have the land in small holdings.

Several hundred settlers supplemented the statistical information furnished, by a statement of their views regarding conditions and their own prospects. Four of these are given. Each is from a different

colony; and they are fairly representative of the sentiment and experience of settlers in all colonies. The name of the settler and the location of the colony are withheld at the request of the settler:

Mr. _____ of _____ colony bought 80 acres at \$185 an acre and paid cash for it. Capital at time of purchase \$22,300.

Statement of settler: "In starting on raw land the land should be bought from \$50 to \$100 per acre for good land to allow a person to improve and pay for the land and play safe. The rate of interest should not exceed 5 per cent and the time should run from 20 to 30 years. My prospects for success at present look good owing to my being fortunate enough to keep out of debt and carry myself along while bringing the land to a state of production. No appreciable returns can be expected here on raw land short of the third season."

Mr. _____ of _____ colony bought 12 $\frac{1}{4}$ acres at \$150 per acre to be paid for within ten years.

Statement of settler: "Land was sold to me on following terms: Conditions of payment 10 per cent cash, \$10 per month on principal and 6 per cent interest. When 50 per cent is paid balance is due and payable. The promoter has been *very well* paid for everything he has done here and *nothing whatever* has been done without *good pay* in sight. He has not pushed purchasers who fell back in payments. He has helped all of us to that extent. As to advice on what to plant and how, we have looked out for ourselves. Most settlers have lived by working for absent owners who have their orchards planted on contract. We have been very much handicapped by inadequate water supply. Better marketing organizations and cooperation are imperative for our success. Our colony is worth all it has cost us and will be a continued success as most orchards are well planted and well cared for."

Mr. _____ of _____ colony bought 19.1 acres for \$3,000, to be paid in eight years.

Statement of settler: "I paid just twice too much for my place. It was worth just \$1,500. My water contract does not give me enough water. With outside work I will eventually succeed. If I could borrow money at reasonable terms the problem would be greatly reduced and my chances would greatly increase. The company gave advice but it was no good. They also bought us cows but they were no good; so we got rid of them."

Mr. _____ of _____ colony bought 10 acres at \$200 an acre to be paid for within five years.

Statement of settler: "Our place has building restriction of \$2,500 for dwelling house and this was a hardship in the first place. We commenced by putting up a shack and intended that to do for a few years,

but were compelled to build the \$2,500 dwelling in a year from date of settlement. We were running a general painting business during the time and continued to do so as there was nothing to make from the land for the first year, and we found by the second year that the alfalfa did very little better than the first. In my estimation our soil was too heavy for alfalfa, but we, inexperienced in farming, did not know better. And again, the contractor who checked and sowed our land for alfalfa said it was not necessary to plow it, so it was first checked, irrigated and disked before sowing, which we found later was wrong, as it should have been plowed very deep to break up the plow-pan which was very hard on the heavy soil. I can see no way of paying for this land without working at something outside of the farm, and it will be almost impossible then, because the farm is neglected when I do so. In the first place the price of the land was too high. Second, no competent advice on what was suitable for the soil and how to prepare the soil properly for the crop was given."

The statistics of the cost of farms and the income from them, the testimony of scores of able and experienced men, the unfortunate number of settlers who have failed, the regrettable misrepresentation which has characterized the operations of many land-selling agents, and the extensions of time which have had to be given by colonization enterprises, all lead to the conclusion that private colonization in this state has been costly and unsatisfactory and that some more efficient and economic system must be devised.

This brings up for discussion the causes for this failure. It is only through having these causes clearly understood that a foundation for adequate reform can be laid.

BEGINNING OF SPECULATIVE LAND COLONIZATION

About the beginning of this century California presented an unusually attractive field for colonization enterprises and for the speculative buyer of farm lands. The large wheat and stock ranches could be bought at very low figures. They were in the same state and often in the same county where orange groves, orchards, and vineyards were selling for prices unthought of in other parts of the United States. The question naturally arose, "What is to prevent buying these large areas and by the simple device of subdivision selling them for the far higher price being paid for small improved farms?"

In no other part of the United States was there so wide a difference between the price of improved and unimproved land. Wheat farms, already provided with water for irrigation, or which could be irrigated at a reasonable cost, could be bought for from \$10 to \$50 an acre. Some

of these farms had the same soil and climate as the orchards and vineyards which were selling for from \$100 to \$1,000 an acre. The immigrant from the corn-growing states of the Middle West or from **Ignorance of cost** the shops and stores of Eastern cities had no conception of the amount of money and time required to convert ungraded, uncultivated land into dairy farms or orange groves. He could easily be induced to pay almost the price of the planted and producing orchard and vineyard for the unimproved wheat field. The purchase, subdivision and closer settlement of farm land became, therefore, an important business in which thousands of men were engaged.

Real estate operators from the overdone and less profitable fields of the Middle West flocked to this new Eldorado, not to develop agriculture in California, but to exploit it. It was the paradise **Agriculture exploited** of the boomer because in rural advantages and attractions the state stands alone. In no other state can such a wide range of crops or so many high priced products be grown. No other state affords the farmer or fruit grower an equal opportunity to exercise intelligence and scientific knowledge in planning his work.

SPECIAL KNOWLEDGE AND SKILL REQUIRED

To get good results, however, more is required than simply a subdivision of farms and an inflation of land prices. Not every man is suited to become an orange grower or has the habits of careful thoroughness needed in intensive culture of any kind. To create communities like Redlands in the south or the Santa Clara Valley in the north requires workers of superior intelligence. If not already trained, they must be willing to undergo an apprenticeship in a most exacting form of agriculture, which makes far greater demands in the way of knowledge and skill than is required in the fertile corn and wheat growing states of the Middle West.

COLONIZATION SHOULD BE IN ACCORD WITH PREARRANGED PLANS

The best results in California can only be secured when colonization is carried out in accordance with carefully thought out plans having **Community welfare not regarded** in view the creation of a definite form of agriculture or horticulture. This fact has not been recognized by the speculative colonizing agent. He gave no more thought to community welfare or to the ultimate results of his enterprise than he would to the results of buying or selling grain or coal. Land to him was merchandise to be bought at the cheapest possible price and sold for as much money as the settler could be induced to pay.

The inevitable tendency of this kind of development is to inflate prices. To promote this inflation in California nearly every device was utilized. **Prices inflated;** which human ingenuity could contrive was utilized. **character of** In the end it largely defeated the primary object, **colonists lowered** which was profit, because as prices rose above productive values the number of experienced and intelligent buyers rapidly fell off. Colonization agents had to accept as settlers men less qualified to judge of opportunities and hence less fitted to succeed. The search for colonists had to be extended and the cost of finding them increased. Finally, the fishers for homeseekers began to angle for smaller fry. Instead of trying to sell a living area of 80 or 40 acres, the farm unit was cut down to 20 acres, and then to 10 and 5 acres; and finally there were colonies where one acre was assumed to provide a satisfactory income for a family.

COLONIZERS NOT DISHONEST

Relatively few of the men engaged in this business were knowingly dishonest, but the majority of them were unthinking and ignorant. They did not know, nor did they apparently care to know, how settlers were to obtain the money needed to improve and equip the farms sold them or how they were to earn a living income. The prosperity of the settler was his own affair. The land agent's business was to make money out of him rather than to make money for him. The extent to which the land agent inflated prices in carrying out this idea is illustrated by the following:

A wheat ranch was bought for \$7.00 an acre. The buyer organized a syndicate composed of himself and his stenographer and sold the land **Example of evil** to this syndicate for \$100 an acre. Then as a syndicate **of inflated prices** he subdivided the land and sold it to settlers for \$200 an acre. No settler who paid the outrageously inflated price could earn either the purchase price or the interest on it out of the soil. Yet strange as it may seem, sales of this character were made with ease. In part this was due to many of the buyers being also speculators. They bought these 10, 20 or 40 acre tracts exactly as they would corner lots in a boom town. They were shown how land bought for \$7 an acre was selling for \$200 an acre, and the prediction was made that next year it would sell for \$400 an acre. This did not seem impossible. The air was full of stories of the millions made out of subdivisions. Men who were not farmers and who never expected to be farmers caught at this prospect of quick and easy money and paid a deposit on 10 or 20 acres. If there were an early rise, they sold out and took the profit. If not, they lost the first payment. Rarely did they make a second one.

For a time it was comparatively easy to sell land to Eastern farmers. They had no standard for comparing productive values in California with the kind of farming they understood. The returns from a corn field gave no indication of what could be made from an orange grove. When a buyer was told that if he had money enough to make the first payment the land would do the rest, he accepted this as reliable advice and invested nearly all his capital in a first payment. The land did the rest, which too often was to turn him adrift with the loss of his money and the gain of some disagreeable experience.

One colonization enterprise bought about 150,000 acres at an average of less than \$40 an acre. The average selling price was started at about \$75, but subsequently was raised to \$175 an acre. The agent's commission at the higher price was 30 per cent, so that he was paid for selling the land considerably more than it cost.

On another colony project an Eastern selling agency took the contract of disposing of the land for a commission of 20 per cent on the selling price. No limit was placed on the price the agent could ask; so the price of farms which had been selling for \$150 an acre was raised to \$400 an acre and the agents thereby more than doubled their commissions. As the terms of the sale were one-fifth cash, balance in four yearly installments, the selling agent took all the first payment and sought to induce the settler to buy enough land to absorb all his capital. When this was done, the agent pocketed the whole as a commission for making the sale. When the project area was all sold the owner held the contracts of a lot of moneyless, inexperienced people who were a liability rather than an asset. *The selling agent had all the coin.*

LACK OF BUSINESS JUDGMENT ON THE PART OF SETTLERS

At first colonization companies sought land and good conditions in other respects. Later companies were organized which held that all lands looked alike. The main question was price. One who was seeking a ranch to exploit asked where in the great valleys of the state he could buy 5,000 acres at \$25 an acre. He was told that only hardpan and alkali land could be bought for that price. The reply was that the quality of land made no difference; any kind of land which could be bought for \$25 an acre could be colonized. One tract of hog-wallow, hardpan land in the Oakdale district was subdivided and traded for houses and lots in Los Angeles. Only three purchasers remain in that colony. Probably not one of them had any intention of remaining. Each one sold a house at a high price and was paid in land at a higher price.

In another district a tract of "goose" land sold one year for \$5.00 an acre, the next year for \$15 an acre, and was then subdivided and sold as garden soil for \$125 an acre. Three brothers who were market gardeners bought farms there and moved on with their families. They found when the soil was wet it was a quagmire and when it was dry it could only be cultivated with dynamite. In three years time they had not raised enough to keep a goat alive and had to abandon their homes, losing their money and time and carrying with them a bitter feeling of injustice and wrong.

The lack of prudence and business judgment shown by colonists was amazing. One with a capital of \$1,575 paid \$1,500 of it as a first payment on a farm costing \$7,500. He had \$75 left with **Colonists' lack of business judgment** which to build a house, buy a team and farm equipment and pay living expenses until a crop could be grown. Surrendering the \$1,500 is as far as he ever got towards becoming a farmer in California. Another colonist landed in one of the settlements with a wife, four small children and \$1,100. The day he arrived he turned over \$1,000 of his \$1,100 as a one-fifth payment on 40 acres of land. At night he had \$100 in cash and a debt of \$4,000. He faced a large expenditure for house, team, tools, preparation of the soil for cultivation, all of which must be made before he could earn a living from the land. Away from the persuasive magic of the agent, he realized how impossible was the task and the next morning he applied to the owner of the land for the return of his money. The owner told him that all of the first payment had been pocketed by the agent as commission, and that not only had the landowner received nothing out of the \$1,000, but on the contrary owed the agent \$500 because he had agreed to pay 30 per cent commission on the selling price. This settler and his family also gave up home making in California and spent their remaining \$100 in getting out of the state.

WHERE LANDOWNERS SOLD DIRECTLY TO SETTLERS RESULTS USUALLY SATISFACTORY

It is to the credit of some California landowners that they were not carried away by this speculative inflation, but continued to sell land at relatively low prices and to sell only to those who were believed to have a reasonable chance of success. Later on some instances of this will be given. We are now dealing with those features of unregulated colonization which show the need for state supervision.

Few of the colony lands of California have been sold directly by the owners. In most cases subdivision and sale was entrusted to a selling **Misrepresentation** agent and he in turn employed many assistants or **due to agents** divided his commission with others. Many of those with whom the colonist dealt were itinerant and irresponsible and most

of the misrepresentation and disregard of settlers' interests were due to these subordinates.

Where landowners have dealt directly with settlers, there has been little complaint and there are notable instances where the owner has assumed a moral responsibility for the settler's success, although there was no legal liability.

EXCESSIVE COMMISSIONS TO AGENTS

In time there were more farms than colonists. The number of homeseekers was falling off. The percentage who bought was declining. It took more money, time, and ability to sell land for \$150 to \$300 an acre than to sell it for one-third these figures. To meet the greater expenses commissions rose from 5 per cent and 10 per cent to 20 per cent and 30 per cent and even 40 per cent of the selling price. In one colony where the land before subdivision was offered for sale for \$40 an acre, the agent's commission after subdivision was \$80 an acre.

SPECULATIVE SETTLEMENT HAS ENDED

This speculative colonization, which began about 1900 and reached its culmination about fifteen years later, has now run its course. It worked infinite harm to many honest, industrious, but oversanguine and credulous homeseekers. It interrupted and changed the character of the conservative and successful development which was going on when it began. It has enabled nonresident speculators to take away from the state millions of dollars as the profits of an unwarranted inflation of prices and it has caused or will cause anxiety and heavy losses to many landowners who are depending on settlers without either capital or experience to pay off mortgages. It has left a legacy of high land prices which threatens to be a heavy economic burden on the state. Practical, experienced farmers will not come to California if land of equal productive value in other states is cheaper.

Cheap production goes with cheap land. High land prices mean higher taxes and larger interest charges. These have to be paid through higher prices for products or a lower standard of living for farmers. The milk producers who supply San Francisco are asking a higher price for milk. In showing the need for this one dairyman explained that ten years ago he only paid \$800 a year rent for the land on which his dairy herd feeds. Later on this rent was raised to \$1,700 a year; and he has now notice of an increase to \$2,500 a year. The owner of the land has made no improvements; it produces less food for the dairy herd than it did when the rent was low. In this case the rental cost has been raised \$1,700 a year. The

only way to increase the income is by raising the price of milk. In this case, and in many other cases which have been brought to our attention, higher rent means higher cost of food.

Where these results are due to speculative manipulation of land prices they are an economic evil with no compensating public advantage.

WHY COLONIZATION IN CALIFORNIA SHOULD BE UNDER PUBLIC CONTROL

In the greater part of the United States there has been little need of public supervision of rural development. The kind of crops which can be grown or the preliminary outlay required are both restricted to such narrow limits that little variation in methods is possible. It is otherwise in California. Here much of the best land has to be irrigated, a large percentage needs to be drained, and some has to be protected against floods. Every acre of irrigated land must have a right to water and the character of that right is about as important as the validity of the land title. To prepare some areas properly for settlement involves an immense expenditure of money. Ultimate results **Expert advice** depend quite largely on the honesty and efficiency **needed by settlers** of those in charge. Some colonization enterprises have not taken their obligations in these matters as seriously as they should.

It is practically impossible for an immigrant from a humid section to protect himself from misrepresentation in this matter. A native son finds it difficult. One who bought land guaranteed to have an ample water supply for irrigation with an undisputed right thereto found after purchase that the supply was good, but was 300 feet below the surface, and the water right was unquestioned because no one could afford to dig for it.

SPECIAL NEED FOR PUBLIC SUPERVISION OF COLONY PLANS IN IRRIGATED AREAS

Water and climate, as well as soil, influence the value of agricultural land in much of California. Wherever irrigation is required colony plans should provide for the efficient use of streams. The need for this has not been realized in the past because when the demands on streams are small economical use is ignored. But as the irrigated area extends and population increases, so does the demand for water increase, and the struggle for its control increases in a like measure.

In great irrigable areas like the San Joaquin and the Sacramento valleys all agricultural development will in time be bound together **Coordinated** by a common dependence on the streams. For this **action necessary** reason the ultimate results will be more satisfactory if colonization is carried out in accordance with a carefully thought

out plan which will embrace all the irrigable land in each watershed. Confusion is coming upon us because we are working without direction, cooperation or plan.

Nowhere is the need for coordinated action more clearly shown than under the Crocker-Huffman canal. This water system can be made to irrigate a hundred thousand acres of land. Although privately owned, its magnitude and the number of people dependent upon it gives it a public character. From time to time individuals or companies have bought tracts of land varying from a few hundred to several thousand acres, subdivided them, made a contract with the Crocker-Huffman Company for water, and then sold the land with a water right to colonists. *There are now fifty-two colonies under this system.* These have no organic relation to each other and no voice in the management of the canal. The water right agreements in the different colonies are not the same and the prices paid for water vary widely.

Example of lack of coordination As a result there is much friction which has led to litigation and threatens more. It would be better
Crocker-Huffman canal for all concerned if there were one water right contract, one charge, and a management in which all irrigators could participate. In other words, what began as a private undertaking has by its growth assumed a public character, in which necessary adjustments are far more difficult to make than they would have been if thought out in the beginning.

This situation might be ignored if we were nearing the end of development. But we are only in the beginning. On nearly every tributary **Crocker-Huffman** of the San Joaquin and Sacramento rivers there are
situation typical similar conditions. There is probably no other canal which supplies fifty-two colonies. There are, however, irrigation districts and irrigation systems, each with a large number of colonies operating without relation to each other and nearly all of them feeling a need for coordination, for uniformity, for more efficient distribution and, looming in the near future, for the need for an immense expenditure of money in the construction of storage works. These works ought to be built, but the difficulty is to get the unorganized colonies to agree, and in the absence of agreement to secure money at reasonable rates of interest.

It has been proposed that the state guarantee bonds and provide this money, and the lower rate of interest which this would insure justifies its careful consideration. But before that is undertaken the whole plan of development, the location of lands to be irrigated and a definite conclusion as to how canal systems ought to be operated should be thought out, this being all a part of the general problem of colonization.

NEED FOR ADVICE ABOUT SOIL AND CLIMATE

The quality of the soil in California varies greatly and abruptly. There are quarter sections of land of which parts are rented for \$20 **Variations in soil** an acre and parts will not rent for \$1.00 an acre. On one side of the fence land sells for \$150 an acre and is worth the price. On the other side it is not worth \$10 an acre. The settler should not be left to find out these facts after having parted with his money. There ought to be a soil survey of all colony lands.

From Maine to the borders of California the buyer of a farm knows or can easily learn the limit which climate puts on the crops he can **Influence of climate** grow. He knows that there is a summer season of seed time and harvest and a winter season of stagnation. In California he finds all these climatic limitations set aside. In much of the state there is no dead season. Crops can be planted every month of the year. Temperature ceases to be controlled by latitude and oranges ripen as early and as surely at Oroville in northern California as at Riverside in southern California. Elevation, on the contrary, exercises an influence not realized by most settlers. At a certain elevation the land may have a high value for citrus fruits, because it is in the frostless belt; 100 feet below frosts may make the growing of oranges too hazardous to be profitable.

The factors of soil, climate, water supply, and markets, which affect the value of land and the well-being of settlers, are so important that **Best results obtained by organization** they make of colonization a scientific problem. The best results to the state can only be secured by recognizing this and invoking and using scientific knowledge in shaping our future development. The nature of land ownership and the need for community organization for the distribution of irrigating water, for drainage, and for the marketing of crops requires that at the basis of all colonies there should be a sound economic and social organization. It is largely because we have not recognized this that 73 per cent of California's growth in population during the five years from 1910 to 1915 was in the cities, and that the increase in the farming population was so small as to be disquieting. Rural settlement is not keeping pace with the city settlement, although each year immense sums of money are spent by railroads, counties, and commercial bodies in calling attention to the attractions of rural California.

REASON FOR DECREASE IN RATE OF SETTLEMENT

The falling off in the number of landseekers in the last two or three years has not been confined to California. It has been equally marked **High price of unimproved land** in other Western states. The principal reason for it everywhere is the high price of unimproved land. With a suddenness that prevents our realizing it, we have reached a

situation in Western irrigation districts where a man with from \$1,000 to \$3,000 capital has no better chance of becoming a farm owner than did the peasant farmer in Europe a generation ago. The acreage cost of the irrigated farm in many new sparsely settled districts, is greater than the acreage cost of farms in the densely peopled sections of England and Germany. The purchase of farms has therefore become too costly for the men who most need them and who will make the best use of them.

For a time, in California as in other states, the colonist with limited capital believed that he could continue to do what the man who had obtained free public land had done, that is, pay for a farm by his unaided efforts. But land which costs from \$100 to \$150 an acre in its unimproved state must be better farmed in order to pay interest on the higher cost. This in turn means a better equipment and a larger initial expenditure. The man with small means is therefore leaving the country or becoming a tenant farmer.

As the price of land rises fewer persons want to purchase. The land hunger is as great as ever, as is shown by the rush for public land whenever it is offered. The decline in settlement is due to the fact that the difficulties and hazards of paying for high-priced land are better understood. We must therefore be content with a slow increase in rural population or provide better credit facilities for settlers of small capital.

CHARACTER AND ABILITY OF SETTLERS IMPORTANT

One feature of colonization which this state can not afford to overlook is the need for action which will insure that the quality of its colonists is not impaired. The first settlers of California were a superior body of men and women, enterprising, intelligent and patriotic. They represented all that was best in American character. Owing to this fact California has become a great state, a leader among states in its social and political institutions, no less than in the charm and attractiveness of its rural life. It would be a calamity if that leadership should be lost by impairment of the quality of rural communities. This, it is feared, may be expected if we continue to seek as colonists men who are able and willing to pay a high price for land because they have a narrow view of life and are contented with a low standard of living.

The character and the ability of settlers are of more importance than their number. No one can estimate the value to California of Professor Hilgard, Elwood Cooper, or Luther Burbank. No one can determine how much New England gained from the high character of the settlers in Plymouth. The welfare of state ideals and the high moral purpose of the settlers in the Western Reserve in Ohio did much to make that state a breeding ground for presidents. The Greeley colony in Colorado did more than perpetuate the name of a great editor. It made irrigated agriculture and the creation of beautiful homes in the Rocky Mountain region a concrete reality and helped to check the vicious acquirement of the public domain by speculators.

The character of our colonists will do more than any other single influence to make California an attractive place to live in or a good place to avoid. They will be voters. Their children will fill the rural schools, on which we are now spending annually about \$6,500,000 to help to create good citizens. Our success in this will depend quite largely on the kind of homes the children come from and the civic ideals which their parents seek to establish. This political side of colonization has not been given the attention it deserves. Steadiness and sanity in our political life depend quite largely on the influence and the intelligence of the country voter.

PART III

PROBLEMS OF TENANTRY AND FARM LABOR

GROWING MENACE OF TENANT FARMING

On account of the great landed estates tenant farming has always had an important place in the agriculture of California, but with the **Early tenants** rise in land prices and the adoption of intensive cultivation it has taken on a new and less desirable aspect. **Americans** In the earlier history of California the tenant farmer was usually an integral part of the community. He was an American with an interest in national, state, and local affairs, as ready as the landowner to work for the upbuilding of the neighborhood.

In recent years, however, there have been growing up in California tenant communities made up almost entirely of Asiatics or of peasants **Increase of** from those portions of Europe where life is sordid **foreign tenants** and the standards of living are low. These tenants **of low standards** have no interest in community needs. They maintain their racial indifference and aloofness. They are not a contribution to our political or social strength. They are willing and able to pay high rents, not because their methods of farming are better, though as a rule they are good farmers, but because they live more frugally than the American or the immigrant from Northern Europe. In other words, while Northern Europe is lifting the peasant farmers into a more independent and generous life, California is creating conditions which are in some cases worse than those of the European peasant, because the European landlord had certain obligations founded on feudal customs and supported by public opinion which do not exist here.

“The English landowner who deprived an old tenant of possession because a new tenant was ready and able to pay a higher rental forfeited social consideration. In America the land- **Contrast** owner was subject to no such restriction. If he **between America** rented his land he was expected to get what he could. **and England** If he sold it he was expected to sell it at the highest price obtainable. As long as he did not rent his property to people who would use it for immoral purposes, or sell it to notoriously undesirable citizens, the public would not condemn him for seeking the best market he could get.” Hadley: “*Undercurrents in American Politics*” (p. 60).

It is undoubtedly true that many landowners can obtain a higher return from their land by renting it than in any other way. It is probably true, also, that the class of people who form the bulk of the tenantry are living better than ever before. But this does not mean the kind of community life which is being created is desirable or that the sort of development which is going on can become permanent or be extended without lowering the standard of this state's civilization.

This seems an appropriate place to quote a portion of the report of Mr. T. Chamberlain, one of the graduate-student investigators on conditions in Placer County.

TENANTRY FROM A BUSINESS STANDPOINT

"If we consider that business is good wherever money is being made, then we must say that business is good in the fruit belt, for it is customary for owners to make 10 per cent and even 15 per cent on their investment. One owner states that any man with a 40-acre ranch can rent to Japanese and make from \$1,200 to \$2,000 a year without ever going near it. Several owners stated that they would not be able to make money without the Japanese and said that before the Japanese came the fruit business was not as profitable as it is now.

"When the owner makes money the tenant also prospers. Mr. Snelling, who superintends twenty-two ranches, states that the tenants average \$1,000 a year. A number of Japanese tenants have become quite wealthy and have returned to Japan.

"From a money-making standpoint, the present system of tenantry seems satisfactory to both the tenants and the owners."

TENANTRY FROM A SOCIAL STANDPOINT

"There can be no more conclusive proof of the need for a sound policy of land settlement than the social conditions which prevail at the present time in the Placer County fruit belt.

"In the vicinity of Penryn there are eight ranches being run by owners, while sixty are rented. Although the proportion of rented ranches in other sections is smaller, fully 50 per cent of the ranches for the entire fruit belt are rented. There are about twenty ranches in the vicinity of Penryn whose owners live outside the county. The resident owners in many cases work elsewhere. It is a common experience to find four or five fruit ranch owners working for a salary in a fruit house. Some of the town people say a man can not get a job in a fruit house unless he owns a ranch and ships his fruit through the house affording him employment. Among the owners who are not employed off the ranches, some spend their time in improving their places, attending to the irrigation, and even working for their own tenants for wages, but the greater number spend their time in their automobiles.

"Not only is the problem one of *tenancy* and *absentee landlordism*, but the question of the large landowner enters in. In the

Tenantry from social standpoint deplorable Penryn district one company owns sixteen ranches and rents six more. All these ranches are rented to Japanese and a superintendent spends his time motoring from one ranch to another. A number of other ranchers own from two to six places. Five men in the Penryn district own twenty ranches between them.

"The result of these rented ranches, absent landlords, and large holdings is a most deplorable social condition. After looking out over the country surrounding Penryn and seeing the luxuriant development of the fruit ranches and the many large residences, one expects to find a prosperous and thriving community. But on investigation it is found that almost all of these large houses are vacant and in place of a prosperous town there is only a lingering memory of conditions as they used to be. The owners who previously worked their own places and built these homes have now rented to the Japanese and moved elsewhere to live. It is confidently stated by older residents that Penryn was a better town twenty years ago when the surrounding country had not even approached its present development. Socially, the community is dead."

What is known as the Delta District in California is perhaps one of the richest tracts of farming land in the United States. With its climatic advantages, it ought to be one of the most progressive and prosperous rural communities to be found anywhere. Material advantages in the way of soil and climate ought to produce desirable social and economic conditions. If they do not, there is evidence of something wrong in our policy.

This Delta District has an area of approximately 300,000 acres. On it are a few fine homes, nearly all of them vacant because the owners have given them up and departed for the city. This rich district is practically given over to tenants. They live in tents or houses that are unsanitary and devoid of beauty or conveniences. They pay rents that compare unfavorably with some of the examples of rack rented tenant farming in Europe. All of the leases are for a short time, usually from one to three years, with some extending over five years. Thus the

Social and economic conditions of Delta District bad great body of cultivators have no interest in community welfare. Besides, they are mainly aliens, Japanese, Chinese, Hindus, and Portuguese predominating. None of these tenants give any attention to maintaining the fertility of the soil; as a rule there is no rotation of crops. The land is cultivated until it becomes unprofitable and then the tenant moves. The summary in Mr. Edwin E. Cox's report serves to render it apparent to any one who regards California otherwise than simply as a place to

make money that tenant farming here is even less desirable than in other parts of this country:

“Aside from the rapidly growing Asiatic element that can not be assimilated, the white contingent of California’s tenant class are generally living under conditions inimical to democratic citizenship. The tenant’s children can not make the desired progress in education, as they are constantly moving from one school district to another. The parents, because of their transitory life, take little interest in the schools; first, for failure to appreciate their value, and, secondly, because the children are obliged to help in the exacting routine of the family’s existence. Neighborhood solidarity, so important in communities of home owners, is seriously lacking in sections given over to tenantry and the commonwealth must correspondingly suffer.

“In addition to the social disadvantage of our admixture of Oriental and transitory white tenantry, their economic condition is even worse, because as this report shows, the average tenant, whether growing deciduous fruits, grain, or vegetables, is wholly at the mercy of the commission man. From one to three or four liens frequently cover his crop before it is harvested, and lack of a certain permanency as well as want of money causes him to rob the soil of its fertility, prevents eradication of pests, and lastly, compels him to ‘dump’ his produce into the hands of the commission man at harvest time at the latter’s price (usually the lowest of the year), leaving the tenant little better off financially than the year before, with no recourse but that of trying again next year, perhaps in a new location.”

BETTER PROVISIONS FOR FARM LABOR

Intelligent, reliable farm labor is a growing need of agriculture in practically every country. Men of superior qualifications are needed

Need for	to look after blooded live stock, to care for orchards and
intelligent	vineyards, and to do the work which requires interest,
farm labor	knowledge, and skill on the part of the laborer. It is

becoming increasingly difficult to keep men of this type on the farm because of the constantly increased wages and greater opportunities of the city.

Everywhere it is recognized that this is one of the most difficult problems connected with agricultural progress. Under the best possible

The drawbacks	conditions there are serious drawbacks to farm labor
to farm labor	which tend to drive good men away from it. There is

difficulty in providing employment throughout the year. It is impossible to pay as high wages as are now paid artisans in the cities. When to this is added social ostracism or at least a position of social inferiority compared to city workers it is inevitable that the best American workers will leave the farm.

On the other hand, it is feasible to create conditions which will make life as a farm worker more desirable and as profitable to those with families as is the life of the unskilled laborer or average artisan in cities. This has been demonstrated by Ireland, Denmark, Germany, and Australia. It has been accomplished in these and other countries by enabling the laborer to own his home. In Germany these homes include from one acre to five acres of land. Such an area in the language of a government report, "permits of the cultivation of the wheat, potatoes and vegetables for the household and of the rearing of a few pigs; for milk, goats are kept and sometimes even a cow. It has, besides, the great advantage that it may be cultivated by the wife and children and does not prevent the laborer from working elsewhere. A larger holding, on the contrary, might easily induce him to neglect his paid labor."

Thousands of farm laborers' homes have been built by the Home Colonization Company, of Germany, a government body. They cost on an average of about \$1,000 each. The laborer generally pays from 10 per cent to 20 per cent of the purchase price in cash. The rest is met by amortized payments. The cost of the land, according to the reports of 1912, has averaged \$135 an acre. Since 1913 a great many farm laborers' homes have also been provided by local colonization companies, which have government aid. Criticism is not directed against the extent of this activity but against the failure to move fast enough. Great difficulty is experienced in preventing the inflation of land prices. To prevent inflation the government has enacted a law authorizing the compulsory purchase of 175,000 acres of land for closer settlement by farmers and laborers. The war, however, has interrupted progress.

In Australia, where natural conditions are like ours, there are great areas of unpeopled land. But the earlier nomadic and unreliable farm labor is happily disappearing in the areas which are being settled under the state system of colonization.

The first steps in this reform were made in the irrigated settlements. In these, two-acre homes for farm laborers are dotted all over the areas. Frequently four homes are grouped at road crossings. On these two-acre allotments, the state builds, when required, cheap but comfortable three or four-room houses and sells the land and houses to farm workers who show evidences of industry, experience, and character and who desire and expect to make most of their living working for wages. Only a nominal cash payment is required and at least twenty years time with a low rate of interest is given in which to complete payments.

The laborer obtaining a home under this plan can keep a cow, some pigs, and poultry. He can grow his own vegetables and thus greatly reduce the cost of living. It gives to his wife and children a sense of security and independence. To them the state becomes a benefactor. They love it for what it has done for them.

No single feature of the Australian system of closer settlement has been more popular or useful than the two-acre farm laborers' homes in the irrigation areas. The laborers are contented. They are beautifying their homes and are meeting their payments. They provide reliable, casual help for neighboring farmers and farmers' wives. The children are a valuable aid in the rush of the fruit picking season. Over 8,000 acres have been absorbed in farm laborers' allotments in the closer settlements of the state of Victoria, Australia; and the state is being asked to buy land to increase the number. The farmers who ask for this guarantee permanent employment.

In England, Ireland, Denmark, and Italy thousands of such homes have been provided for farm laborers. Their condition and their character have been immensely improved by the independence and the security which come with owning their homes and little patches of land.

One regrettable feature of all American rural life is the failure to recognize as fully as is desirable the importance of the farm laborer as **Importance of a citizen and a voter.** On his character and intelligence depends quite largely the productive value of **farm laborer as** land; and in many sections he does much to make **citizen and voter** rural communities socially desirable or the reverse. We are giving a great deal of attention to the efficiency of the industrial worker and to the conditions which govern his hours of liberty, his mode of living, and his competency. We should give the same attention to the farm laborer in even a greater degree. What he needs is to have a definite and self-respecting position. It ought to be possible for the farm laborer to marry, have a comfortable home for his family, and bring up his children as self-respecting members of the community. This is now not even remotely possible.

The conditions of the farm laborer, as disclosed by the investigation of the State Immigration and Housing Commission, are a menace to **Present conditions** our industrial future and a sorry commentary on **of farm** our claim to economic equality. It shows that our **laborer a menace** farm labor is made up of a welter of nationalities.

The list includes Albanians, East Indians, Filipinos, Greeks, Spaniards, Slavonians, Russians, Mexicans, Maltese, Japanese, Chinese, Portuguese, Armenians, Italians, a few Scotchmen and Germans, and here and there an American. Of these 60 per cent are migratory and 40 per cent are local, with jobs averaging from 10 to 15

days in length. The hours of labor are from 10 to 16. Too often they are poorly housed. Sometimes they are not housed at all; instead, they may lodge in the mesquite bush or the haystack. There is a deep-seated prejudice against American and other white farm laborers. The percentage of Japanese and Hindus is becoming larger.

The degeneration of white laborers under these conditions is inevitable. Many of them become hoboes. They lose all ambition and all regard for the interests of their employers. The sections of cities where this kind of labor congregates are injuriously affected. As a class they are discontented. With their continuous tendency towards disturbance they are a menace to political and social peace.

The remedy for this is to make conditions which will attract dependable white people, especially Americans. We can not go on creating

<p>The remedy in conditions which will attract dependable white people</p>	<p>bad conditions of life and seeking people who are indifferent to those conditions without destroying our rural civilization. When we read of the German organizations providing little plots of ground for the laborers, and building them comfortable and sani-</p>
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tary houses at the cost of \$1,000; when we read of one Australian state far poorer than California and with less than half our population providing 6,000 homes for laborers and 4,000 houses for farmers; we realize how far we have fallen behind the rest of the world in our understanding of rural needs and in our measures to elevate rural society.

PART IV

METHODS AND POLICIES OF OTHER COUNTRIES

Since the beginning of this century Great Britain, Denmark, Norway, Sweden, Germany, Russia, Austria, Italy, the six Australian states, New Zealand, British and German South Africa, Brazil, Venezuela, and Uruguay have either adopted or greatly extended a land settlement policy which aims to give settlers homes at the least possible cost and also to finance the settler who is a good moral risk, so as to enable any one who is frugal, industrious and ambitious to own a home. The reasons which have induced all these countries to regard colonization as a public matter are well expressed in a recent report of the German government.

"Colonization has been made a public matter," says this report, "because when it was a private matter persons bought land without having funds to pay for it, only to make a profit by selling it again at the first opportunity. Unprincipled middlemen persuaded owners to part with their lands and other professional subdividers of land sometimes unscrupulously dismembered holdings with an utter disregard for economics; and the consequence has been a continual increase in the price of land."

"* * * While every other part of the country exerted itself to the utmost to strengthen and augment its agricultural resources by increasing and elevating its rural population, it can not be considered encouraging that in eastern Germany there are vast territories almost wholly in the hands of a few landed proprietors. The existence of such large landed estates not only hinders the natural progress of the peasant class, but, greatest evil of all, it is the principal cause of the diminished population of many territories because the working classes, finding no chances of moral or economic improvement, are driven to emigrate to the great cities and manufacturing districts. Scientific researches also prove that small farms nowadays are more profitable than large; above all, small live stock improved farms, the importance of which for the nutriment of the people is constantly increasing."

In these widely separated countries land settlement was not dealt with as a public matter until it became manifest that nonresident ownership and tenant cultivators were dangerous sources of social and political unrest. In Europe the peasant who wanted to own his own farm was leaving for other countries where land was cheap or the conditions of

purchase favorable. So many of the people in the rural districts were leaving, and so many of those who remained were restless and discontented that some means of changing conditions were essential to national efficiency, if not to national preservation.

In Ireland the purchase of landed estates and the subdividing and selling to tenants was forced on the government as the only means of stopping ruinous emigration and dangerous political agitation. In Denmark estates were subdivided to provide for the surplus farm population and to prevent a costly exodus to other countries. In central Italy discontent with tenant conditions on feudal estates had caused large areas to be practically depopulated. Cattle were being pastured where land was formerly intensively cultivated. The result has been the evolution of a system, which, while it varies somewhat in detail, has certain essential features common to all these countries.

ESSENTIAL FEATURES OF SYSTEMS

Small initial payments. The first of these essentials is a provision for enabling farmers to enter into possession of land with only a nominal payment, thus leaving the greater part of their capital available to pay for improvements and equipment.

Organized construction of farm improvements. The second is the creation of an organization, either state or private, to make the necessary improvements, such as houses, stables, etc., leveling and ditching irrigated land, and providing practical superintendence over the farming operations of beginners to prevent costly delays and mistakes.

Long-time payments for land and improvements. The third is making the period of payments long enough to enable the money to be earned out of the soil, and having the payments amortized, that is, in small amounts paid annually or semiannually rather than in a lump sum; also securing for the settler, usually through the use of the state's credit, loans of money needed for improvements at low rates of interest.

Practical advice and supervision for beginners. The fourth is the employment of capable business men fully informed regarding prices of farm equipment and farming operations in the locality to give advice to inexperienced beginners or farmers from other sections of the country who do not know what crops to plant or when or how they should be cultivated.

This local director of a colony can be of great service in bringing about cooperative arrangements in buying and selling. It is part of his duty to watch the operations of colonists so as to be able to inform those who are responsible for extending credit which colonists are

industrious and trying to succeed and which are idle and impractical. Such supervision is an essential feature of any system which gives generous personal credit.

This state-aided settlement has everywhere been remarkably successful. It was inaugurated to enable men who had industry and thrift, and little else, to become landowners. At the outset men predicted that it would entail heavy costs to the taxpayers. But, on the contrary, the conditions of payment have been so well adjusted to the profits of agriculture that in nearly all countries state-aided settlements have been self-supporting, and in some cases they have earned a profit. They have, moreover, revolutionized rural conditions. The statements of the Canadian Commission about the effects of the New Zealand system on rural life indicate equally well the effects of the systems of Ireland, Denmark, Germany, and practically all the other countries in which state aid in land settlement is in practice. The statements of the commission follow:

“With money available on terms suitable to the industry, the farmers have built better houses or remodeled their old ones; brought a large acreage of land under cultivation that would otherwise be lying idle; have bought and kept better live stock; have bought and used more labor-saving machinery on the farms and in the houses; have erected elevated tanks and windmills; have piped water to their dwellings and to their outbuildings; have irrigation for their vegetable and flower gardens around the houses; and have increased their dairy herds. They keep more sheep and pigs and have so largely increased the revenue from their farms that they are able to meet the payments on the mortgages and to adopt a higher standard of living, and a better one. Throughout the country a higher and better civilization is gradually being evolved: the young men and women who are growing up are happy and contented to remain at home on the farms, and find ample time and opportunity for recreation and entertainment of a kind more wholesome and elevating than can be obtained in the cities.”

It is impossible for us to ignore the importance of this evolution and unwise for us to disregard the reforms which have worked so well elsewhere. Furthermore, the effect of reforms in other countries is already manifest here. The number of desirable immigrants to the United States is being restricted. Settlers are being attracted from the United States to other countries.

STATE-AIDED LAND SETTLEMENT IN OTHER COUNTRIES

The following brief outline will serve to give an idea of the essential features of different state systems:

Ireland. In Ireland 9,000,000 acres of land have been purchased by the British Government since 1903. After the purchase this land was subdivided into small farms on which the necessary houses and other improvements were erected. These ready-made farms were then sold, mainly to former tenants, at an average price of about \$50 an acre, the buyer to have sixty-eight years in which to pay for the farm and the improvements, with $3\frac{1}{2}$ per cent interest on deferred payments. The report of the Industrial Relations Commission speaks as follows of the transformation resulting in Ireland from the state aid policy:

“For many generations Ireland was one of the most distressed countries in the world. All of its evils were due primarily to absentee landlords and farm tenants. But within the last decade a wonderful change has taken place in the social and economic condition of the Irish peasant, brought about by the enactment by parliament of what has since become known as the Irish land bill. This act created a royal commission, with power to appraise the large Irish land estates owned by absentee landlords, at their real and not at their speculative value, to buy them in the name of the government at the appraised value, plus 12 per cent bonus, to cut them up into small parcels, to sell them to worthy farm tenants, giving some seventy years time in which to make small annual payments on the amortization plan, the deferred payments bearing but 3 per cent interest. In addition to this, the government made personal loans to peasants sufficient to cover the cost of stock and farm implements, also payable in small annual installments bearing a minimum rate of interest. The government further furnished the various farm districts with farm advisers, trained graduates from agricultural colleges, who act as friend, adviser, and scientific farm instructor to the peasants. Within a decade the wretched and more or less lawbreaking farm tenant has been converted into an industrious, progressive and law-abiding landed proprietor; in fact, he has become so law-abiding that many jails in the farming districts, formerly filled with agrarian criminals, have been converted into public schools.”

England and Scotland. Just prior to the outbreak of the present war, the government of Great Britain had agreed to provide a land settlement policy for Scotland similar to that now operating in Ireland. Since the war began a parliamentary commission has been studying the subject in England with a view to providing, by public purchase and subdivision, farm lands for returning soldiers, these lands to be sold to soldiers on long-time terms with amortized payments and with low rates of interest.

Already much has been done in England to provide farms for tenants under the Small Holdings Act passed in 1908. Under this act estates are being purchased by the county councils, subdivided into small farms, and sold or rented to poor people. These farms are first improved by the erection of houses and other farm conveniences and then sold at a slight increase on the purchase price.

Settlers are given from thirty to fifty years time with interest on deferred payments at 4 per cent.

The significant fact is the price at which the government buys this land. In England the average price has been \$160 an acre; in Wales \$105 an acre. For \$150 an acre highly improved farms are being bought privately within thirty miles of the great retail markets of London.

Denmark. In 1899 the Danish Government, to prevent further and ruinous emigration, began buying and subdividing large estates and selling them to those of its people who had the necessary evidences of character and farming experience and who were able to pay *one-tenth* the cost of the land and improvements. The government, according to the last statistics available, has bought this land at an average price of \$71.65 an acre. The settler is given from fifty to seventy-five years in which to repay this price, with an interest rate of from 3 to 4 per cent; and in some instances there is to be no payment of interest for the first five years.

In recent years there has been much private subdivision, carried on under public supervision. Associations formed for this purpose buy large farms and then subdivide and sell them to settlers at prices approved by the government, which guarantees loans made by land banks to assist buyers to complete their payments. The average purchase price of land so bought on the islands was \$102.04 and on the mainland \$61.15 an acre.

Germany. Beginning in 1886, the German Government entered on a state system of colonization which today represents one of the greatest agrarian reforms of that empire. It was inaugurated in the face of bitter opposition from the large land-holders. They saw their political prestige menaced by a movement that was to change a society having a landed aristocracy at one end of the scale and a poverty-stricken, discontented peasantry at the other into a society made up principally of a middle class.

Land settlement in Germany is now being carried on by two different authorities. The first is the *Home Colonization Commission* created to increase the number of German farmers in east Prussia and Poland. The other is a combination of state and local authorities which promotes and manages land subdivision and settlement in all parts of the empire. The local members of these associations usually include representatives of the local government and of the rural credit banks. One-half of the funds for these associations is contributed by the state and the other half by the local authorities. For the first of these organizations the government has provided \$214,000,000, the greater part since 1909. With it the *Home Colonization Commission* has bought and subdivided lands and financed settlers on more than a million acres in five provinces of the empire.

Colonization under a combination of local and state authorities is a recent development, the law concerning it having been passed in 1911 and amended in 1913. A great deal has been done, however, especially in providing homes for farm laborers.

At first the tendency was to buy land remote from markets and not cultivated to the best advantage. But since 1909 the demand for farms and the benefits derived from them has led to the buying of highly-improved estates. The tendency now seems to be to continue this until tenant farming in Germany is practically abolished, and also until all the estates of any considerable size have been subdivided.

When the *Home Colonization Commission* purchases an estate it keeps it two years before offering it to settlers. That time is used to carry out the improvements which can best be made before settlement. These include macadamized roads, drainage works, the manuring and the seeding of farms, and in some cases systems of irrigation. The land is cultivated in order to bring it into a condition in which it will be profitable to the settler. The subdivisions include farms varying in size from twelve to sixty-five acres and homes for farm laborers varying in area from one and a half to five acres. If estates have large groups of buildings, these are made a sort of civic centers where are found blacksmith shops, stores, schools, and churches.

Settlers are given the services of expert advisers. Seed for the first year is furnished and where it is desired houses are built. These houses cost from \$300 to \$1,000. The settler is expected to have money enough to pay for house, seed, and equipment, but if he lacks this and is satisfactory in other respects aid in securing these is supplied. The average expenditure for seed, tools, and improvements, aside from the house, is about \$500 for each farm.

At first these farms were leased to settlers. This was not a success. Then settlers were allowed to buy them outright, or to pay for them as soon as possible. This also was unsatisfactory, because many of the settlers were disposed to speculate and sell out whenever a profit could be secured. Under the present system the settler is not required to make any cash payment on the land but has it for fifty years with an annual payment of $3\frac{1}{2}$ per cent interest on the total cost. He must also meet the requirements of the state regarding cultivation and keeping up improvements, which are closely looked after. At the end of this fifty-year period the payments on the land begin. The average cost of land bought and subdivided by the *Home Colonization Commission* has been about \$95 an acre. The average cost under the local boards, as far as ascertained, has been about \$110 an acre.

Italy. The commission has been unable to get the latest reports on the land settlement operations of the Italian Government or of the several associations, operating under government direction, which carry on this business on a nonprofit seeking basis. However, such valuable results have been obtained from state loans for making farm improvements, and carrying out irrigation and drainage plans that such loans have now become a permanent state policy. The state loan is made for a period of seventy-five years with interest at $2\frac{1}{2}$ per cent.

Russia. In no other country has systematic state colonization reached the magnitude that it has attained in recent years in Russia.

In Russia Between 1906 and 1910 the Peasants' Land Bank, which has an annual government subsidy of \$2,575,000, bought, subdivided and sold to settlers 4,041,789 acres for \$92,700,000, or about \$23 an acre. The maximum size of these farms is fifty-seven acres. Loans are made up to 90 per cent of the value of the land with interest at 4 per cent and a payment period varying from thirteen to fifty-five years. This is in addition to the immense colonization operations of the government in Siberia where, as stated in Herrick's work on rural credits, "*Hundreds upon hundreds of thousands of Russian farmers have acquired millions of acres, worth billions of dollars, by means of money and credit facilities supplied by the government.*" It is stated that Russia is now making preparations to inaugurate, at

the close of the present war, the most liberal and comprehensive system of state aid in land settlement yet undertaken by any country.

New Zealand. The reasons for colonization in New Zealand are not unlike those in California. A country of 66,000,000 acres, about two-thirds the area of California, has a population of a little over 1,000,000, or about one-third that of this state. In order to bring about a more rapid development of the unoccupied land, New Zealand adopted a system of issuing bonds for long periods of years, selling these bonds in London, and lending the money to farmers for the purpose of buying land and making improvements on it. In the eight years from 1906 to 1914, the government loaned \$72,726,800. The loans are made at $4\frac{1}{2}$ per cent interest for terms of payment varying from twenty to thirty-six years. Up to 60 per cent of the value of the property may be borrowed if the settler can give first mortgage security, or 60 per cent of his equity in the property if it is a leasehold.

There are wide variations in land prices in New Zealand, due to differences in location and improvements. Generally speaking, however, land prices in New Zealand are high, relatively much higher than in Europe.

The Australian States. The most fruitful field for study of land settlement operations is, however, the six Australian states. Especially is this true with respect to California, as the southern half of the continent has climate, products, and market conditions very similar to ours. The resemblance goes farther. The two countries are peopled by the same race, and they have the same habits, the same social and political ideals, and very similar economic conditions.

In the two most highly developed states of Australia, Victoria and New South Wales, there is another resemblance. There, as in California, the early land policies were unwise and profligate. Land was given away without regard to the needs and the rights of future generations. Great landed estates were created until, as pastoral pursuits gave way to cultivation, and especially to intensive cultivation, there developed an agriculture in which nonresident ownership and tenant farming were the dominating features. This was not regarded as desirable. It led to the inauguration of the present system of closer settlement.

The plan of this system was to incorporate the following ideas:

1. Have the area of land large enough to give a living income for a settler and family.

2. Estimate in advance the capital needed to improve and equip that area and fix the proportion to be supplied by the settler and terms of borrowing the remainder.

3. Provide organized direction in the improvement of farms in order that the settler may earn a living in the least time and with the least expense.

The systems now in operation in Victoria and New South Wales are alike in essential features, the only difference between them being the nature of the land title. In New South Wales the settler acquires only a perpetual lease, while in Victoria he acquires a freehold title. But in Victoria the title to the land does not pass to the settler for twelve years and can then only be acquired or held by an actual resident. This prevents speculators from acquiring land.

As the working details of the system in operation in these states are likely to receive increasing attention here, those of Victoria are given in full.

GENERAL CONDITIONS GOVERNING THE SALE OF CLOSER SETTLEMENT LANDS IN VICTORIA, AUSTRALIA

1. "Applicants, male or female, must be over the age of eighteen years.
2. "The maximum value of land which may be held by one lessee is \$12,000, except in the case of an allotment where a valuable homestead is erected, when the value of the land may be increased to \$19,200.

Agricultural Laborers' Allotment to \$1,680.

3. "Allotments are sold under a conditional purchase lease having a term of 31½ years. Applicants are required to lodge a deposit equal to 3 per cent of the capital value of the land applied for, together with \$6.00 lease and registration fees. In the event of an application being unsuccessful, all money lodged, less the registration fee of \$1.20, is returned.
4. "Residence upon the allotment, or upon the estate of which the allotment forms a part, or upon land adjoining the estate and not separated from it by more than a road or watercourse, is compulsory for eight months in each year, in the case of a farm holding. In the cases of agricultural laborer's and workmen's allotments, residence for eight months in each year is also compulsory, and each lessee by himself or his family must reside on his own allotment.
5. "Upon a farm allotment it is a condition of the lease that permanent and substantial improvements to an amount equivalent to 6 per cent of the capital value of the land shall be effected by lessee before the end of the first year. Before the end of the third year, the value of the improvements must be increased to 10 per cent, and by the end of the sixth year to a total value of 20 per cent of the capital value of the land. Upon an agricultural laborer's allotment a substantial dwelling to the value at least of \$144 must be erected by the end of the first year, and the boundaries of the allotment must be securely fenced by the end of the second year.

6. "The Crown grant (freehold title) may be obtained at the end of any half-year after the first twelve years of the lease have expired on payment of the balance of the purchase money. Perpetual residence by the lessee or occupier for the time being is required under the Crown grant.
7. "The Closer Settlement Acts provide that where through unforeseen circumstances settlers can not meet installments punctually, they may obtain temporary suspension thereof up to 60 per cent of the security value of the permanent and substantial improvements effected by them, or an advance up to the same amount, provided the installments are paid to date, may be obtained for a fixed period in order to enable them to continue working and further improve their allotments. All advances or suspensions carry an interest charge of 5 per cent per annum upon the amount suspended or advanced. In cases where the amount of arrears exceeds the security value of the improvements, the settler is required to give a lien on his crop or a stock mortgage as further security until the arrears are extinguished or reduced to within the security value of the improvements. The maximum advance or suspension which may be made to a settler on a farm allotment on account of improvements effected within the first six years of his lease is \$2,400. If the lease has been in existence over six years, and the certificates of compliance with the conditions of the lease have been obtained, the board may increase the advance by an amount up to 60 per cent of the principal which has been repaid, the total advance not to exceed \$4,000."

PREPARATION OF LAND FOR IRRIGATION

"The state renders the following assistance to settlers in the grading of land:

1. It rents settlers grading tools at the nominal charge of 60 cents a day, thus saving the settler a large expenditure in these implements.
2. It furnishes at a nominal cost contour plans showing the direction of the slopes, thus enabling the settler to tell how his land should be graded.
3. It grades a part or the entire farm in advance of settlement, and adds the cost of this to the price of the land."

The settler, therefore, has the option of either doing his own work or of taking a block where a part of the work has already been done.

Closer Settlement in Victoria. Under this act there have been purchased in Victoria 567,687 acres of land, the purchase price being about \$37 an acre. About 15 per cent of the purchase price was necessary to cover expenses of supervision and settlement. The average price to settlers of the Closer Settlement lands has been about \$45 an acre. The land so bought has been disposed of as follows: 500,819 acres in

farm allotments, 8,829 acres as agricultural laborers' allotments; 4,112 settlers have secured farms under this state act.

Closer Settlement in the Commonwealth. Between 1901 and 1914 the six Australian states purchased and subdivided 3,056,957 acres, for which \$55,243,125 were paid, or about \$18 an acre. In all of the states provisions are made to assist settlers to build homes and effect improvements needed to bring the land fully and promptly under cultivation. In the five-year period from 1909 to 1914 these six states loaned to farmers to make improvements and buy equipment \$68,029,500. This has been done without any cost to the general taxpayer, as the interest paid by the farmers was greater than the interest paid by the state; and the farmers have met both payments of principal and interest, so that there has been an accumulated profit of \$1,233,370.

Brazil. In Brazil the federal government cooperates with the state governments, with the transportation companies, and with individuals in giving aid to settlers. The state government, with which In Brazil the federal government has arrangements, will provide colonists with tools and seed. The farms, when near railroads, do not exceed 62 acres. If they are distant from transportation, they may be 125 acres in extent.

The government will, when requested, build good and sanitary houses, but immigrants who desire to erect houses at their own expense and to their own taste can do so. Improved farms will be sold either for cash or payments in installments. Where cash is paid a definite title is given immediately; where payments are amortized, title is given when payments have been completed. Those who purchase farms on the installment plan may pay off any part of the debt before the final date, and if this is done a rebate of 12 per cent is given on the installments paid in advance.

For the first six months after their arrival, or until they harvest and sell their first crop, colonists coming from other countries may when necessary obtain loans to purchase food for their families and for the first year they receive medical attendance and medicine free of charge. The land, the improvements, and such aid as is not given free of charge are all lumped together in the debt for the land. The amortized payments for the land begin not later than the end of the second year, and the period for completing payments is five years when the lands are near railroads, and eight years when distant from them.

In the state of San Paulo the price of land varies from \$.60 to \$4.50 an acre and the annual payments vary from \$30 to \$90. In 1914, the year after state aid began, there were 1,600 applications for homesteads from the city of San Francisco. Settlement has been interrupted by the war, but it is expected to be active when the war ceases.

Venezuela. The colonization act of Venezuela was passed in 1912. Immigrants acceptable under this act are individuals of the European race, persons under sixty years of age having good habits and health and good moral character. The government officials are authorized to enter into arrangements with colonists to pay their expenses to the country and to see that they are sent free of cost to their farms. To the first hundred families who come under this act in each section of the country there are allotted 62 acres and 25 acres additional for each son over ten years of age. After the first one hundred families the rest of the land will be sold to colonists for eight cents an acre, payable in ten annual installments, the first payment to begin at the end of the first year. The first one hundred families are given houses without rent for one year, tools, animals for cultivation, all the seed and live stock and food needed for six months in the hot parts of the country and for a year in the cold parts, and all necessary material for the construction of a house.

All of the things so supplied to the settler must be repaid to the government in five annual payments, which must be begun at the end of the third year, making the time of payment eight years. The government supplies food and lodging for the colonists from the time they arrive in the country until they are located on their farms.

Uruguay. A bill for the promotion of land settlement in Uruguay is now before the legislature of that country. It has the support of the government, and it is believed it will pass. It appropriates \$500,000 to be used in purchasing and subdividing land. To furnish this money bonds are to be sold drawing interest at 5 per cent. The homesteads will be sold for cash or in installments covering a period of thirty years. The price of these subdivisions is fixed to cover the cost of land and expenses of building roadways, etc., so that returns from the land will reimburse the state for the expense incurred. The \$500,000 is intended to be a revolving fund, and as settlers pay for their land new land is to be bought.

No settler can buy more than one farm, but the size of these farms is not fixed in the act, that being left to the discretion of the government commission, which includes the president and the secretary of Industry and Labor. The farms are to be free of taxes for ten years and exempt from judgment during the first year of possession.

FEATURES OF DEVELOPMENT WHICH REQUIRE ATTENTION

No other part of America can provide so attractive rural life as the Rural home coast and foothill sections of California. The owner of colonies a few acres can live out of doors, can have green lawns, flowers, fruits, and vegetables of his own growing throughout the entire year.

To the charm and the healthfulness of this kind of home life there is added an environment that is altogether unique in its opportunities and attractions. The foothills and the valleys are the places for homes. The mountains and sea are close at hand for occasional visits. Rural home colonies of educated, refined people who love outdoor life are a natural sequence of our system of good roads, good schools, and the literary and artistic life of our cities. Home colonies ought to be laid out by the best landscape engineers; and their locations and their advantages should be made widely known. Much has been done in home colonization in southern California. But the greatest fields for expansion are in the beautiful coast hills and valleys of northern and central California and along the foothill slopes of the Sierras. Marin, Sonoma, San Mateo, Santa Clara and Monterey counties ought to rival southern France in the number and the attractiveness of their rural homes and gardens.

It must be made clear, however, that such homes afford not an opportunity to *make money*, but an opportunity for those who have money to get the most out of life. The aim should be to create the best conditions of life for those who have an assured income, although it need not be a large one. Thousands of people in the East and the Middle West having no business ties could live in California as conveniently as elsewhere, and could get infinitely more out of life here than is possible in sections of the country where a rigorous climate restricts the freedom of outdoor life.

Colonies for such persons would bring about one thing that is desirable in this state: a clear-cut distinction in colonization enterprises between residence values and productive values. The literature of several colonies indicates that social advantages and the residence value of homes are important features of their plans; but unfortunately this fact is not made clear in the hopes held out to settlers. An unfortunate example of this kind of colonization is the Little Landers colonies in which prospects were held out of an attractive social life based on the income which could be derived from a single acre of land. Many oversanguine, inexperienced settlers left permanent employment to take up residence in these colonies, believing that the new life would be independent and easy. They found, on the contrary, that the income was meager and the work hard. Disillusionment and discontent followed. These colonies would have been a success if only colonists having an outside income of at least \$500 a year had been accepted. With food and clothes assured, all the other anticipations would have been realized.

In schemes of this character where the capital of settlers is limited the difference between the price at which land is sold before subdivision and that at which it is sold to settlers should be small. In the Little Landers colonies, on the contrary, the difference between the two prices was very great. What is needed is some plan for colonies of this character which will lessen the overhead cost.

There is also need of a more clear-cut distinction between residence and income values. Too often these are hopelessly confused. The Atascadero Colony is an illustration of this. Here land which cost less than \$40 an acre is being sold to settlers in from one to ten acre tracts at from \$250 to \$1,000 an acre. These prices are believed to be higher than productive values warrant. However, the company is expending large sums of money in the building of roads, creating a civic center, planting and cultivating orchards for two years and these are desirable features for those who are able to pay for them. But the advertisements should make this clear and should not exaggerate the income or profits to be derived from cultivation in an attempt to make this alone justify the prices asked.

While it is not believed that excessive prices should be charged for land in residence colonies, the evils of inflated prices are not so great there as in the colonies for people of limited means who expect to earn their living out of the soil. In such colonies any marked difference between the productive value of the land and the price at which it is sold constitutes an economic wrong because it deprives settlers of a fair interest on their investment.

The commission and the state are indebted to Professor R. L. Adams of the University of California and Professor M. S. Wildman of Stanford for their investigation of this subject, which was made without charge for services, at the request of the State Commission of Immigration and Housing and the Colonization Commission.

NEED FOR A DETERMINATION OF WHAT IS A LIVING AREA

One of the needs of colonization in this state is a comprehensive investigation of the returns from farms, vineyards, and orchards; of the expenses of cultivation and the cost of supporting a family, so that approximate guides can be furnished as to the acreage of land required for a living area under different kinds of cultivation. Subdivisions of land unfit for market gardening and remote from cities into one-acre, five-acre and ten-acre tracts have been sold as living areas. As stated in the testimony of Judge Chipman and others, they have been sold to laborers and clerks in cities who believed that they were making provision for their old age. Washerwomen, clerks,

artisans, and school-teachers are struggling to pay for these little patches of land which often are so located that they could not be made to provide a living income. Because of this they have an uncertain selling value.

The widely-advertised statement that in California a comfortable living can be made for a family from an acre of land shows ignorance of agricultural possibilities or an inexcusable disregard of agricultural facts. The density of population which a family to an acre would create has never been achieved elsewhere. Irrigated Egypt, where living expenses have been reduced to the lowest limit, where the land is unsurpassed in fertility, and where it is tilled by the most industrious people in the world, does not support a family to the acre. It is, therefore, not to be expected that unskilled men on land not especially fertile can work this miracle in California.

There is enough land in California unused and uncultivated to render it unnecessary to crowd people in this fashion. This state needs plans which will provide a more generous social life and the kind of agriculture and horticulture which will give the largest returns for the worker's labor. And we need also the help which patient scientific study can give us in planning this kind of development.

HOW TO ENCOURAGE YOUNG PEOPLE TO BECOME FARMERS

One of the problems of California, as of the world, is to keep intelligent, progressive young people on the farm. In recent years the industries of the city have offered so many opportunities for industrious and enterprising young people that there is a strong temptation for the young men and women trained in our agricultural colleges and high schools to accept salaried positions and thus be drawn away from rural life.

The rising price of land increases this tendency because only those who have accumulated considerable money can attempt to purchase farms, especially under the terms on which land is usually sold. This forces farmers' sons and daughters, who have a real love for farm life, to work for wages, and for this there are far better opportunities in the cities. The statistics gathered in this investigation show that the majority of settlers now buying farms in California are middle-aged men who have accumulated money elsewhere or in other occupations.

If, however, young people were given an opportunity to begin life on a farm of their own, so that they could feel that their future was secure and if they wanted to marry they could do so with safety, if they were given assurance that they would have time enough to earn the price of the farm out of the soil, present conditions would be entirely reversed. Then the opportunity for the enterprising and ambitious would be in the country, especially for those who had a liking for farm life and an understanding of what it required. The state colonization systems of Denmark and Australia have made special provision for young men and the large percentage of colonists under thirty years of age is a noteworthy feature of their closer settlements. Later on in this report a recommendation for carrying out a similar policy here will be made.

OPPORTUNITIES FOR DIVERSIFIED AGRICULTURE

Another need of California is a large extension of diversified farming and a lessened tendency toward single crops. No section of this country surpasses California as a place to breed blooded live stock. The winning of the Grand Championship and Reserve Championship at the International Live Stock Show at Chicago this year by two steers bred and fed in California has demonstrated to the world the accuracy of this statement. The opportunity to grow green feed the year round, the absence of extremes of heat and cold, are all favorable conditions. We ought to be, in the breeding of fine stock, the source for the United States and South America that England has long been for the world. We believe that this result can be achieved if stockbreeding is given systematic encouragement.

PART V

CONCLUSIONS AND RECOMMENDATIONS

The colonization and development of the unpeopled farm lands of California is of such importance to all the people of the state that it should not be left to the separate action of landowners, but should be shaped in part by the carefully thought out purposeful action of all the people. This means that the state should have a land settlement policy and deal with this matter as a public problem.

The progress being made by other nations in improving agricultural methods, in uplifting agricultural workers and in affording all who are fitted for it by industry and character, the opportunity to enjoy landed independence has a lesson for this country which ought not be ignored. Such progress is making other countries better places to live in, increasing their industrial efficiency and their political and social strength, and making them dangerous commercial competitors. We do not believe that this country will be content to let older nations surpass us in those things which contribute to the welfare of the rural masses. Our immense unpeopled estates give us an opportunity to surpass all European countries except Russia in the extent of rural development. Each of these estates is a blank leaf on which we may write whatever record we choose.

We may perpetuate a selfish and short-sighted individualism. We may try to make all we can out of the gifts of nature. We may charge everyone who comes here all that can be collected for the sunshine, scenery, society, and soil. We may, by extending alien tenantry and ignoring the social needs of farm labor, create slums in the country while we collect high rents.

Or by regarding colonization and the creation of rural communities as a trust, we may create agricultural colonies filled with people who will make this a state where the best people in this country will want to live. We may only do this, however, if the diversion of our rivers, the selection of land for colonies, and the methods of development are planned and directed by the best thought and intelligence of the time. We shall achieve nothing by leaving these things to blind chance.

In this report attention has been called to undesirable conditions only when it was necessary to show the manner and degree in which private unregulated colonization has failed and the need for displacing it by something wiser and better.

STATE SUPERVISION OF SETTLEMENT

It is believed that every interest which needs consideration would be benefited by providing for state supervision of colonization. There is some difficulty in accomplishing this because it ought not to embrace ordinary sales of land from one person to another, but only include those enterprises which assume sufficient magnitude to have public importance and in which settlers who are unacquainted with local conditions are sought from the outside or from a particular neighborhood. Such supervision should aim to accomplish the following results:

1. To provide that adequate attention has been given to water supplies and drainage in irrigated areas.
2. That the land is suited to the purposes for which it is being sold.
3. That there is no misrepresentation in the advertising.

It should also aim to aid those engaged in colonization by pointing out features in the plan they are following which are likely to lead to **Aim and result of failure**. Such state supervision would in no way **state supervision** hamper development, but by preventing misrepresentation and giving new colonization enterprises the benefit of a wider experience would protect them from mistakes and also safeguard the settler.

It would promote development by strengthening confidence in our advertising statements abroad, but it will not of itself lead to the adoption of the best features of the land settlement systems of other countries. Private companies will not give the terms of Denmark, Germany, or Australia until it has been demonstrated here that such terms can be given with safety. They will not provide homes for farm laborers until shown that these homes will be paid for and be a community asset. No country has adopted modern settlement methods until its government took the initiative and showed the value of them. We can not expect California to be an exception.

In the past settlers and land settlement have been helped by the large increase in land prices which accompanied development. This made **More generous** it possible to borrow money for improvements or to **personal credit** sell a part of the original purchase for nearly the first **system necessary** cost of the whole area. This aid can not be relied upon in the future and we must replace it by a more generous personal credit system and by introducing more efficient and cheaper methods of preparing farms for intensive cultivation.

The experience of other countries and of some colonization enterprises in this country indicates that it is cheaper for an organization having ample capital to level and seed the land and finance the building of houses than to leave the work to the individual settler.

The experience of other countries is to the effect that a longer time in which to pay for farms than has been given in California is desirable.

Longer terms The tendency in Canada is to make the payment period
for payment not less than twenty years. In European countries it
necessary varies from thirty to seventy-five years.

The following suggestions are made as to the future financing of settlers in California:

1. Give twenty to thirty years' time in which to pay for land.
2. After the initial payment require no further payment on principal for the first two years, but stipulate in the selling contract the character of the improvements which must be made.
3. Have the payments of land amortized and the amount of the annual or semiannual payments equal throughout the entire period.

It also seems desirable that the state should aid colonization by establishing one or more offices in the state where information regarding land in approved colony enterprises could be obtained.

The state might also, as West Virginia is now doing, distribute printed lists of land in enterprises that are approved, giving the conditions of settlement and the kind of crops which might be grown.

COLONIZATION BY THE STATE

It is believed that over a considerable part of this country the different states will soon have joined other enlightened countries in making colonization a public matter. In the East it will be done to lessen tenant farming and improve agricultural practices; in the West as the best method of rapidly settling unoccupied and uncultivated land.

The tendency towards the adoption of this policy in the West is shown by the decision of the United States Reclamation Service to level and improve farms before offering them for settlement; in the introductions and hearings on the Crosser Bill, which, if enacted, will go farther than even Denmark and Germany in financing settlers on public lands; and in the report of the Cooperative Land Settlement Board in Wyoming, which has recommended that the federal government build irrigation works and that the state subdivide the land, select the settlers and finance them in making their necessary improvements. It is understood that this report has the support of the state authorities in Wyoming and that legislation to carry it into effect is being framed.

The immense area of land in the large estates of California would make progress too slow if it depended entirely on action by the state, but the state can do more than any other single influence to promote the adoption of right policies by making a demonstration in colonization for the purpose of showing how superior carefully thought out development is to that where only local or immediate benefits are considered.

The state which blazes the trail in scientific colonization will secure a prominence and establish a moral leadership that will be of great value in attracting desirable settlers. No state has more to gain from such leadership than has California. A concrete working example in this state of the methods and policies which have transformed rural life and immensely improved agricultural practices in Denmark, Ireland, Germany, Australia, and New Zealand would do more than any other single influence to insure future agricultural progress along right lines. In no other way can the owners of large estates be so effectively shown what to do and what to avoid. In no other way can the present tendency to create here a great alien land tenantry be more certainly checked. If the state were to purchase, subdivide, and settle 10,000 acres, its action would be watched by the whole world. It is entirely feasible to make this educational demonstration commercially profitable. It can be made to pay its way, so as to cost the taxpayer nothing. Such result has been achieved in the countries whose state systems have been held up as examples; there is no reason to doubt our ability to be equally efficient and successful.

DEMONSTRATION SHOULD BE ON A COMMERCIAL SCALE

An area of about 10,000 acres is suggested, because this area can be more economically and effectively managed than a smaller one; and its results would be of more general value. A larger area is not advised because of the cost.

Out of such an area there would have to be deducted, let us say, 300 acres for roads, canals, schoolhouses, and recreation grounds; 100 acres for farm laborers' allotments and a few small orchards and gardens. This would leave 9,600 acres, or enough for about two hundred farms varying in size from 20 to 100 acres.

If these two hundred farms were all settled by alert, ambitious young men and women, there would be a community that would be to agriculture in California what the Greeley Colony was to irrigated farming in Colorado. The value of this demonstration would be increased by restricting settlement to qualified applicants between the ages of eighteen and thirty, men of experience and training, no one

to be eligible who owns farm land elsewhere in the state, nor who has not had at least one year's farming experience, and who can not within six months become an actual resident and cultivator of his farm.

In planning colonies the state should follow the main working features of the plans which have succeeded best elsewhere. We believe that if the plans included the following the results would be entirely satisfactory:

The land to be sold on thirty-six years' time, with an initial cash payment of 5 per cent, with interest payments of $4\frac{1}{2}$ per cent and amortized annual payments of principal of $1\frac{1}{2}$ per cent beginning at the end of the fourth year, the settler to pay for his land and have a clear title in the payment period by paying $4\frac{1}{2}$ per cent on the cost the first four years and 6 per cent on the cost the remaining thirty-two years. Each settler should be required to have capital enough to pay, in cash, one-fourth the cost of all improvements made by the state; payment of the remainder of the cost of improvements to be amortized and bear the same interest as the payments on land. With these terms of payment for land and improvements it is believed that existing financial institutions can give whatever credit is necessary in buying equipment, including dairy cows.

The selection of colonists should be entrusted to a board, the subsequent business management to be in the hands of a single competent superintendent reporting to this board. The State
The features of a state colony Agricultural College should make systematic provision for giving advice and information regarding farm management and cultivation. The superintendent would give advice about buying live stock and equipping farms. The state should, by contract, build houses, level land for irrigation or loan money to settlers on insurable improvements carried out under the direction and to the satisfaction of the authorities in control, a conservative maximum limit to be fixed.

The prices of farms after subdivision should be so adjusted as to pay for land lost in roads and canals, also interest on the cost of the land between time of subdivision and time of settlement and all other incidental expenses. In Australia 15 per cent was sufficient to cover the above items.

The selection of the land should be entrusted to an expert committee, the purpose being not to enhance or depress prices, but to buy land at its productive value. If this were understood, it would be a guarantee to settlers that they were getting their money's worth. The character of various state commissions shows that there will be no difficulty in the appointment of one in whom the public would have implicit confidence, and who would see that a price was paid for land which would be fair to landowners and settlers alike. The land might be paid for

with state bonds bearing, say 4 per cent interest, or bought under a contract by which the landowner would give deeds direct to the settler, the state guaranteeing his payments and having the right to complete the purchase and enter into full ownership at any time deemed advisable. Existing state authorities could plan the works for a water supply, subdivide the area and fix the size of farms. In financing the settlers the amount of capital to be provided can be greatly reduced by making full use of the loaning possibilities of the Federal Farm Loan Act.

These departures from the methods and policies under which the state has reached its present wealth and greatness are in accordance with the changing tendencies of our time. Before the **State settlement** beginning of the present war and more rapidly since **in accord with** its beginning the leading nations of the world are **tendency** organizing all their resources and their industries, so **of our time** as to eliminate waste, promote efficiency and give the broadest possible diffusion of opportunities. Making settlement a public matter and using the wisdom and experience of the world in shaping our methods and policies will not only attract people here, but will do more to make California a desirable place to live in and secure a better use of our resources than can be accomplished in any other way.

Respectfully submitted.

(Signed) ELWOOD MEAD, *Chairman*.
HARRIS WEINSTOCK.
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